

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):

March 31, 2020

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

I, George W Hermann

Name of the Holding Company Director and Official

President / CEO

Title of the Holding Company Director and Official

Windsor Federal, MHC

Legal Title of Holding Company

250 Broad Street

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

Windsor

CT

06095

City

State

Zip Code

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.

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:

Diane Crosby

FVP/Controller

Name

Title

860-298-5970

Area Code / Phone Number / Extension

860-298-6165

Area Code / FAX Number

dcrosby@windsorfederal.com

E-mail Address

www.windsorfederal.com

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

Signature of Holding Company Director and Official

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
- 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.

Windsor Federal Bancorp, Inc.  
Legal Title of Subsidiary Holding Company

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

Windsor	CT	06095
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

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

Physical Location (if different from mailing address)

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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

Physical Location (if different from mailing address)

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Windsor Federal, MHC  
Windsor Connecticut  
Fiscal Year ending March 31, 2020

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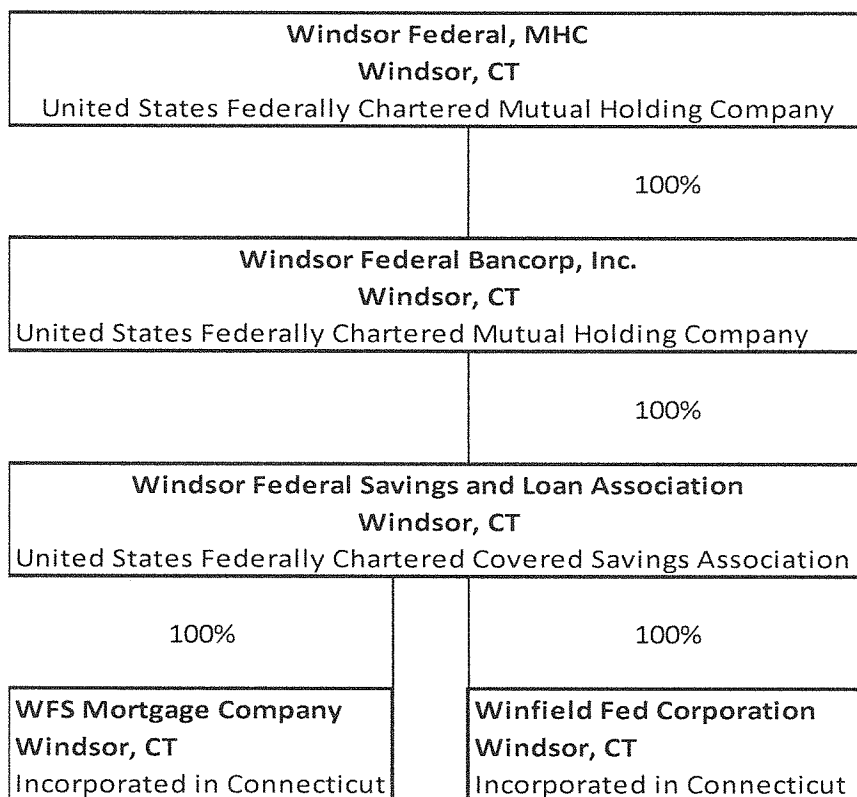
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Windsor Federal, MHC  
Windsor Connecticut  
Fiscal Year ending March 31, 2020

Report Item

1: Windsor Federal, MHC is a federally chartered mutual holding company and does not prepare an Annual Report to Shareholders. The bank holding company is not registered with the SEC.

2a: Organizational Chart



LEI not applicable unless otherwise noted

2b: Domestic branch listing provided to the Federal Reserve Bank.

See attached copy of the FR Y-6 Depository Institution Branch Data Verification spreadsheet which was also sent to FRB via e-mail.

FR Y-6 Depository Institution Branch Data

Results: A list of branches for your holding company: WINDSOR FEDERAL, MHC (3920118) of WINDSOR, CT.

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 ID_RSSD*	Comments
OK		Full Service (Head Office)	92676	WINDSOR FEDERAL SAVINGS AND LOAN ASSOCIATION	250 BROAD STREET, BOX 250	WINDSOR	CT	06095	HARTFORD	UNITED STATES	Not Required	Not Required	92676	
OK		Full Service	673208	BLOOMFIELD BRANCH	54 JEROME AVENUE	BLOOMFIELD	CT	06002	HARTFORD	UNITED STATES	Not Required	Not Required	92676	
OK		Limited Service	4569989	BLOOMFIELD HIGH SCHOOL	5 HUCKLEBERRY LANE	BLOOMFIELD	CT	06002	HARTFORD	UNITED STATES	Not Required	Not Required	92676	
OK		Limited Service	4866950	DUNCASTER BRANCH	40 LOEFFLER ROAD	BLOOMFIELD	CT	06002	HARTFORD	UNITED STATES	Not Required	Not Required	92676	
OK		Limited Service	4841546	SEABURY BRANCH	200 SEABURY DRIVE	BLOOMFIELD	CT	06002	HARTFORD	UNITED STATES	Not Required	Not Required	92676	
OK		Full Service	4549888	EAST WINDSOR BRANCH	1 SHOHAM ROAD	EAST WINDSOR	CT	06088	HARTFORD	UNITED STATES	Not Required	Not Required	92676	
OK		Full Service	3791970	GRANBY OFFICE	21 HARTFORD AVENUE	GRANBY	CT	06035	HARTFORD	UNITED STATES	Not Required	Not Required	92676	
OK		Full Service	5469282	SOUTH WINDSOR	152 DEMING STREET	SOUTH WINDSOR	CT	06074	HARTFORD	UNITED STATES	Not Required	Not Required	92676	
OK		Full Service	4989774	SUFFIELD BRANCH	112 MOUNTAIN ROAD	SUFFIELD	CT	06078	HARTFORD	UNITED STATES	Not Required	Not Required	92676	
OK		Full Service	4462419	NORTH CENTRAL SQUARE OFFICE	695 POQUONOCK AVENUE	WINDSOR	CT	06095	HARTFORD	UNITED STATES	Not Required	Not Required	92676	
OK		Full Service	3791989	WILSON OFFICE	321 WINDSOR AVE	WINDSOR	CT	06095	HARTFORD	UNITED STATES	Not Required	Not Required	92676	
OK		Limited Service	4462428	WINDSOR HIGH SCHOOL OFFICE	50 SAGE PARK ROAD	WINDSOR	CT	06095	HARTFORD	UNITED STATES	Not Required	Not Required	92676	

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Windsor Federal, MHC  
Fiscal Year Ending March 31, 2020

Report Item 4: Insiders (Windsor Federal, MHC)

(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) Position with Other Businesses (Include names of other businesses)	Title & Percentage of (4)(a) Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (Include names of other businesses)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held
Robert A Verrengia South Dennis, MA, USA	N/A	Director & Chairman	Director & Chairman (Windsor Federal Bancorp, Inc.) (Windsor Federal Savings and Loan Association)	N/A	N/A	N/A	N/A
Gaye C Rizzo Windsor, CT, USA	Library Director	Director & Secretary	Director & Secretary (Windsor Federal Bancorp, Inc.) (Windsor Federal Savings and Loan Association)	Library Director (Windsor Public Library) Director (Library Connection, Inc.)	N/A	N/A	N/A
Steven C Erickson Windsor, CT, USA	Certified Public Accountant	Director	Director (Windsor Federal Bancorp, Inc.) (Windsor Federal Savings and Loan Association)	Partner (Whittlesey & Hadley, P.C) Member (Bliss House) Board Member (Community Health Resources, Inc) Board Member (Windsor Library Association) Member of Finance Committee (United Way of the Capital Region)	N/A	N/A	N/A

Report Item 4: Insiders (Windsor Federal, MHC)

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George W Hermann Suffield, CT, USA	N/A	Director, CEO & President	Director, CEO & President (Windsor Federal Bancorp, Inc.) (Windsor Federal Savings and Loan Association) Company)	Board Member (Bradley Development League) Member (Windsor Rotary Club) Board Member (Pentegra) Mutual Comm vice-chair Investment Committee Member (American Bankers Association) Legislative Committee Member (CT Bankers Association)	N/A	N/A	N/A
Beverly N Paganelli Suffield, CT, USA	Construction	Director	Director (Windsor Federal Bancorp, Inc.) (Windsor Federal Savings and Loan Association)	Manager (Paganelli Construction Corp.) Member (B&G Realty Investments LLC) Member (1064 East Street South LLC) Member (GJML Holdings LLC) Member (538 Wheelers Point LLC) Member (207 Halladay Avenue West LLC)	N/A	N/A	Paganelli Construction Corp. (0%) B&G Realty Investments, LLC (50%) 1064 East Street South LLC (50%) GJML Holding LLC (60%) 538 Wheelers Point LLC (50%) 207 Halladay Avenue West LLC (50%)

Report Item 4: Insiders (Windsor Federal, MHC)

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Michael D Rabbett Windsor, CT, USA	Insurance	Director	Director (Windsor Federal Bancorp, Inc.) (Windsor Federal Savings and Loan Association)	Owner Insurance Agency) Managing Member (Fred 223, LLC)	(Rabbett	N/A	N/A	Rabbett Insurance Agency (100%) Fred 223, LLC (50%)
Frank W Carmon, IV Windsor, CT, USA	Funeral Home	Director	Director (Windsor Federal Bancorp, Inc.) (Windsor Federal Savings and Loan Association)	Corporate Secretary / Owner (Carmon Funeral Home, Inc.) Managing Member / Owner (Carmon Properties, LLC) Member (Carmon & Company, LLC) Managing Member (43 Wethersfield Ave., LLC) Owner and President (Cremation Society of CT LLC) Managing Member (130 Deerfield Ave., LLC) Board Member (Board of Examiners of Funeral Directors and Embalmers) Board Member (Polish National Home of Hartford, Inc.) Managing Member (395 Buckland Ave LLC) Managing Member (Carmon LI, LLC)		N/A	N/A	Carmon Funeral Home, Inc. (61%) Carmon Properties, LLC (100%) Carmon & Company, LLC (50%) 43 Wethersfield Ave., LLC (100%) Cremation Society of CT LLC (90%) 130 Deerfield Ave., LLC (50%) 395 Buckland Ave LLC (50%) Carmon LI, LLC (61%)



Report Item 4: Insiders (Windsor Federal, MHC)

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Mary-Lynn Kinney South Windsor, CT USA	N/A	Executive Vice President, CFO & Treasurer	Senior Executive Vice President, COO, Director (Windsor Federal Bancorp, Inc.) (Windsor Federal Savings and Loan Association) Senior Executive Vice President, COO, Director (WFS Mortgage Company)	Board Member / Treasurer (Windsor Chamber of Commerce)	N/A	N/A	N/A
Michael J. Rice East Granby, CT USA	Attorney	Director	Director (Windsor Federal Bancorp, Inc.) (Windsor Federal Savings and Loan Association)	Managing Member (Jacobs Walker Rice and Barry, LLC) Corporate Counsel/Member Board of Directors (ABA-PGT, Inc) Corporate Counsel/Member Board of Directors (Airx Manufacturing Inc.)	N/A	N/A	Jacobs Walker Rice and Barry, LLC (20%)
Brian Baumann Old Orchard Beach, ME USA	N/A	Director	Director (Windsor Federal Bancorp, Inc.) (Windsor Federal Savings and Loan Association)	N/A	N/A	N/A	N/A
G. Duncan Harris Windsor, CT USA	Chief Executive Officer	Director	Director (Windsor Federal Bancorp, Inc.) (Windsor Federal Savings and Loan Association)	Board Member (Capital Workforce Partners) Board Member (Urban League of Greater Hartford) Board Member (Foodshare) CEO (Capital Community College)	N/A	N/A	N/A

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Windsor Federal Bancorp, Inc.  
Fiscal Year Ending March 31, 2020

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Robert A Verrengia South Dennis, MA, USA	N/A	Director & Chairman	Director & Chairman (Windsor Federal Savings and Loan Association)	N/A		N/A	N/A	N/A
Gaye C Rizzo Windsor, CT, USA	Library Director	Director & Secretary	Director & Secretary (Windsor Federal Savings and Loan Association)	Library Director (Windsor Public Library) Director (Library Connection, Inc.)		N/A	N/A	N/A
Steven C Erickson Windsor, CT, USA	Certified Public Accountant	Director	Director (Windsor Federal Savings and Loan Association)	Partner (Whittlesey & Hadley, P.C) Member (Bliss House) Board Member (Community Health Resources, Inc) Board Member (Windsor Library Association) Member of Finance Committee (United Way of the Capital Region)		N/A	N/A	N/A

Report Item 4: Insiders (Windsor Federal Bancorp, Inc.)

(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) & Position with Other Businesses (Include names of other businesses)	Title	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares (Include names of other businesses)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held
George W Hermann Suffield, CT, USA	N/A	Director, CEO & President	Director, CEO & President (Windsor Federal Savings and Loan Association)	Board Member (Bradley Development League) Member (Windsor Rotary Club) Board Member (Pentegra) Mutual Comm vice-chair Investment Committee Member (American Bankers Association) Legislative Committee Member (CT Bankers Association)		N/A	N/A	N/A
Beverly N Paganelli Suffield, CT, USA	Construction	Director	Director (Windsor Federal Savings and Loan Association)	Manager (Paganelli Construction Corp.) Member (B&G Realty Investments LLC) Member (1064 East Street South LLC) Member (GJML Holdings LLC) Member (538 Wheelers Point LLC) Member (207 Halladay Avenue West LLC)		N/A	N/A	Paganelli Construction Corp. (0%) B&G Realty Investments, LLC (50%) 1064 East Street South LLC (50%) GJML Holdings LLC (60%) 538 Wheelers Point LLC (50%) 207 Halladay Avenue West LLC (50%)

Report Item 4: Insiders (Windsor Federal Bancorp, Inc.)

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Michael D Rabbett Windsor, CT, USA	Insurance	Director	Director (Windsor Federal Savings and Loan Association)	Owner (Rabbett Insurance Agency) Managing Member (Fred 223, LLC)		N/A	N/A	Rabbett Insurance Agency (100%) Fred 223, LLC (50%)
Frank W Carmon, IV Windsor, CT, USA	Funeral Home	Director	Director (Windsor Federal Savings and Loan Association)	Corporate Secretary / Owner (Carmon Funeral Home, Inc.) Managing Member / Owner (Carmon Properties, LLC) Member (Carmon & Company, LLC) Managing Member (43 Wethersfield Ave., LLC) Owner and President (Cremation Society of CT LLC) Managing Member (130 Deerfield Ave., LLC) Board Member (Board of Examiners of Funeral Directors and Embalmers) Board Member (Polish National Home of Hartford, Inc.) Managing Member (395 Buckland Ave LLC) Managing Member (Carmon LI, LLC)		N/A	N/A	Carmon Funeral Home, Inc. (61%) Carmon Properties, LLC (100%) Carmon & Company, LLC (50%) 43 Wethersfield Ave., LLC (100%) Cremation Society of CT LLC (90%) 130 Deerfield Road, LLC (50%) 395 Buckland Ave LLC (50%) Carmon LI,LLC (61%)

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Mary-Lynn Kinney South Windsor, CT USA	N/A	Executive Vice President, CFO & Treasurer	Senior Executive Vice President, COO, Director (Windsor Federal Savings and Loan Association) Senior Executive Vice President, COO, Director (WFS Mortgage Company)	Board Member / Treasurer (Windsor Chamber of Commerce)		N/A	N/A	N/A
Michael J. Rice East Granby, CT USA	Attorney	Director	Director (Windsor Federal Savings and Loan Association)	Managing Member (Jacobs Walker Rice and Barry, LLC) Corporate Counsel/Member Board of Directors (ABA-PGT, Inc) Corporate Counsel/Member Board of Directors (Airx Manufacturing Inc.)		N/A	N/A	Jacobs Walker Rice and Barry, LLC (20%)
Brian Baumann Suffield, CT USA	N/A	Director	Director (Windsor Federal Savings and Loan Association)		N/A	N/A	N/A	N/A
G. Duncan Harris Windsor, CT USA	Chief Executive Office	Director	Director (Windsor Federal Savings and Loan Association)	Board Member (Capital Workforce Partners) Board Member (Urban League of Greater Hartford) Board Member (Foodshare) CEO (Capital Community College)		N/A	N/A	N/A