

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.

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

I, John H. Howland

GSB, MHC

Name of the Holding Company Director and Official

Legal Title of Holding Company

President & CEO

400 Main Street - P.O. Box 1537

Title of the Holding Company Director and Official

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

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.

Greenfield MA 01302

City State Zip Code

Greenfield

Physical Location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

Donald J. LaFontaine VP & Controller

Name Title

413-775-8121

Area Code / Phone Number / Extension

413-773-0859

Area Code / FAX Number

dlafontaine@greenfieldsavings.com

E-mail Address

http://www.greenfieldsavings.com

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

Signature of Holding Company Director and Official

01/28/2020

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

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	<input type="checkbox"/>	
2. a letter justifying this request has been provided separately ...	<input type="checkbox"/>	
NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."		

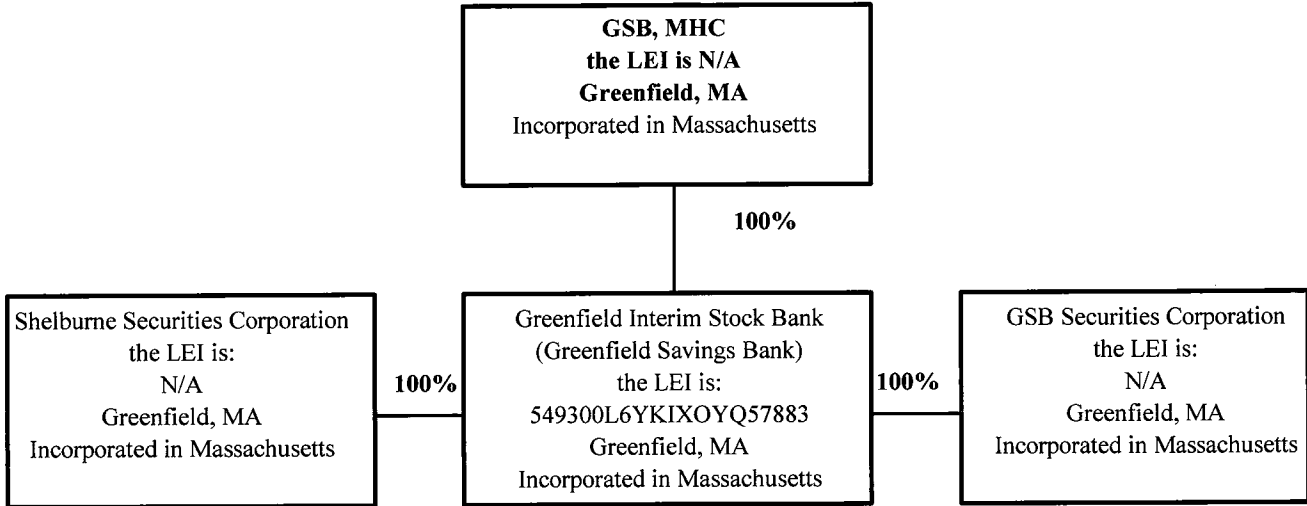
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**GSB, MHC
Greenfield, MA**

Fiscal Year Ending December 31, 2019

Report Item

- 1: The savings and loan holding company does not prepare an annual report for its securities holders and is not registered with the SEC.
- 2a: Organization Chart



Remains structure as of January, 2020.

Results: A list of branches for your depository institution: **GREENFIELD SAVINGS BANK (ID_RSSD: 632607)**.
 This depository institution is held by **GSB, MHC (3309889)** of **GREENFIELD, MA**.
 The data are as of **09/30/2019**. Data reflects information that was received and processed through **10/03/2019**.

Reconciliation and Verification Steps

1. In the **Data Action** column of each branch row, enter one or more of the actions specified 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, enter 'Change' in the **Data Action** column and the date when this information first became valid in the **Effective Date** column.
- Close:** If a branch listed was sold or closed, enter 'Close' in the **Data Action** column and the sale or closure date in the **Effective Date** 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 and the opening or acquisition date in the **Effective Date** column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper

Submission Procedure

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information
 If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail

Note:
 To satisfy the **FR Y-10 reporting requirements**, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a **Data Action** of **Change, Close, Delete, or Add**.
 The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>

* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
		Full Service (Head Office)	632607	GREENFIELD SAVINGS BANK	400 MAIN STREET	GREENFIELD	MA	01301	FRANKLIN	UNITED STATES	Not Required	Not Required	GREENFIELD SAVINGS BANK	632607	
		Full Service	5207466	DOWNTOWN AMHERST BRANCH	108 NORTH PLEASANT STREET	AMHERST	MA	01002	HAMPSHIRE	UNITED STATES	Not Required	Not Required	GREENFIELD SAVINGS BANK	632607	
		Full Service	3101690	UNIVERSITY DRIVE BRANCH	6 UNIVERSITY DRIVE	AMHERST	MA	01002	HAMPSHIRE	UNITED STATES	Not Required	Not Required	GREENFIELD SAVINGS BANK	632607	
		Full Service	134905	CONWAY BRANCH	181 PARSONS DRIVE	CONWAY	MA	01341	FRANKLIN	UNITED STATES	Not Required	Not Required	GREENFIELD SAVINGS BANK	632607	
		Limited Service	4750282	MOHAWK TRAIL BRANCH	237 MOHAWK TRAIL	GREENFIELD	MA	01301	FRANKLIN	UNITED STATES	Not Required	Not Required	GREENFIELD SAVINGS BANK	632607	
		Full Service	5327672	HADLEY BRANCH	140 RUSSELL STREET	HADLEY	MA	01305	HAMPSHIRE	UNITED STATES	Not Required	Not Required	GREENFIELD SAVINGS BANK	632607	
		Full Service	5207457	DOWNTOWN NORTHAMPTON BRANCH	207 MAIN STREET	NORTHAMPTON	MA	01060	HAMPSHIRE	UNITED STATES	Not Required	Not Required	GREENFIELD SAVINGS BANK	632607	
		Full Service	4466828	KING STREET BRANCH	325A KING STREET	NORTHAMPTON	MA	01060	HAMPSHIRE	UNITED STATES	Not Required	Not Required	GREENFIELD SAVINGS BANK	632607	
		Full Service	1223927	SHELBURNE FALLS BRANCH	58 BRIDGE STREET	SHELBURNE FALLS	MA	01370	FRANKLIN	UNITED STATES	Not Required	Not Required	GREENFIELD SAVINGS BANK	632607	
		Full Service	664907	SOUTH DEERFIELD BRANCH	61 NORTH MAIN STREET	SOUTH DEERFIELD	MA	01373	FRANKLIN	UNITED STATES	Not Required	Not Required	GREENFIELD SAVINGS BANK	632607	
		Full Service	634704	TURNERS FALLS BRANCH	282 AVENUE A	TURNERS FALLS	MA	01376	FRANKLIN	UNITED STATES	Not Required	Not Required	GREENFIELD SAVINGS BANK	632607	

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**GSB, MHC
Greenfield, MA**

Fiscal Year Ending December 31, 2019

Report Item

3. No Security Holders for GSB, MHC

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GSB, MHC
Fiscal Year Ending December 31, 2019

Report Item 4: Insiders

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

(1) Name City, State Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in 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)
John Howland Greenfield, MA	N/A	Trustee & President	Director & President (Greenfield Savings Bank & GSB Securities Corp. & Shelburne Securities Corp.)	N/A	N/A	N/A	N/A
Lisa Alber Deerfield, MA	Audiologist	Trustee	Director (Greenfield Savings Bank)	Owner - Alber Hearing Services	N/A	N/A	LCA LLC; Alber Hearing Services PC
Rebecca Caplice Shelburne, MA	Retired	Trustee	Director (Greenfield Savings Bank & GSB Securities Corp. & Shelburne Securities Corp.)	N/A	N/A	N/A	N/A
Robert Cohn Greenfield, MA	Realtor	Trustee	Director (Greenfield Savings Bank)	President - Cohn & Company Real Estate	N/A	N/A	Robert S Cohn DBA
Regina Curtis Warwick, MA	College Administrator	Trustee	Director (Greenfield Savings Bank)	Greenfield Community College	N/A	N/A	N/A
Mark Donoghue Greenfield, MA	Realtor	Trustee	Director (Greenfield Savings Bank & GSB Securities Corp. & Shelburne Securities Corp.)	Donoghue Realty; Taylors Tavern	N/A	N/A	Donoghue Realty Inc; Taylors Tavern Inc; Mark S Donoghue CPA
Timothy Farrell Greenfield, MA	Insurance Agent	Trustee	Director (Greenfield Savings Bank)	Gilmore & Farrell Insurance Agency	N/A	N/A	Gilmore & Farrell Insurance Agency; 525 Bernardston Rd LLC
Patrick Goggins Florence, MA	Realtor	Trustee	Director (Greenfield Savings Bank)	Goggins Real Estate, Inc.	N/A	N/A	Goggins Real Estate, Inc. Patrick M. Goggins, Inc.
Shane Hammond Bernardston, MA	College Administrator	Trustee	Director (Greenfield Savings Bank)	Greenfield Community College	N/A	N/A	N/A
Amy McMahan Greenfield, MA	Restaurateur	Trustee	Director (Greenfield Savings Bank)	Owner - Mesa Verde	N/A	N/A	Sweethearts of the Rodeo Inc DBA Mesa Verde
Dennis Putnam Greenfield, MA	Certified Public Accountant	Trustee	Director (Greenfield Savings Bank & GSB Securities Corp. & Shelburne Securities Corp.)	Dennis Putnam CPA	N/A	N/A	Dennis J Putnam CPA; Robert H Kugel Trust
John M. Shanahan Greenfield, MA	Production Manager	Trustee	Director (Greenfield Savings Bank)	Penfield Productions, Ltd.	N/A	N/A	Penfield Productions, Ltd.
Elizabeth Sillin Sunderland, MA	Retired CPA	Trustee	Director (Greenfield Savings Bank)	N/A	N/A	N/A	N/A
Pamela Stobierski South Deerfield, MA	Attorney	Trustee	Director & Chairman (Greenfield Savings Bank & GSB Securities Corp. & Shelburne Securities Corp.)	Partner - Stobierski & Stobierski	N/A	N/A	Stobierski & Stobierski; Pam H Stobierski Attorney at Law; JLP Realty Trust
Nicoletta Welsh Shelburne Falls, MA	Certified Public Accountant	Trustee	Director (Greenfield Savings Bank)	Welsh & Associates	N/A	N/A	Welsh & Associates

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GSB, MHC
Fiscal Year Ending December 31, 2019

Report Item 4: Insiders

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

(1) Name City, State Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in 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)
Denise Coyne Montague, MA	N/A	Executive Vice President	Executive Vice President (Greenfield Savings Bank)	N/A	N/A	N/A	N/A
Thomas Meshako Greenfield, MA	N/A	Senior Vice President	Senior Vice President (Greenfield Savings Bank)	N/A	N/A	N/A	N/A
Lori Grover Greenfield, MA	N/A	Senior Vice President	Senior Vice President (Greenfield Savings Bank)	N/A	N/A	N/A	N/A
Mark Grumoli Northampton, MA	N/A	Senior Vice President	Senior Vice President (Greenfield Savings Bank)	N/A	N/A	N/A	N/A
Stephen Hamlin South Hadley, MA	N/A	Senior Vice President	Senior Vice President (Greenfield Savings Bank)	N/A	N/A	N/A	N/A
Carmen Bassett Greenfield, MA	N/A	Vice President	Vice President (Greenfield Savings Bank)	N/A	N/A	N/A	N/A
Prudence Blond Greenfield, MA	N/A	Vice President	Vice President (Greenfield Savings Bank)	N/A	N/A	N/A	N/A
Andrew Bresciano Turners Falls, MA	N/A	Vice President	Vice President (Greenfield Savings Bank)	N/A	N/A	N/A	N/A
Tara Brewster Florence, MA	N/A	Vice President	Vice President (Greenfield Savings Bank)	N/A	N/A	N/A	N/A
Christopher Caouette Florence, MA	N/A	Vice President	Vice President (Greenfield Savings Bank)	N/A	N/A	N/A	N/A
Karen Cartier Chicopee, MA	N/A	Vice President	Vice President (Greenfield Savings Bank)	N/A	N/A	N/A	N/A
Linda Dagilus South Deerfield, MA	N/A	Vice President	Vice President (Greenfield Savings Bank)	N/A	N/A	N/A	N/A
William Granger South Hadley, MA	N/A	Vice President	Vice President (Greenfield Savings Bank)	N/A	N/A	N/A	Baltic Properties, LLC; Gracie Properties, LLC; Kings Landing, LLC; Ironman Properties, LLC; Winterfell Properties, LLC; Granter Tax Services, LLC
Donald LaFontaine W. Chesterfield, NH	N/A	Vice President	Vice President (Greenfield Savings Bank)	N/A	N/A	N/A	N/A
Michelle Laurie Greenfield	N/A	Vice President	Vice President (Greenfield Savings Bank)	N/A	N/A	N/A	N/A
Cassandra Morrey Williamsburg, MA	N/A	Vice President	Vice President (Greenfield Savings Bank)	N/A	N/A	N/A	N/A
Joshua Parker Montague, MA	N/A	Vice President	Vice President (Greenfield Savings Bank)	N/A	N/A	N/A	N/A
Melanie Reneris Bernardston, MA	N/A	Vice President	Vice President (Greenfield Savings Bank)	N/A	N/A	N/A	N/A
Mark Russo Deerfield, MA	N/A	Vice President	Vice President (Greenfield Savings Bank)	N/A	N/A	N/A	N/A
Matthew J. Sheridan Northfield, MA	N/A	Vice President	Vice President (Greenfield Savings Bank)	N/A	N/A	N/A	N/A
Hector Toledo Springfield, MA	N/A	Vice President	Vice President (Greenfield Savings Bank)	N/A	N/A	N/A	N/A