

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)(A)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, Edward F. Manzi, Jr.

Name of the Holding Company Director and Official

Chairman & CEO

Title of the Holding Company Director and Official

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Signature of Holding Company Director and Official

03/30/2020

Date of Signature

For holding companies not registered with the SEC—  
 Indicate status of Annual Report to Shareholders:

- is included with the FR Y-6 report
- will be sent under separate cover
- is not prepared

For Federal Reserve Bank Use Only

RSSD ID \_\_\_\_\_  
 C.I. \_\_\_\_\_

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2019

Month / Day / Year

N/A

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

Fidelity Mutual Holding Company

Legal Title of Holding Company

9 Leominster Connector

(Mailing Address of the Holding Company) Street / P.O. Box

Leominster MA 01453  
 City State Zip Code

675 Main Street, Fitchburg, MA 01420

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Connie Loveland Chief Financial Officer

Name Title

978-870-1416

Area Code / Phone Number / Extension

Area Code / FAX Number

cloveland@fidelitybankonline.com

E-mail Address

Address (URL) for the Holding Company's web page

Is confidential treatment requested for any portion of this report submission? .....

0=No

1=Yes

0

In accordance with the General Instructions for this report (check only one),

- 1. a letter justifying this request is being provided along with the report .....
- 2. a letter justifying this request has been provided separately ...

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

## For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

Life Design Holding Company

Legal Title of Subsidiary Holding Company

9 Leominster Connector

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

Leominster	MA	01453
City	State	Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

City	State	Zip Code
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Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

City	State	Zip Code
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Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

City	State	Zip Code
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Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

City	State	Zip Code
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Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

City	State	Zip Code
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Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

City	State	Zip Code
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Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

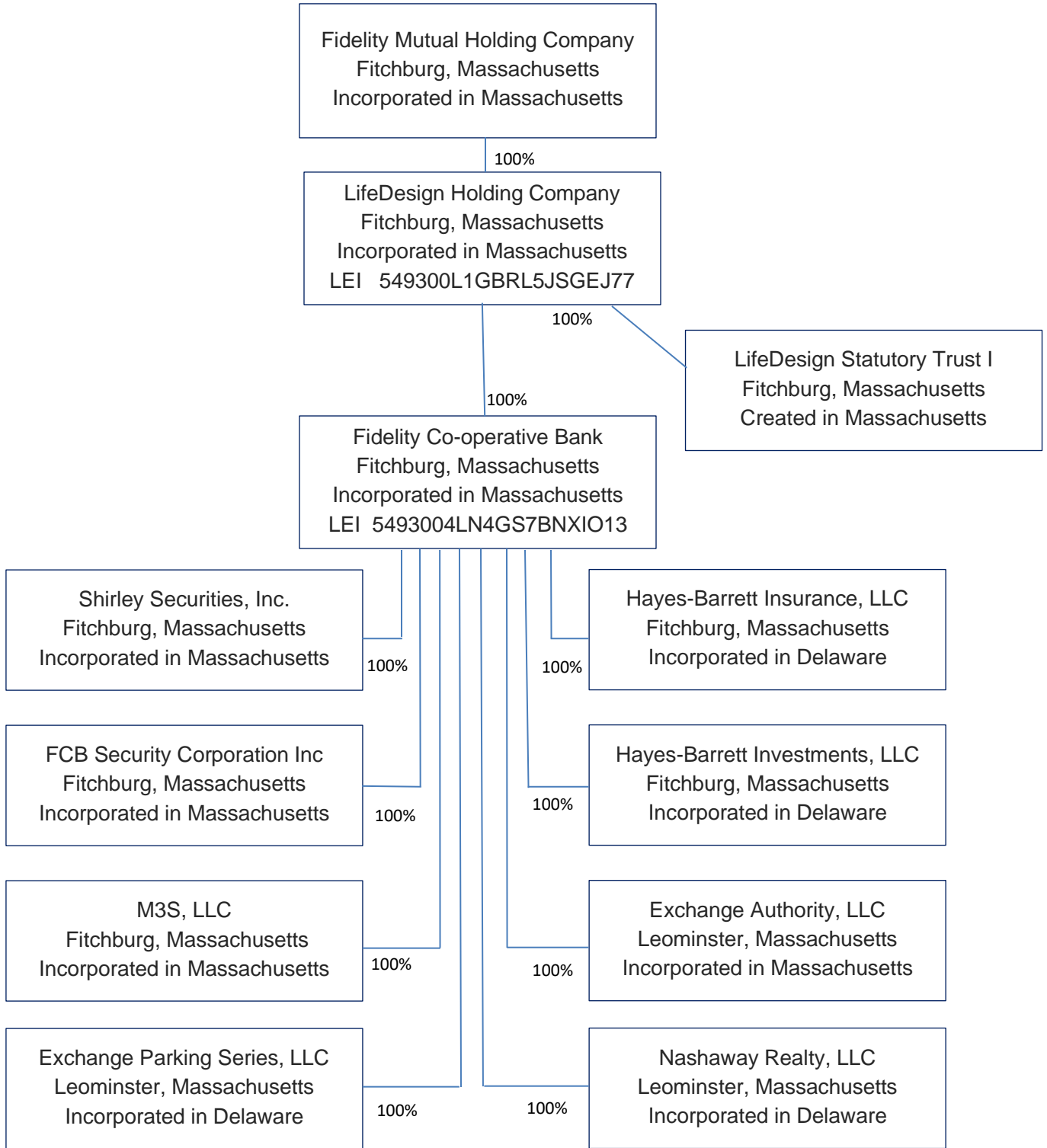
City	State	Zip Code
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Physical Location (if different from mailing address)

Form FR Y-6  
 Fidelity Mutual Holding Company  
 Fitchburg, Massachusetts  
 Fiscal Year Ending December 31, 2019

Report Item

1. The bank holding company does not prepare an annual report for its shareholders
2. Organizational Chart – Fidelity Co-operative Bank is Managing Member/General Partner for each of its Limited Liability Corporations (LLC's).



NOTE: LEI N/A unless otherwise noted

**Results:** A list of branches for your depository institution: **FIDELITY CO-OPERATIVE**  
 This depository institution is held by **FIDELITY MUTUAL HOLDING COMPANY (FIDELITY)**  
 The data are as of **12/31/2019**. Data reflects information that was received as of 12/31/2019.

**Reconciliation and Verification Steps**

1. In the **Data Action** column of each branch row, enter one or more of the actions listed below.
2. If required, enter the date in the **Effective Date** column

**Actions**

- OK:** If the branch information is correct, enter 'OK' in the **Data Action** column
- Change:** If the branch information is incorrect or incomplete, revise the data, and enter 'Change' in the **Data Action** column
- Close:** If a branch listed was sold or closed, enter 'Close' in the **Data Action** column
- Delete:** If a branch listed was never owned by this depository institution, enter 'Delete' in the **Data Action** column
- Add:** If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the **Data Action** column

If printing this list, you may need to adjust your page setup in MS Excel. Try using the following settings:

**Submission Procedure**

When you are finished, send a saved copy to your FRB contact. See the details on the FR Y-10 report page. If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line.

Note:

To satisfy the **FR Y-10 reporting requirements**, you must also submit FR Y-10 report. The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 report page.

\* FDIC UNINUM, Office Number, and ID\_RSSD columns are for reference only

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*
		Full Service (Head Office)	933377
		Full Service	127701
		Full Service	266879
		Full Service	2314176
		Full Service	3844250
		Full Service	898609
		Full Service	1867264
		Full Service	2612238
		Full Service	327471
		Full Service	872609
		Full Service	5306501
		Full Service	5307928
		Full Service	3340109

ATIVE BANK (ID\_RSSD: 933377).  
(3454220) of FITCHBURG, MA.  
nd processed through 03/05/2020.

ctions specified below

- n.
  - enter 'Change' in the **Data Action** column and the date when this information first became valid in the **Effective** column and the sale or closure date in the **Effective Date** column.
  - er 'Delete' in the **Data Action** column.
  - enter 'Add' in the **Data Action** column and the opening or acquisition date in the **Effective Date** column.

sing landscape orientation, page scaling, and/or legal sized paper.

led instructions on this site for more information.  
nd state in the subject line of the e-mail.

Domestic Branch Schedules for each branch with a **Data Action** of **Change, Close, Delete, or Add.**  
Online application - <https://y10online.federalreserve.gov>.

r. Verification of these values is not required.

Popular Name	Street Address	City
FIDELITY CO-OPERATIVE BANK	675 MAIN STREET	FITCHBURG
BARRE MAIN OFFICE	56 COMMON STREET	BARRE
COLONIAL BRANCH	6 CITY HALL AVENUE	GARDNER
LEOMINSTER BRANCH	75 MAIN STREET	LEOMINSTER
LEOMINSTER CONNECTOR BRANCH	478 MECHANIC STREET, 9 LEOMINSTER CONNECTOR	LEOMINSTER
MILLBURY BRANCH	16 SOUTH MAIN STREET	MILLBURY
PAXTON BRANCH	713 PLEASANT STREET	PAXTON
PRINCETON BRANCH	206 WORCESTER ROAD	PRINCETON
SHIRLEY BRANCH	21 MAIN STREET	SHIRLEY
WINCHENDON BRANCH	1 SCHOOL SQUARE	WINCHENDON
FRONT STREET BRANCH	153 FRONT STREET	WORCESTER
FRONT STREET OFFICE	145 FRONT STREET	WORCESTER
SHREWSBURY STREET BRANCH	465 SHREWSBURY STREET	WORCESTER

Date column.

State	Zip Code	County	Country	FDIC UNINUM*	Office Number*
MA	01420	WORCESTER	UNITED STATES	Not Required	Not Required
MA	01005	WORCESTER	UNITED STATES	Not Required	Not Required
MA	01440	WORCESTER	UNITED STATES	Not Required	Not Required
MA	01453	WORCESTER	UNITED STATES	Not Required	Not Required
MA	01453	WORCESTER	UNITED STATES	Not Required	Not Required
MA	01527	WORCESTER	UNITED STATES	Not Required	Not Required
MA	01612	WORCESTER	UNITED STATES	Not Required	Not Required
MA	01541	WORCESTER	UNITED STATES	Not Required	Not Required
MA	01464	MIDDLESEX	UNITED STATES	Not Required	Not Required
MA	01475	WORCESTER	UNITED STATES	Not Required	Not Required
MA	01608	WORCESTER	UNITED STATES	Not Required	Not Required
MA	01608	WORCESTER	UNITED STATES	Not Required	Not Required
MA	01604	WORCESTER	UNITED STATES	Not Required	Not Required



**Form FR Y-6**  
**Life Design Holding Company**  
**Fiscal Year Ending December 31, 2019**

**Report Item 3: Securities holders**

(1)(a)(b)(c) and (2)(a)(b)(c)

**Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2017**

(1)(a)  
Name,  
City, State, Country

(1)(b)  
Country of Citizenship  
or Incorporation

(1)(c)  
Number and Percentage  
of Each Class of Voting  
Securities

Fidelity Mutual Holding Company  
Fitchburg MA, USA

U.S.A

100%

**Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2017**

(2)(a)  
Name,  
City, State, Country

(2)(b)  
Country of Citizenship  
or Incorporation

(2)(c)  
Number and Percentage  
of Each Class of Voting  
Securities

None



**Form FR Y-6**  
**Fidelity Mutual Holding Company**  
**Fiscal Year Ending December 31, 2019**

**Report Item 3: Securities holders**

(1)(a)(b)(c) and (2)(a)(b)(c)

**Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2017**

(1)(a) Name City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities
----------------------------------------	------------------------------------------------------	--------------------------------------------------------------------------

Mutual form of ownership Held by depositors of Fidelity Co-operative Bank Fitchburg MA, USA	U.S.A	100%
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**Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2017**

(2)(a) Name, City, State, Country	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
-----------------------------------------	------------------------------------------------------	--------------------------------------------------------------------------

None

**Form FR Y-6**  
**Fidelity Co-operative Bank**  
**Fiscal Year Ending December 31, 2019**

**Report Item 3: Securities holders**

(1)(a)(b)(c) and (2)(a)(b)(c)

**Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2017**

(1)(a) Name, City, State, Country	(1)(b) Country of Citizenship Or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities
-----------------------------------------	------------------------------------------------------	--------------------------------------------------------------------------

Life Design Holding Company Fitchburg MA, USA	U.S.A	100%
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**Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2017**

(2)(a) Name City, State, Country	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
----------------------------------------	------------------------------------------------------	--------------------------------------------------------------------------

None

**Form FR Y-6**  
**Fidelity Mutual Holding Company**  
**Fiscal Year Ending December 31, 2019**

**Report Item 4: Insiders**

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Names & Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries) of other businesses)	(3)(c) Title & Position with Other Businesses (include names of subsidiaries)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List Names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Edward F. Manzi, Jr. Groton, MA, USA	n/a	Chairman/CEO Director	Chairman/CEO, Director Life Design Holding Co., Chairman/CEO, Director, Fidelity Co-operative Bank	n/a	0%	0%	n/a
John H. Allen Barre, MA USA	Life Insurance Agent	Director	Director, Life Design Holding Co. Director, Fidelity Co-operative Bank	n/a	0%	0%	n/a
Maureen Marshall Barre, MA, USA	Superintendent of Schools	Director	Director, Life Design Holding Co., Director, Fidelity Co-operative Bank	n/a	0%	0%	n/a
Alvin B. Collins Groton, MA, USA	Contractor	Clerk/Director	Clerk/Director, Life Design Holding Co. Clerk/Director Fidelity Co-operative Bank	Sole Owner	0%	0%	Habitat Advisory Group (100%)
Brian Cirelli Barre, MA, USA	Owner	Director	Director, Life Design Holding Co. Director Fidelity Co-operative Bank	Sole Owner	0%	0%	Cirelli Real Estate (100%)

**Form FR-Y6, Fidelity Mutual Holding Company, Report #4 Insiders, 12/31/19 (cont.)**

Ronald LeBlanc Leominster, MA, USA	retired	Director	Director, Life Design Holding Co. Director, Fidelity Co-operative Bank	n/a	0%	0%	n/a
Ronald Marchetti Shirley, MA, USA	retired	Director	Director, Life Design, Holding Co. Director, Fidelity Co-operative Bank	n/a	0%	0%	n/a
Ronald L. Salois Sutton, MA	Wholesale Beverage Distributor	Director	Director, Life Design Holding Co. Director, Fidelity Co-operative Bank	Owner	0%	0%	Atlas Distributing Inc. 50%
Scott Howard Littleton, MA, USA	Manufacturer of adhesives	Director	Director, Life Design Holding Co. Director, Fidelity Co-operative Bank	CEO	0%	0%	Bemis Associates (22%)
Janet Chambers Leominster, MA, USA	CPA	Director	Director, Life Design Holding Co. Director, Fidelity Co-operative Bank	Partner	0%	0%	Regan & Company, P.C. (50%) Monument Invest. Club (13%)
Edward J. McLaughlin, Jr Leominster, MA, USA	retired	Director	Director, Life Design, Holding Co. Director, Fidelity Co-operative Bank	n/a	0%	0%	n/a
Dean R. Sweeney Winchendon, MA, USA	retired	Director	Director, Life Design, Holding Co. Director, Fidelity Co-operative Bank	n/a	0%	0%	n/a
Christopher W. McCarthy Holden, MA, USA	n/a	President /COO	President/COO Life Design Holding Co., & Fidelity Co-operative Bank	n/a	0%	0%	n/a

**Form FR-Y6, Fidelity Mutual Holding Company, Report #4 Insiders, 12/31/19 (concluded)**

Deborah Sendrowski Sterling, MA, USA	n/a	Sr..Vice.President Human Resources	SVP/Chief Human Resource Officer, Life Design Holding Co. & Fidelity Co-operative Bank	n/a	0%	0%	n/a
Barry D. Bliss Framingham, MA USA	n/a	Sr. Vice President Chief Commercial Banking Officer	SVP/Chief Commercial Banking Officer, Life Design Holding Co & Fidelity Co-operative Bank	n/a	0%	0%	n/a
Connie Loveland Killingly, CT	n/a	Sr. Vice President	SVP/Chief Financial Officer, Life Design Holding Co & Fidelity Co-operative Bank	n/a	0%	0%	n/a

**Form FR Y-6**  
**Life Design Holding Company**  
**Fiscal Year Ending December 31, 2019**

**Report Item 4: Insiders**

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Names & Address (City,State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries) of other businesses)	(3)(c) Title & Position with Other Businesses (include names of subsidiaries)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List Names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Edward F. Manzi,Jr. Groton, MA, USA	n/a	Chairman/CEO/ Director	Chairman/CEO, Director Fidelity Mutual Holding Co., Chairman/CEO, Director, Fidelity Co-operative Bank	n/a	0%	0%	n/a
John H. Allen Barre, MA, USA	Life Insurance Agent	Director	Director, Fidelity Mutual Holding Co. Director, Fidelity Co-operative Bank	n/a	0%	0%	n/a
Brian Cirelli Barre, MA, USA	Owner	Director	Director, Fidelity Mutual Holding Co. Director, Fidelity Co-operative Bank	Sole Owner	0%	0%	Cirelli Real Estate (100%)
Maureen Marshall Barre, MA, USA	Superintendent of Schools	Director	Director, Fidelity Mutual Holding Co. Director, Fidelity Co-operative Bank	n/a	0%	0%	n/a
Alvin B. Collins Groton, MA, USA	Contractor	Clerk/Director	Clerk/Director Fidelity Mutual Holding Co, Director Fidelity Co-operative Bank	Sole Owner	0%	0%	Habitat Advisory Group (100%)

**Form FR-Y6, Life Design Holding Company, Report #4 Insiders, 12/31/19 (cont.)**

Ronald LeBlanc Leominster, MA, USA	retired	Director	Director Fidelity Mutual Holding Co., Director Fidelity Co-operative Bank	n/a	0%	0%	n/a
Ronald Marchetti Shirley, MA, USA	retired	Director	Director Fidelity Mutual Holding Co., Director Fidelity Co-operative Bank	n/a	0%	0%	n/a
Ronald L. Salois Sutton, MA, USA	Wholesale Beverage Distributor	Director	Director Fidelity Mutual Holding Co., Director Fidelity Co-operative Bank	Owner	0%	0%	Atlas Distributing, Inc 50%
Scott Howard Littleton, MA, USA	Manufacturer of adhesives	Director	Director Fidelity Mutual Holding Co., Director Fidelity Co-operative Bank	CEO Poly Visions Inc	0%	0%	Bemis Associates (22%)
Janet Chambers Leominster, MA, USA	CPA	Director	Director, Fidelity Mutual Holding Co., Director, Fidelity Co-operative Bank	Partner Owner	0%	0%	Regan & Company, P.C. (50%) Monument Invest. Club (13%)
Edward J. McLaughlin, Jr Leominster, MA, USA	retired	Director	Director, Fidelity Mutual Holding Co. Director, Fidelity Co-operative Bank	n/a	0%	0%	n/a
Dean R. Sweeney Winchendon, MA, USA	retired	Director	Director, Fidelity, Mutual Holding Co. Director, Fidelity Co-operative Bank	n/a	0%	0%	n/a
Christopher W. McCarthy Holden, MA, USA	n/a	President /COO	President/COO Fidelity Mutual Holding Co., & Fidelity Co-operative Bank	n/a	0%	0%	n/a

**Form FR-Y6, Life Design Holding Company, Report #4 Insiders, 12/31/19 (concluded)**

Barry D. Bliss Framingham, MA, USA	n/a	Sr.Vice.President	SVP/Chief Commercial Banking Officer, Fidelity Mutual Holding Co. & Fidelity Co-operative Bank	n/a	0%	0%	n/a
Deborah Sendrowski Sterling, MA, USA	n/a	Sr. Vice President Human Resources	SVP/Chief Human Resource Officer, Fidelity Mutual Holding Co. & Fidelity Co-operative Bank	n/a	0%	0%	n/a
Connie Loveland Killingly, CT	n/a	Sr. Vice President	SVP/Chief Financial Officer, Fidelity Mutual Holding Co & Fidelity Co-operative Bank	n/a	0%	0%	n/a



**Form FR Y-6**  
**Fidelity Co-operative Bank**  
**Fiscal Year Ending December 31, 2019**

**Report Item 4: Insiders**

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Name, City, State, Country	Principal Occupation if other than with Bank Holding Company	Title & Position with Bank Holding Company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Shares in Bank Holding Company	Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	List Names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Edward F. Manzi, Jr. Groton, MA, USA	n/a	Chairman/CEO Director	Chairman/CEO/Director Fidelity Mutual Holding Co. and Life Design Holding Co.	n/a	0%	0%	n/a
Alvin B. Collins Groton, MA, USA	Contractor	Clerk/Director	Clerk/Director, Fidelity Mutual Holding Co and Life Design. Holding Co.	Sole Owner	0%	0%	Habitat Advisory Group (100%)
Ronald LeBlanc Leominster, MA, USA	retired	Director	Director, Fidelity Mutual Holding Co. and Life Design Holding Co.	n/a	0%	0%	n/a
Ronald Marchetti Shirley, MA, USA	retired	Director	Director, Fidelity Mutual Holding Co. and Life Design Holding Co.	n/a	0%	0%	n/a

**Form FR-Y6, Fidelity Co-operative Bank, Report #4 Insiders, 12/31/19 (cont.)**

Ronald L. Salois Sutton , MA, USA	Wholesale Beverage Distributor	Director	Director, Fidelity Mutual Holding Co. and Life Design Holding Co.	Owner	0%	0%	Atlas Distributing Inc. 50%
Janet Chambers Leominster, MA, USA	CPA	Director	Director, Fidelity Mutual Holding Co. and Life Design Holding Co.	Partner Owner	0%	0%	Reagan & Company P.C. (50%) Monument Invest. Club (13%)
Scott Howard Littleton, MA, USA	Manufacturer of adhesives	Director and Life Design	Director, Fidelity Mutual Holding Co. Holding Co.	CEO PolyVisions Inc.	0%	0%	Bemis Associates (22%)
John H. Allen Barre, MA, USA	Life Insurance Agent	Director	Director, Fidelity Mutual Holding Co. and Life Design Holding Co.	n/a	0%	0%	n/a
Maureen Marshall Barre, MA, USA	Superintendent of Schools	Director	Director, Fidelity Mutual Holding Co and Life Design Holding Co.	n/a	0%	0%	n/a
Brian Cirelli Barre, MA, USA	Owner	Director	Director ,Life Design Holding Co. Director Fidelity Mutual Holding Co.	Sole Owner	0%	0%	Cirelli Real Estate (100%)
Edward J. McLaughlin, Jr Leominster, MA, USA	retired	Director	Director, Life Design, Holding Co. Director, Fidelity Mutual Holding Co.	n/a	0%	0%	n/a
Dean R. Sweeney Winchendon, MA, USA	retired	Director	Director, Life Design, Holding Co. Director, Fidelity Mutual Holding Co.	n/a	0%	0%	n/a

**Form FR-Y6, Fidelity Co-operative Bank, Report #4 Insiders, 12/31/19 (cont.)**

Christopher W. McCarthy Holden, MA, USA	n/a	President/COO	President/COO Fidelity Mutual Holding Co. and Life Design Holding Co.	n/a	0%	0%	n/a
Barry D. Bliss Framingham, MA, USA	n/a	Sr. Vice President Chief Commercial Banking Officer	SVP/Chief Commercial, Banking Officer, Fidelity Mutual Holding Co. and Life Design Holding Co.	n/a	0%	0%	n/a
Deborah Sendrowski Sterling, MA, USA	n/a	Sr. Vice President Human Resources	SVP, Fidelity Mutual Holding Co., and Life Design Holding Co.	n/a	0%	0%	n/a
Dana Roberts Townsend, MA, USA	n/a	n/a	Sr. Vice President Fidelity Co-operative Bank	n/a	0%	0%	n/a
Lisa Krywucki Groton, MA, USA	n/a	n/a	Sr. Vice President Fidelity Co-operative Bank	n/a	0%	0%	n/a
Jennifer Conrad Worcester, MA, USA	n/a	n/a	Sr. Vice President Fidelity Co-operative Bank	n/a	0%	0%	n/a
Sheila Julien Groton, MA, USA	n/a	n/a	Sr. Vice President Fidelity Co-operative Bank	Owner	0%	0%	Julien Assoc. (100%)
Sheila King-Goodwin Worcester, MA, USA	n/a	n/a	Sr. Vice President Fidelity Co-operative Bank	Owner	0%	0%	4Evermore Weddings (100%)
Jennifer Ledoux Fitchburg, MA	n/a	n/a	Sr. Vice President & Risk Officer, Fidelity Co-operative Bank	n/a	0%	0%	n/a

**Form FR-Y6, Fidelity Co-operative Bank, Report #4 Insiders, 12/31/19 (concluded)**

Peter Ishkanian Shrewsbury, MA	n/a	n/a	Vice President Fidelity Co-operative Bank	n/a	0%	0%	n/a
Derek Beahn Douglas, MA	n/a	n/a	Vice President Fidelity Co-operative Bank	n/a	0%	0%	n/a
Connie Loveland Killingly, CT	n/a	Sr. Vice President	SVP/Chief Financial Officer, Fidelity Mutual Holding Co & Life Design Holding Co	n/a	0%	0%	n/a
James Notaro Worcester, MA	n/a	n/a	Vice President Fidelity Co-operative Bank	n/a	0%	0%	n/a
Linda Carmichael Fitchburg, MA	n/a	n/a	Vice President Fidelity Co-operative Bank	n/a	0%	0%	n/a
Brad Kirlin Maynard, MA	n/a	n/a	Sr. Vice President & Chief Technology Officer Fidelity Co-operative Bank	n/a	0%	0%	n/a
Jennifer Leger Leominster, MA	n/a	n/a	Vice President Fidelity Co-operative Bank	n/a	0%	0%	n/a