

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, 2021**

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

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

**Robert Nowotny Controller**

Name Title

**(978) 870-1362**

Area Code / Phone Number / Extension

**(978) 345-5865**

Area Code / FAX Number

**rnowotny@fidelitybankonline.com**

E-mail Address

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

**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.

*Edward F. Manzi, Jr.*

Signature of Holding Company Director and Official

**3/30/22**

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."		

## 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

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

Leominster MA 01453  
 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

---

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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(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

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(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

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City State Zip Code

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Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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(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

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(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

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(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)

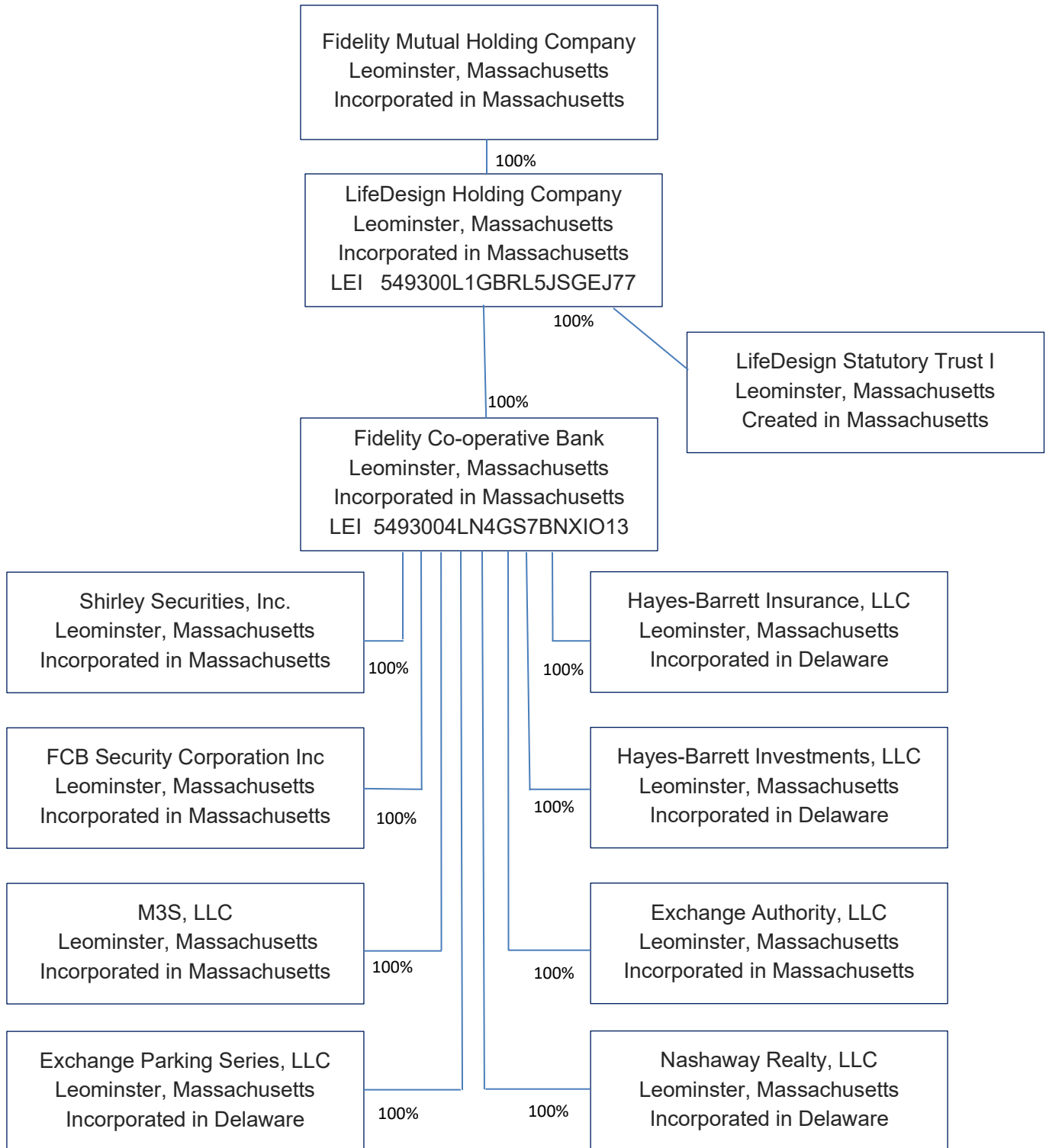
**Results:** A list of branches for your depository institution: **FIDELITY CO-OPERATIVE BANK (ID\_RSSD: 933377)**.  
This depository institution is held by **FIDELITY MUTUAL HOLDING COMPANY (3454220)** of **LEOMINSTER, MA**.  
The data are as of **12/31/2021**. Data reflects information that was received and processed through **01/12/2022**.

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*
Full Service (Head Office)	933377	FIDELITY CO-OPERATIVE BANK	9 LEOMINSTER CONNECTOR	LEOMINSTER	MA	01453	WORCESTER	UNITED STATES	Not Required	Not Required	FIDELITY CO-OPERATIVE BANK	933377
Full Service	127701	BARRE MAIN OFFICE	56 COMMON STREET	BARRE	MA	01005	WORCESTER	UNITED STATES	Not Required	Not Required	FIDELITY CO-OPERATIVE BANK	933377
Full Service	969974	WHALON STREET OFFICE	130 WHALON STREET	FITCHBURG	MA	01420	WORCESTER	UNITED STATES	Not Required	Not Required	FIDELITY CO-OPERATIVE BANK	933377
Full Service	266879	COLONIAL BRANCH	6 CITY HALL AVENUE	GARDNER	MA	01440	WORCESTER	UNITED STATES	Not Required	Not Required	FIDELITY CO-OPERATIVE BANK	933377
Full Service	2314176	LEOMINSTER BRANCH	75 MAIN STREET	LEOMINSTER	MA	01453	WORCESTER	UNITED STATES	Not Required	Not Required	FIDELITY CO-OPERATIVE BANK	933377
Full Service	3844250	LEOMINSTER CONNECTOR BRANCH	478 MECHANIC STREET, 9 LEOMINSTER CONNECTOR	LEOMINSTER	MA	01453	WORCESTER	UNITED STATES	Not Required	Not Required	FIDELITY CO-OPERATIVE BANK	933377
Full Service	898609	MILLBURY BRANCH	16 SOUTH MAIN STREET	MILLBURY	MA	01527	WORCESTER	UNITED STATES	Not Required	Not Required	FIDELITY CO-OPERATIVE BANK	933377
Full Service	4176529	NEEDHAM BRANCH	129 CHESTNUT STREET	NEEDHAM	MA	02492	NORFOLK	UNITED STATES	Not Required	Not Required	FIDELITY CO-OPERATIVE BANK	933377
Full Service	1867264	PAXTON BRANCH	713 PLEASANT STREET	PAXTON	MA	01612	WORCESTER	UNITED STATES	Not Required	Not Required	FIDELITY CO-OPERATIVE BANK	933377
Full Service	2612238	PRINCETON BRANCH	206 WORCESTER ROAD	PRINCETON	MA	01541	WORCESTER	UNITED STATES	Not Required	Not Required	FIDELITY CO-OPERATIVE BANK	933377
Full Service	327471	SHIRLEY BRANCH	21 MAIN STREET	SHIRLEY	MA	01464	MIDDLESEX	UNITED STATES	Not Required	Not Required	FIDELITY CO-OPERATIVE BANK	933377
Full Service	872609	WINCHENDON BRANCH	1 SCHOOL SQUARE	WINCHENDON	MA	01475	WORCESTER	UNITED STATES	Not Required	Not Required	FIDELITY CO-OPERATIVE BANK	933377
Full Service	5306501	FRONT STREET BRANCH	153 FRONT STREET	WORCESTER	MA	01608	WORCESTER	UNITED STATES	Not Required	Not Required	FIDELITY CO-OPERATIVE BANK	933377
Full Service	5307928	FRONT STREET OFFICE	145 FRONT STREET	WORCESTER	MA	01608	WORCESTER	UNITED STATES	Not Required	Not Required	FIDELITY CO-OPERATIVE BANK	933377
Full Service	3340109	SHREWSBURY STREET BRANCH	465 SHREWSBURY STREET	WORCESTER	MA	01604	WORCESTER	UNITED STATES	Not Required	Not Required	FIDELITY CO-OPERATIVE BANK	933377

Form FR Y-6  
 Fidelity Mutual Holding Company  
 Leominster, Massachusetts  
 Fiscal Year Ending December 31, 2021

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).



LEI is N/A unless noted

**Form FR Y-6**  
**Fidelity Mutual Holding Company**  
**Fiscal Year Ending December 31, 2021**

**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 12-31-2021**

(1)(a) Name City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities
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Mutual form of ownership Held by depositors of Fidelity Co-operative Bank Leominster, 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 12-31-2021**

(2)(a) Name, City, State, Country	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
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None

**Form FR Y-6**  
**Life Design Holding Company**  
**Fiscal Year Ending December 31, 2021**

**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 12-31-2021**

(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 Leominster, 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 12-31-2021**

(2)(a) Name, City, State, Country	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
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None

**Form FR Y-6**  
**Fidelity Co-operative Bank**  
**Fiscal Year Ending December 31, 2021**

**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 12-31-2021**

(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 Leominster, 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 12-31-2021**

(2)(a) Name City, State, Country	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
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None

**Form FR Y-6**  
**Fidelity Mutual Holding Company**  
**Fiscal Year Ending December 31, 2021**

**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	Chariman/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	Retired 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	Realtor	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, 12/31/21 (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
Patricia Leonhardt Fitchburg, MA, USA	retired	Director	Director Fidelity Mutual Holding Co., Director Fidelity Co-operative Bank	n/a	0%	0%	n/a
C. Deborah Phillips Fitchburg, MA, USA	Lawyer	Director	Director <i>Fidelity Mutual Holding Co.</i> , Director Fidelity Co-operative Bank	Partner - Nickless, Phillips and O'Connor	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 Harvard, MA, USA	Manufacturer of adhesives	Director	Director, Life Design Holding Co. Director, Fidelity Co-operative Bank	CEO	0%	0%	Bemis Associates (27%)
Janet S. Chambers (50%) Leominster, MA, USA	CPA	Director	Director, Life Design Holding Co. Director, Fidelity Co-operative Bank	Partner	0%	0%	Reagan & Company, P.C.
Edward J. McLaughlin, Jr Leominster, MA, USA	Director of National Accounts	Director	Director, Life Design, Holding Co. Director, Fidelity Co-operative Bank	n/a	0%	0%	n/a
Dean R. Sweeney Winchendon, MA, USA	Account Manager	Director	Director, Life Design, Holding Co. Director, Fidelity Co-operative Bank	n/a	0%	0%	n/a

**Form FR-Y6, Fidelity Mutual Holding Company, Report #4 Insiders, 12/31/21 (concluded)**

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
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
Joseph Silva Uxbridge, 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
Nancy Coyle North Reading, MA	n/a	Executive V.P.	EVP/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, 2021**

**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	Realtor	Director	Director, Fidelity Mutual Holding Co. Director, Fidelity Co-operative Bank	Sole Owner	0%	0%	Cirelli Real Estate (100%)
Maureen Marshall Barre, MA, USA	Retired 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, 12/31/21 (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
Patricia Leonhardt Fitchburg, MA, USA	retired	Director	Director Fidelity Mutual Holding Co., Director Fidelity Co-operative Bank	n/a	0%	0%	n/a
C. Deborah Phillips Fitchburg, MA, USA	Lawyer	Director	Director Fidelity Mutual Holding Co., Director Fidelity Co-operative Bank	Partner - Nickless, Phillips and O'Connor	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 Harvard, MA, USA	Manufacturer of adhesives	Director	Director Fidelity Mutual Holding Co., Director Fidelity Co-operative Bank	CEO Poly Visions Inc	0%	0%	Bemis Associates (27%)
Janet S. Chambers Leominster, MA, USA	CPA	Director	Director, Fidelity Mutual Holding Co., Director, Fidelity Co-operative Bank	Partner Owner	0%	0%	Reagan & Company, P.C. (50%)
Edward J. McLaughlin, Jr Leominster, MA, USA	Director of National Accounts	Director	Director, Fidelity Mutual Holding Co. Director, Fidelity Co-operative Bank	n/a	0%	0%	n/a
Dean R. Sweeney Winchendon, MA, USA	Account Manager	Director	Director, Fidelity, Mutual Holding Co. Director, Fidelity Co-operative Bank	n/a	0%	0%	n/a

**Form FR-Y6, Life Design Holding Company, Report #4 Insiders, 12/31/21 (concluded)**

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
Joseph Silva Uxbridge, 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
Nancy Coyle North Reading, MA	n/a	Executive V.P.	EVP/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, 2021**

**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, 12/31/21 (cont.)**

Patricia Leonhardt Fitchburg, MA, USA	retired	Director	Director Fidelity Mutual Holding Co.,Director Fidelity Co-operative Bank	n/a	0%	0%	n/a
C. Deborah Phillips Fitchburg, MA, USA	Lawyer	Director	Director Fidelity Mutual Holding Co.,Director Fidelity Co-operative Bank	Partner Nickless, Philips and O'Connor	0%	0%	n/a
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 S. 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%)
Scott Howard Harvard, MA, USA	Manufacturer of adhesives	Director	Director, Fidelity Mutual Holding Co. and Life Design Holding Co.	CEO PolyVisions Inc.	0%	0%	Bemis Associates (27%)
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	Retired 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	Realtor	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	Director of National Accounts	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, 12/31/21 (cont.)**

Dean R. Sweeney Winchendon, MA, USA	Account Manager	Director	Director, Life Design, Holding Co. Director, Fidelity Mutual Holding Co.	n/a	0%	0%	n/a
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
Joseph Silva Uxbridge, 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%	Computerized Home Budgeting, Inc. (100%)
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%)



**Form FR-Y6, Fidelity Co-operative Bank, Report #4 Insiders, 12/31/21 (concluded)**

Jennifer Ledoux Fitchburg, MA	n/a	n/a	Sr. Vice President & Risk Officer, Fidelity Co-operative Bank	n/a	0%	0%	n/a
Derek Beahn Douglas, MA	n/a	n/a	Sr. Vice President Fidelity Co-operative Bank	n/a	0%	0%	n/a
Cheryl Becotte Winchendon, MA	n/a	n/a	Vice President Fidelity Co-operative Bank	n/a	0%	0%	n/a
Faisal Azam Andover, MA	n/a	n/a	Executive Vice President Fidelity Co-operative Bank	n/a	0%	0%	Azamery Systems (100%)
Nancy Coyle North Reading, MA	n/a	Executive V.P.	EVP/Chief Financial Officer, Fidelity Mutual Holding Co & Life Design Holding Co	n/a	0%	0%	n/a
James Notaro Lunenburg, 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 Louisville, CO	n/a	n/a	Sr. Vice President & Chief Technology Officer Fidelity Co-operative Bank	n/a	0%	0%	n/a
Brenda Tecce Salem, NH	n/a	n/a	Vice President Fidelity Co-operative Bank	Owner	0%	0%	Good For Good, LLC (100%)