

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.

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, Joseph T. Baptista Jr

Name of the Holding Company Director and Official

President and CFO

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

2/24/2022

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. _____

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.

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

Mechanics Bancorp, MHC

Legal Title of Holding Company

308 Bay Street/PO Box 552

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

Taunton

MA

02780

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Kimberly Rua

Accounting Manager

Name

Title

508-823-7744 1162

Area Code / Phone Number / Extension

508-880-3928

Area Code / FAX Number

krua@mechanics-coop.com

E-mail Address

www.mechanics-coop.com

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

Is confidential treatment requested for any portion of this report submission?	0=No 1=Yes	<input type="checkbox"/> <input checked="" type="checkbox"/>
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.

Mechanics Bancorp, Inc.
 Legal Title of Subsidiary Holding Company

308 Bay Street/PO Box 552
 (Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

Taunton MA 02780
 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

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(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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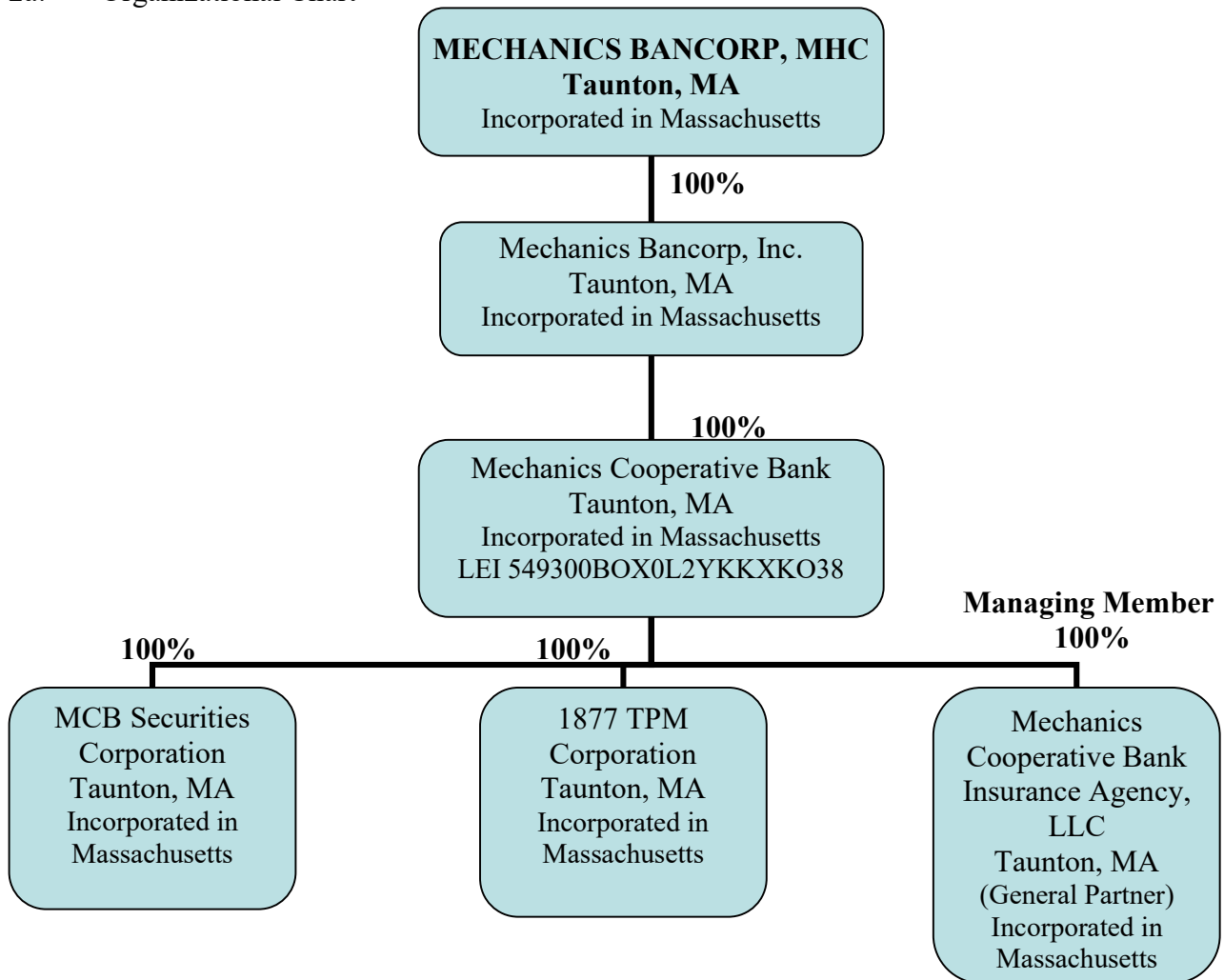
**Mechanics Bancorp, MHC
Taunton, Massachusetts**

Fiscal Year Ending December 31, 2021

Report Item

1: The annual report for its shareholders will be sent under separate cover in June 2022.

2a: Organizational Chart



“LEI is not applicable unless otherwise noted.”

2b: Branch Data Verification submitted via e-mail on 02/14/2022.

Results: A list of branches for your depository institution: **MECHANICS COOPERATIVE BANK (ID_RSSD: 183770)**.
 This depository institution is held by **MECHANICS BANCORP, MHC (4262347)** of **TAUNTON, MA**.
 The data are as of **12/31/2021**. Data reflects information that was received and processed through **01/12/2022**.

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
OK		Full Service (Head Office)	183770	MECHANICS COOPERATIVE BANK	316 BROADWAY	TAUNTON	MA	02780	BRISTOL	UNITED STATES	Not Required	Not Required	MECHANICS COOPERATIVE BANK	183770	
OK		Full Service	70076	BRIDGEWATER MAIN OFFICE	72 MAIN STREET	BRIDGEWATER	MA	02324	PLYMOUTH	UNITED STATES	Not Required	Not Required	MECHANICS COOPERATIVE BANK	183770	
OK		Full Service	957971	LAFAYETTE MAIN OFFICE	60 BEDFORD STR	FALL RIVER	MA	02720	BRISTOL	UNITED STATES	Not Required	Not Required	MECHANICS COOPERATIVE BANK	183770	
OK		Electronic Banking	4842664	ONLINE BANKING	60 BEDFORD ST	FALL RIVER	MA	02720	BRISTOL	UNITED STATES	Not Required	Not Required	MECHANICS COOPERATIVE BANK	183770	
OK		Full Service	5543986	NEW BEDFORD BRANCH	1238 KEMPTON STREET	NEW BEDFORD	MA	02740	BRISTOL	UNITED STATES	Not Required	Not Required	MECHANICS COOPERATIVE BANK	183770	
OK		Full Service	3633164	NORTH DIGHTON BRANCH	596 SOMERSET AVENUE	NORTH DIGHTON	MA	02764	BRISTOL	UNITED STATES	Not Required	Not Required	MECHANICS COOPERATIVE BANK	183770	
OK		Full Service	4165747	SOMERSET BRANCH	1236 COUNTY STREET	SOMERSET	MA	02726	BRISTOL	UNITED STATES	Not Required	Not Required	MECHANICS COOPERATIVE BANK	183770	
OK		Full Service	4165710	SWANSEA BRANCH	201 G A R HIGHWAY	SWANSEA	MA	02777	BRISTOL	UNITED STATES	Not Required	Not Required	MECHANICS COOPERATIVE BANK	183770	
OK		Full Service	42103	TAUNTON BRANCH	75 COUNTY STREET	TAUNTON	MA	02780	BRISTOL	UNITED STATES	Not Required	Not Required	MECHANICS COOPERATIVE BANK	183770	
OK		Full Service	4165729	WESTPORT BRANCH	165 STATE ROAD	WESTPORT	MA	02790	BRISTOL	UNITED STATES	Not Required	Not Required	MECHANICS COOPERATIVE BANK	183770	

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Mechanics Bancorp, MHC

Fiscal Year Ending December 31, 2021

Report Item 3: Securities holders

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of the fiscal year ending 12-31-2021		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 as of the fiscal year ending 12-31-2021	
(1)(a)	(1)(b)	(2)(a)	(2)(b)
Name City, State, Country	Country of Citizenship or Incorporation	Name City, State, Country	Country of Citizenship or Incorporation
	Number and Percentage of Each Class of Voting Securities		Number and Percentage of Each Class of Voting Securities
(1)(c)	(2)(c)		
N/A	N/A	N/A	N/A

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Mechanics Bancorp, Inc

Fiscal Year Ending December 31, 2021

Report Item 3: Securities holders

(1)(a)		(1)(b)	(1)(c)	(2)(a)	(2)(b)	(2)(c)
Current securities holders with ownership, control or holdings of 5% or more with power to vote as of the fiscal year ending 12-31-2021		Country of Citizenship or Incorporation	Number and Percentage of Each Class of Voting Securities	Name City, State, Country	Country of Citizenship or Incorporation	Number and Percentage of Each Class of Voting Securities
Mechanics Bancorp, MHC Taunton, MA	USA	275,000 - 100% Common Stock	N/A	N/A	N/A	N/A

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Mechanics Bancorp, MHC

Fiscal Year Ending December 31, 2021

Report Item 4: Insiders

(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 name of 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)
Joseph T. Baptista Jr. Taunton, MA	N/A	Director, President/CEO, Trustee	Director & President/CEO (Mechanics Cooperative Bank, Mechanics Bancorp, Inc.); Director & President (MCB Securities Corporation, 1877 TPM Corporation and Mechanics Cooperative Bank Insurance Agency LLC)	Director, Depositors Insurance Fund; Director, Atlantic Community Bankers Bank	N/A	N/A	N/A
Andrew C. Hewitt Rochester, MA	N/A	Treasurer	SVP, CFO & Treasurer (Mechanics Cooperative Bank); Treasurer (Mechanics Bancorp, Inc.; MCB Securities Corporation; 1877 TPM Corporation and Mechanics Cooperative Bank Insurance Agency LLC).	N/A	N/A	N/A	Andrew and Susan Hewitt Family Trust (Trustee)
Deborah A. Grimes Fall River, MA	N/A	N/A	EVP, Retail Banking and Human Resources (Mechanics Cooperative Bank)	Director, Boys and Girls Club of Fall River	N/A	N/A	N/A
Curtis McKinney Providence, RI	N/A	N/A	SVP, Senior Lending Officer (Mechanics Cooperative Bank)	Director, Boys and Girls Club of Metro South	N/A	N/A	N/A
Richard Bentley Jr. Raynham, MA	Attorney	Trustee	Director (Mechanics Bancorp, Inc.; Mechanics Cooperative Bank; MCB Securities Corporation; 1877 TPM Corporation and Mechanics Cooperative Bank Insurance Agency LLC)	Law offices of Bentley & Bentley	N/A	N/A	N/A
Bary R. Bibeau Swausee, MA	Retired	Trustee	Director (Mechanics Bancorp, Inc.; Mechanics Cooperative Bank; MCB Securities Corporation; 1877 TPM Corporation and Mechanics Cooperative Bank Insurance Agency LLC)	N/A	N/A	N/A	N/A
Edmund J. Brennan Jr. Raynham, MA	Attorney	Chairman, Trustee	Chairman, Director (Mechanics Bancorp, Inc.; Mechanics Cooperative Bank; MCB Securities Corporation; 1877 TPM Corporation and Mechanics Cooperative Bank Insurance Agency LLC)	Brennan, Recupero, Cascione, Scungio & McAllister (16.66% Partnership Interest)	N/A	N/A	174 Dean Street, LLC (Manager and 50% membership interest); Winthrop Club Realty Trust (Trustee and 50% beneficial interest); Carney Family Nominee Trust (Trustee); and Carney Family Irrevocable Trust of 1998 (Trustee); Various Carney Family Issue Trusts (Trustee); Mizen Head Nominee Trust (Trustee); Golden Nominee Trust (Trustee); Kalzen Nominee Trust (Trustee); Barnessters Hall, LLC (Member, 16.66%); 12 Fox Meadow Drive LLC (Manager); 10 Eagle Drive LLC (Manager)
Mark Dangon Bridgewater, MA	Plumbing	Trustee	Director (Mechanics Bancorp, Inc.; Mechanics Cooperative Bank; MCB Securities Corporation; 1877 TPM Corporation and Mechanics Cooperative Bank Insurance Agency LLC)	Dangon Plumbing, Inc. (President/Owner)	N/A	N/A	N/A

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Mechanics Bancorp, MHC
Fiscal Year Ending December 31, 2021

Report Item 4: Insiders

(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 name of business)	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)
Robert A. Inface Bridgewater, MA	General Contractor & Building Commissioner	Trustee	Director (Mechanics Bancorp, Inc.; Mechanics Cooperative Bank; MCB Securities Corporation; 1877 TPM Corporation and Mechanics Cooperative Bank Insurance Agency LLC)	Tech Built Corporation (99%); Southbridge Properties, LLC (99%); Building Commissioner (Town of Raynham)	N/A	N/A	404 North Street Realty Trust (50%); Verge Realty Trust (25%); G&I Properties (25%)
Joseph S. Mozzone Rehoboth, MA	Lumber Sales & Supply	Trustee	Director (Mechanics Bancorp, Inc.; Mechanics Cooperative Bank; MCB Securities Corporation; 1877 TPM Corporation and Mechanics Cooperative Bank Insurance Agency LLC)	Mozzone Lumber Company, Inc. (President/Owner, 100%); Practerra Holdings Inc.(President/Owner - 100%)	N/A	N/A	St. Mark Realty Trust (Owner, 100%); Mozzone Family Trust 2 (Trustee); William Hooke, LLC (managing member); Mozzone Installations LLC (managing member); 16 Mather Ave LLC (managing member)
George Shaker Jr. Warren, RI	Restaurant Supply	Trustee	Director (Mechanics Bancorp, Inc.; Mechanics Cooperative Bank; MCB Securities Corporation; 1877 TPM Corporation and Mechanics Cooperative Bank Insurance Agency LLC)	N/A	N/A	N/A	Shaker Realty Trust (Trustee)
Adrienne Mallor Bridgewater, MA	Consulting	Trustee	Director (Mechanics Bancorp, Inc.; Mechanics Cooperative Bank; MCB Securities Corporation; 1877 TPM Corporation and Mechanics Cooperative Bank Insurance Agency LLC)	AGLS LLC (Owner); Ocean Spray Cumberbitics (Owner)	N/A	N/A	Kravitz Realty Company (50% Partnership)
Eileen Pelletier Fall River, MA	Contracting	Trustee	Director (Mechanics Bancorp, Inc.; Mechanics Cooperative Bank; MCB Securities Corporation; 1877 TPM Corporation and Mechanics Cooperative Bank Insurance Agency LLC)	Teknikor Contracting Inc (CFO); Teknikor Industrial Inc (CFO); Teknikor Automation & Controls Inc. (CFO)	N/A	N/A	Ten Point Properties (Member/Owner, 50%), Eileen G. Pelletier Rev Trust - 2004, Elizabeth Storm Realty Trust (Trustee); Tiverton Base Realty (Trustee); Sunnyside Realty Trust (Trustee); Pequot Realty Trust (Trustee)

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Mechanics Bancorp, Inc

Fiscal Year Ending December 31, 2021

Report Item 4 - Insiders

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Name City, State, County	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 name of 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)
Joseph T. Baptista Jr. Taunton, MA	N/A	Director, President/CEO, Trustee	Director & President/CEO (Mechanics Cooperative Bank, Mechanics Bancorp, Inc); Director & President (MCB Securities Corporation, 1877 TPM Corporation and Mechanics Cooperative Bank Insurance Agency LLC)	Director, Depositor Insurance Fund; Director, Atlantic Community Bankers Bank	N/A	N/A	N/A
Andrew C. Hewitt Rochester, MA	N/A	Treasurer	SVP, CFO & Treasurer (Mechanics Cooperative Bank); Treasurer (Mechanics Bancorp, Inc; MCB Securities Corporation; 1877 TPM Corporation and Mechanics Cooperative Bank Insurance Agency LLC).	N/A	N/A	N/A	Andrew and Susan Hewitt Family Trust (Trustee)
Deborah A. Grimes Fall River, MA	N/A	N/A	EVP, Retail Banking and Human Resources (Mechanics Cooperative Bank)	Director, Boys and Girls Club of Fall River	N/A	N/A	N/A
Curtis McKinney Providence, RI	N/A	N/A	SVP, Senior Lending Officer (Mechanics Cooperative Bank)	Director, Boys and Girls Club of Metro South	N/A	N/A	N/A
Richard Bantley Jr. Raynham, MA	Attorney	Trustee	Director (Mechanics Bancorp, Inc; Mechanics Cooperative Bank; MCB Securities Corporation; 1877 TPM Corporation and Mechanics Cooperative Bank Insurance Agency LLC)	Law offices of Bentley & Bentley	N/A	N/A	N/A
Barry R. Bibeau Swansea, MA	Retired	Trustee	Director (Mechanics Bancorp, Inc; Mechanics Cooperative Bank; MCB Securities Corporation; 1877 TPM Corporation and Mechanics Cooperative Bank Insurance Agency LLC)	N/A	N/A	N/A	N/A
Edmund J. Brennan Jr. Raynham, MA	Attorney	Chairman, Trustee	Chairman, Director (Mechanics Bancorp, Inc; Mechanics Cooperative Bank; MCB Securities Corporation; 1877 TPM Corporation and Mechanics Cooperative Bank Insurance Agency LLC)	Brennan, Recupero, Cascione, Scungio & McAllister (16.66% Partnership Interest)	N/A	N/A	174 Dean Street, LLC (Manager and 50% membership interest); Winthrop Club Realty Trust (Trustee and 50% beneficial interest); Carney Family Nominee Trust (Trustee); and Carney Family Irrevocable Trust of 1998 (Trustee); Various Carney Family Issue Trusts (Trustee); Mizen Head Nominee Trust (Trustee); Golden Nominee Trust (Trustee); Kalcen Nominee Trust (Trustee); Barcasters Hall, LLC (Manager, 16.66%); 121 on Maulow Drive, LLC (Manager); 10 Eagle Drive LLC (Manager)
Mark Dangoia Bridgewater, MA	Plumbing	Trustee	Director (Mechanics Bancorp, Inc; Mechanics Cooperative Bank; MCB Securities Corporation; 1877 TPM Corporation and Mechanics Cooperative Bank Insurance Agency LLC)	Dangoia Plumbing, Inc. (President/Owner)	N/A	N/A	N/A

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Mechanics Bancorp, Inc

Fiscal Year Ending December 31, 2021

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Robert A. Infante Bridgewater, MA	General Contractor & Building Commissioner	Trustee	Director (Mechanics Bancorp, Inc.; Mechanics Cooperative Bank; MCB Securities Corporation; 1877 TPM Corporation and Mechanics Cooperative Bank Insurance Agency LLC)	Lech Built Corporation (99%); Southbridge Properties, LLC (99%); Building Commissioner (Town of Raynham)	N/A	N/A	404 North Street Realty Trust (50%), Village Realty Trust (25%); G&I Properties (25%)
Joseph S. Mozzone Rehoboth, MA	Lumber Sales & Supply	Trustee	Director (Mechanics Bancorp, Inc.; Mechanics Cooperative Bank; MCB Securities Corporation; 1877 TPM Corporation and Mechanics Cooperative Bank Insurance Agency LLC)	Mozzone Lumber Company, Inc. (President/Owner, 100%); Practorian Holdings Inc (President/Owner - 100%)	N/A	N/A	St. Mack Realty Trust (Owner, 100%); Mozzone Family Trust 2 (Trustee); William Hooker LLC (managing member); Mozzone Installations LLC (managing member); 16 Mather Ave LLC (managing member)
George Shaker, Jr. Warren, RI	Restaurant Supply	Trustee	Director (Mechanics Bancorp, Inc.; Mechanics Cooperative Bank; MCB Securities Corporation; 1877 TPM Corporation and Mechanics Cooperative Bank Insurance Agency LLC)	N/A	N/A	N/A	Shaker Realty Trust (Trustee)
Adrienne Mollor Bridgewater, MA	Consulting	Trustee	Director (Mechanics Bancorp, Inc.; Mechanics Cooperative Bank; MCB Securities Corporation; 1877 TPM Corporation and Mechanics Cooperative Bank Insurance Agency LLC)	ACLS LLC (Owner); Ocean Spray Granberries (Owner)	N/A	N/A	Kratviz Realty Company (50% Partnership)
Eileen Pelletier Fall River, MA	Contracting	Trustee	Director (Mechanics Bancorp, Inc.; Mechanics Cooperative Bank; MCB Securities Corporation; 1877 TPM Corporation and Mechanics Cooperative Bank Insurance Agency LLC)	Teknikor Contracting Inc (CFO); Teknikor Industrial Inc (CFO); Teknikor Automation & Controls Inc. (CFO)	N/A	N/A	Ten Point Properties (Member/Owner, 50%); Eileen G. Pelletier Rev Trust - 2004, Elizabeth Storm Realty Trust (Trustee); Iverson Base Realty (Trustee); Sunnyside Realty Trust (Trustee); Pequot Realty Trust (Trustee)