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 require-

ments 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 spon-

sor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid

New Hampst 03766

CFO and Treasurer

Zip Code

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

Person to whom questions about this report should be directed:

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)
Reporter's Name, Street, and Mailing Address
Mascoma Mutual Financial Services Corporation

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

Physical Location (if different from malling address)

Area Code / Phone Number / Extension

OMB control number.

Legal Title of Holding Company 67 North Park St

12/31/2020

Month / Day / Year

NIA

Lebanon

Name 802-291-6390

James Larrick

802-291-6318 Area Code / FAX Number



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. §§ 243(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 coples specified.

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.

authorized individual who must sign the report.
l Clayton Adams
Name of the Holding Company Director and Official
President and 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 pre- pared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and betief.
With respect to information regarding individuals contained in this

with respect to information regarding individuals contained in this information to the Federal Reserve. The Reporter also 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 defauld if the report opnoeming that Individual.

The state of the s	james.larrick@mascomabank.com
	E-mail Address
grature of Holding Company Director and Official	www.mascomabank.com
3 22 202/	Address (URL) for the Holding Company's web page
For holding companies not registered with the SEC- indicate status of Annual Report to Shareholders:	Is confidential treatment requested for any portion of this report submission?
is included with the FR Y-6 report will be sent under separate cover	In accordance with the General Instructions for this report (check only one),
is not prepared	a letter justifying this request is being provided along with the report.
For Federal Reserve Bank Use Only	2. a letter justifying this request has been provided separately
RSSD ID	NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.50 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other espect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 2051. and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

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.

Local Title of Subsidian	Helding Comment		TO 10 1 10 11 11 0		
Legal Title of Subsidiary	Holding Company	Legal	Title of Subsidiary Holding Co	mpany	
(Mailing Address of the	Subsidiary Holding Company) Street / P.O. t	Box (Mailin	g Address of the Subsidiary H		
City	State Zip Coo	de City		State	Zip Code
		July		Cialo	21p 000e
Physical Location (if dif	ferent from mailing address)	Physic	al Location (if different from m	nailing address)	
Legal Title of Subsidian	/ Holding Company	Legal	Title of Subsidiary Holding Co	mpany	
(Mailing Address of the	Subsidiary Holding Company) Street / P.O. I	Box (Mailin	g Address of the Subsidiary H	lolding Company) {	Street / P.O. Box
	▼			1	▼1
City	State Zip Coo	de City		State	Zip Code
Physical Location (if diff	ferent from mailing address)	Physic	al Location (if different from m	nailing address)	
Legal Title of Subsidiary	/ Holding Company	Legal	Title of Subsidiary Holding Co	mpany	
(Mailing Address of the	Subsidiary Holding Company) Street / P.O. I	Box (Mailin	g Address of the Subsidiary H	folding Company) (Street / P.O. Box
	(1	T
City	State Zip Coo	de City		State	Zip Code
Physical Location (if diff	ferent from mailing address)	Physic	al Location (if different from m	nailing address)	
Legal Title of Subsidiary	/ Holding Company	Legal	Fitte of Subsidlary Holding Co	mpany	
(Marillan Addan - C)					
(ivialiling Address of the	Subsidiary Holding Company) Street / P.O. I	ox (Mailin	g Address of the Subsidiary H	lolding Company) 5	- 330000
City	State Zip Coc	de City		State	Zip Code
Physical Location (if diff	erent from mailing address)		al Location (if different from m	nailing address)	

FORM FR Y-6

Report Item 1. Not Applicable-Mutually Owned (no shareholders)

Report Item 2.

Mascoma Mutual Financial Services Corporation Lebanon, NH Incorporated in New Hampshire LEI – NA

Mascoma Bank Lebanon, NH Incorporated in New Hampshire 100% Held by Holding Company LEI - 254900JKWAH734HBIE78

Mascoma Wealth Management LLC Hanover, NH Incorporated in New Hampshire 100% Held by Mascoma Bank LEI - NA

Centurion Corporation West Lebanon, NH Incorporated in New Hampshire 100% Held by Mascoma Bank LEI - NA

Mascoma Community Development LLC Lebanon, NH Incorporated in New Hampshire 100% Held by Mascoma Bank LEI -NA

NPAC Investment Fund LLC Lebanon, NH Incorporated in New Hampshire 100% Held by Mascoma Bank LEI - NA

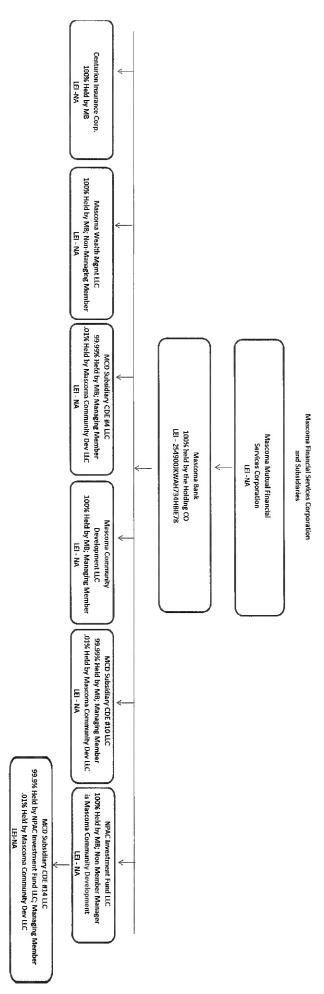
MCD Subsidiary CDE #4 LLC Lebanon, NH Incorporated in New Hampshire 99.99% Held by Mascoma Bank .01% Held by Mascoma Community Dev LLC LEI - NA

MCD Subsidiary CDE #10 LLC Lebanon, NH Incorporated in New Hampshire 99.99% Held by Mascoma Bank .01% Held by Mascoma Community Dev LLC LEI – NA

MCD Subsidiary CDE #14 LLC Lebanon, NH Incorporated in New Hampshire 99.99% Held by NPAC .01% Held by Mascoma Community Dev LLC LEI - NA Report Item 2b. See attached

Report Item 3. Not Applicable-Mutually Owned (no shareholders)

Report Item 4. See attached



Results: A list of branches for your depository institution: MASCOMA BANK (ID_RSSD: 268006).

This depository institution is held by MASCOMA MUTUAL FINANCIAL SERVICES CORPORATION (3846106) of LEBANON, NH. The data are as of 12/31/2020. Data reflects information that was received and processed through 01/05/2021.

Reconciliation and Verification Steps

1. In the Data Action column of each branch row, enter one or more of the actions specified below

Report Item 26

2. If required, enter the date in the Effective Date column

OK: If the branch information is correct, enter 'OK' in the Data Action 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. 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.

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.

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.

Ok																														ok	Ok F	Ox Fi	OK F	Data Action Effective Date B
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1463095 W 260309 BI 260309 BI 2466538 BI 546182 BI 546182 BI 545217 BI 259004 CP 186100 HJ 530208 NC 530208 NC 530208 NC 5302808 NC 407707 SP 305808 NC	1463095 W 260309 BR 260309 BR 4466538 BR 5461482 BR 5450217 BR 259004 CH 186100 HZ 530208 NC 590305 ST 5385216 BR 40707 SP 305808 NA	1463095 W 260309 Bt 260309 Bt 4466538 Bt 5461482 Bt 5450217 Bt 259004 Ct 186100 Hz 530208 NG 590305 ST 590305 ST 590305 ST	1463095 W 260309 Bt 260309 Bt 4466538 Bt 5461482 Bt 5461482 Bt 545217 Bt 259004 Ct 186100 HJ 530208 Nt 530208 Nt 530208 Nt 530305 St 640707 SP	1463095 W 260309 Bt 4466538 Bt 5461482 Bt 5450217 Bt 259004 Ct 186300 HJ 530208 NU 590305 ST 5385216 Bt 40707 SP	1463095 W 260309 Bt 260309 Bt 4466538 Bt 5461482 Bt 5450217 Bt 259004 Ct 186100 Hz 530208 NC	1463095 W 439703 W 260309 BB 4466538 BB 5461482 BL 5450217 BL 259004 CL 186100 HJ 530208 NG 5385216 BL	1463095 W 260309 Bt 4466538 Bt 5461482 Bt 5450217 Bt 259004 Ct 186100 HJ 530208 NG	1463095 W 439703 W 260309 Bt 4466538 Bt 5461482 Bt 5450217 Bt 5450217 Bt 186100 HZ	1463095 W 439703 W 260309 Bt 4466538 Bt 5461482 Bt 5450217 Bt 259004 Ct	1463095 W 439703 W 260309 BB 4466538 BB 5461482 BB 5450217 BB 5450217 CB	1463095 W 439703 W 260309 BB 4466538 BB 5461482 BB 5450217 BL	1463095 W 439703 W 260309 BE 4466538 BE 5461482 BE	1463095 W 439703 W 260309 BB 4466538 BB 5461482 BB	1463095 W 439703 W 260309 BE 4466538 BE	1463095 W 439703 W 260309 BE	1463095 W 439703 W	1463095 W	10000	141 7670007	2856292 NI	2252746 LY	275602 LI	183903 L	43306 KI	2856283 H	2618212 H	1 / OFOTC	316007 0	272000	7505349 C	378008 C	1411201 B	268006 N	Branch ID_RSSD* Popular Name
1463095 WALPOLE BRANCH 439703 WEST LEBANON BRANCH 260309 BETHEL BRANCH 2466538 BETHEL DRIVE UP BRANCH 5461482 BURLINGTON OLD NORTH END 5450217 BURLINGTON PINE ST 259004 CHELSEA BRANCH 136300 HARTLAND BRANCH 530208 NORWICH BRANCH 530208 INTRAFFORD BRANCH 530208 STRAFFORD BRANCH 530208 STRAFFORD SHELBURNE RD 40707 SPRINGFIELD BRANCH 305808 MAPLE STREET BRANCH 305808 MAPLE STREET BRANCH 407702 SYKES AVENUE BRANCH 4167433 WINDSOR BRANCH	ALPOLE BRANCH EST LEBANON BRANCH ETHEL BRANCH ETHEL DRIVE UP BRANCH JRLINGTON DILD NORTH END JRLINGTON DINE ST IELSEA BRANCH JRLINGTON BRANCH ARTLAND BRANCH JRRINGTON SHELBURNE RD JRRINGTON SHELBURNE RD APILE STREET BRANCH KES AVENUE BRANCH KES AVENUE BRANCH	ALPOLE BRANCH EST LEBANON BRANCH ETHEL BRANCH ETHEL DRIVE UP BRANCH JRLINGTON OLD NORTH END JRLINGTON PINE ST JELSEA BRANCH JELSEA BRANCH JRLINGTON SHELBURNE RD RINGFIELD BRANCH RINGFIELD BRANCH RINGFIELD BRANCH RINGFIELD BRANCH	ALPOLE BRANCH EST LEBANON BRANCH ETHEL BRANCH ETHEL DRIVE UP BRANCH JRLINGTON OLD NORTH END JRLINGTON PINE ST JELSEA BRANCH ARTLAND BRANCH ROWNICH BRANCH ROWNICH BRANCH ROWNICH BRANCH RINGFIELD BRANCH RINGFIELD BRANCH RINGFIELD BRANCH RINGFIELD BRANCH	ALPOLE BRANCH EST LEBANON BRANCH ETHEL BRANCH ETHEL DRIVE UP BRANCH IRLINGTON OLD NORTH END IRLINGTON PINE ST IELSEA BRANCH IELSEA BRANCH DRYNCH BRANCH DRYNCH BRANCH IRLINGTORD BRANCH IRLINGTORD BRANCH IRLINGTON SHELBURNE RD RINGFIELD BRANCH	ALPOLE BRANCH EST LEBANON BRANCH ETHEL BRANCH ETHEL DRIVE UP BRANCH JRLINGTON OLD NORTH END JRLINGTON PINE ST IELSEA BRANCH ARTLAND BRANCH DRWICH BRANCH RAFFORD BRANCH RAF	ALPOLE BRANCH EST LEBANON BRANCH ETHEL BRANCH ETHEL DRIVE UP BRANCH JRLINGTON OLD NORTH END JRLINGTON PINE ST IELSEA BRANCH ARTLAND BRANCH RANCH RANCH RAFORD BRANCH RAFORD BRANCH RAFORD BRANCH RAFORD BRANCH	ALPOLE BRANCH TEST LEBANON BRANCH THEL BRANCH THEL DRIVE UP BRANCH JRLINGTON OLD NORTH END JRLINGTON PINE ST JELSEA BRANCH JENOLE BRANCH TRAFFORD BRANCH RAFFORD BRANCH	ALPOLE BRANCH EST LEBANON BRANCH ETHEL BRANCH ETHEL DRIVE UP BRANCH JRLINGTON OLD NORTH END JRLINGTON PINE ST JELSEA BRANCH ARTLAND BRANCH DRWICH BRANCH DRWICH BRANCH	ALPOLE BRANCH EST LEBANON BRANCH ETHEL BRANCH ETHEL DRIVE UP BRANCH JRLINGTON OLD NORTH END JRLINGTON PINE ST JRLINGTON PINE ST JELSEA BRANCH ARTLAND BRANCH	ALPOLE BRANCH EST LEBANON BRANCH ETHEL BRANCH ETHEL DRIVE UP BRANCH JRLINGTON OLD NORTH END IRLINGTON PINE ST	ALPOLE BRANCH TEST LEBANON BRANCH THEL BRANCH THEL DRIVE UP BRANCH JRLINGTON OLD NORTH END JRLINGTON PINE ST JRLINGTON PINE ST	ALPOLE BRANCH THEL BRANCH THEL BRANCH THEL DRIVE UP BRANCH JRLINGTON OLD NORTH END IRLINGTON DIME ST	ALPOLE BRANCH THEL BRANCH THEL DRIVE UP BRANCH JRLINGTON OLD NORTH END	ALPOLE BRANCH EST LEBANON BRANCH THEL BRANCH THEL DRIVE UP BRANCH	ALPOLE BRANCH EST LEBANON BRANCH ETHEL BRANCH	ALPOLE BRANCH EST LEBANON BRANCH	ALPOLE BRANCH	The state of the s		2856297 NIEW LONDON BRANCH	2252746 LYME BRANCH	275602 LITTLETON BRANCH	183903 LANCASTER BRANCH	43306 KEENE BRANCH	2856283 HANOVER BRANCH	2618212 HANOVER BRANCH	STOSO/ ENFIELD BRANCH	3/303 CLAREWIONI BRANCH	A DETAIL OF THE PROPERTY OF TH	2505349 CHARIESTOWN BRANCH	378008 CANAAN BRANCH	1411201 BETHLEHEM BRANCH	268006 MASCOMA BANK	opular Name
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WEST LEBANON BETHEL BETHEL BURLINGTON CHELSEA HARTLAND NORWICH S STRAFFORD SOUTH BURLINGTON SPRINGFIELD WHITE RIVER JUNCTION WINDSOR	WEST LEBANON BETHEL BETHEL BURLINGTON CHEISEA HARTIAND NORWICH S STRAFFORD SOUTH BURLINGTON SPRINGFIELD WHITE RIVER JUNCTION WHITE RIVER JUNCTION	WEST LEBANON BETHEL BETHEL BURLINGTON BURLINGTON CHELSEA HARTLAND NORWICH S STRAFFORD SOUTH BURLINGTON SPRINGFIELD WHITE RIVER JUNCTION	WEST LEBANON BETHEL BETHEL BURLINGTON CHELSEA HARTLAND NORWICH S STRAFFORD SOUTH BURLINGTON SPRINGFIELD	WEST LEBANON BETHEL BETHEL BURLINGTON CHELSEA HARTLAND NORWICH S STRAFFORD SOUTH BURLINGTON	WEST LEBANON BETHEL BETHEL BURLINGTON BURLINGTON CHELSEA HARTLAND NORWICH S STRAFFORD SOUTH BURLINGTON	WEST LEBANON BETHEL BETHEL BURLINGTON CHELSEA HARTLAND NORWICH S STRAFFORD S STRAFFORD	WEST LEBANON BETHEL BETHEL BURLINGTON BURLINGTON CHELSEA HARTLAND NORWICH S STRAFFORD	WEST LEBANON BETHEL BETHEL BURLINGTON BURLINGTON CHELSEA HARTLAND	WEST LEBANON BETHEL BETHEL BURLINGTON BURLINGTON CHELSEA HARTLAND	WEST LEBANON BETHEL BETHEL BURLINGTON CHELSEA	WEST LEBANON BETHEL BETHEL BURLINGTON	WEST LEBANON BETHEL BETHEL BURLINGTON	WEST LEBANON BETHEL BETHEL	WEST LEBANON BETHEL	WEST LEBANON	WEST LEBANON		WALPOLE	NEW CONDON	FINE	LYNAE	I ITTI ETON	LANCASTER	KEENE	HANOVER	HANOVER	ENFIELD	CLAREMONT	CHARLESTOWN	CHAPCIA	CANIAANI	BETHIEHEM	IEBANON	City
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		PERCENTAGE OF	PERCENTAGE OF	TITLE & POSITION	
NAME CITY STATE	PRINCIPAL OCCUPATION IF OTHER THAN WITH	VOTING SHARES IN	VOTING SHARES IN	WITH OTHER	LIST NAMES OF OTHER COMPANIES IF 25% OR MORE OF VOTING SECURITIES ARE HELD
BOARD OF DIRECTORS	TO THE PERSON OF				4 4 7 11 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4
		and the control of th			
Greichen Cherngion - Meriden, NH	consultant/Owner & consulting	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Deidre B Goodrich - Norwich VT	CBA Lymp Timber	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Edward T Verrigan Hanciar NH	Cr A - Lynic Imper	Not Applicable	Not Applicable	Not Applicable	laka's Originalis
Company	Country of William	100000000000000000000000000000000000000		1	Kerrigan's Fuel and Convenience, LLC (100%)
					227 Mechanic Street Properties, LLC (100%)
					Zero Woodstock, LLC (50%)
					KB Ventures, Inc (80%)
					KCF Enterprises, LLC (40%)
					TQM Real Estate, LLC (80%)
					TRT Real Estate, LLC (100%)
					195 Mechanic Street LLC (100%)
					Rooster Distributing (100%)
Michael Cahoon	CPA - Snyder, Cahoon and CO	Not Applicable	Not Applicable	Not Applicable	Snyder, Cahoon and CO (100%)
Clayton R. Adams - Norwich, VT	President, CEO-Mascoma Bank	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Timothy C Briglin - Thetford Ctr, VT	Partner - Tuckerman Capital	Not Applicable	Not Applicable	Not Applicable	Tuckerman Capital LP
					Tuckerman Capital III LP (30%)
					Tuckerman Capital IV LP (25%)
					Tuckerman Capital V LP (25%)
					Tucker Management Corp (50%)
					Six 15 Technologies (50%)
					Galvanic Applied Science (50%)
					Tim 4 VT House (Campaign Committee) (100%)
Sara L. Kobylenski - North Hartland, VT	Human Services Administator, The Haven	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Daniel B. McGee - Lebanon, NH	COO - Red River Computer Co	Not Applicable	Not Applicable	Not Applicable	McGee Holdings LLC (100%)
Catherine Richmond, Norwich, VT	Partner - Stebbins Bradley PA	Not Applicable	Not Applicable	Not Applicable	Partner - Stebbins Bradley PA Managing Partner (50%)
					41 Park St LLC (50%)
Gary W. Gray, Westmoreland, NH	Retired	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Joan Goldstein	Gifford Health Center - Board Member	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Sue Mooney	Alice Peck Day Memorial Hospital - President	Not Applicable	Not Applicable	Not Applicable	Alice Peck Day Memorial Hospital - CEO (0%)
EXECUTIVE OFFICERS					
Clayton R. Adams - Norwich, VT		Not Applicable	Not Applicable	Not Applicable	Not Applicable
Robert T. Boon - Hopkinton, NH		Not Applicable	Not Applicable	Not Applicable	Not Applicable
Scott A Young - Plainfield, NH		Not Applicable	Not Applicable	Not Applicable	Not Applicable
Kenneth Howe - Woodstock, VT		Not Applicable	Not Applicable	Not Applicable	Not Applicable
Christine E. Morin - Lebanon, NH		Not Applicable	Not Applicable	Not Applicable	Not Applicable
Samantha L. Pause - Lebanon, NH		Not Applicable	Not Applicable	Not Applicable	Not Applicable
Kenneth D. Wells - Lebanon, NH		Not Applicable	Not Applicable	Not Applicable	Not Applicable
Mellissa Carlson - Etna, NH		Not Applicable	Not Applicable	Not Applicable	Not Applicable
Dick Jennings - Canaan, NH		Not Applicable	Not Applicable	Not Applicable	Not Applicable
Raphael Reznek - Orford, NH		Not Applicable	Not Applicable	Not Applicable	Not Applicable
James Larrick, Hanover, NH		Not Applicable	Not Applicable	Not Applicable	Not Applicable
Sarah Martel, Thetford Center, VT		Not Applicable	Not Applicable	Not Applicable	Not Applicable