

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) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)); section 10(b)(2) of the Home Owners' Loan Act (12 U.S.C. § 1467a(b)(2)); sections 102(a)(1), 165, and 618 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. §§ 5311(a)(1), 5365, and 1850a(c)(1)); and sections 8(a) and 13(a) of the International Banking Act of 1978 (12 U.S.C. §§ 3106(a) and 3108(a)). 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, 2022

Month / Day / Year

Reporter's Name, Street, and Mailing Address

CLINTON FINANCIAL SERVICES, MHC

Legal Title of Holding Company

200 CHURCH STREET

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

CLINTON

MA

01510

City

State

Zip Code

I, ROBERT J. PAULHUS, JR.

Name of the Holding Company Director and Official

DIRECTOR / CEO / PRESIDENT

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.

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

LISA POIRIER

VP, CONTROLLER

Name

Title

978-365-3460

Area Code / Phone Number / Extension

978-365-8921

Area Code / FAX Number

lpoirier@clintonsavings.com

E-mail Address

www.clintonsavings.com

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

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.

Robert J. Paulhus, Jr.

Signature of Holding Company Director and Official

04/04/2023

Date of Signature

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 Federal Reserve Bank Use Only

RSSD ID _____

C.I. _____

Report Item 1: Annual Report to Shareholders

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

Checklist

The checklist below is provided to assist the holding company in filing all the necessary responses and verifying changes from the prior year to the various report items. The completed checklist should be submitted with the report. Please see section A of the General Instructions for additional guidance.

Verification of Changes

All Reporters must respond to the following questions by checking the Yes or No box below, as appropriate.

Did the holding company have changes to any reportable FR Y-6 items (2a, 2b, 3, or 4) from the prior year?

- Yes No

If checked Yes, complete the remaining checklist for Report Items 2a, 2b, 3, and 4. For each Report Item, indicate whether there are changes from the prior year by checking Yes or No below. See section A of the General Instructions for additional information.

Report Item 2a: Organization Chart

- Yes No

If checked Yes, the Reporter must submit the organization chart as specified in Report Item 2.a instructions.

Report Item 2b: Domestic Branch Listing

- Yes No

If checked Yes, the Reporter must submit the domestic branch listing as specified in Report Item 2.b instructions.

Report Item 3: Securities Holders

- Yes No

If checked Yes, the Reporter must submit the information as specified in Report Item 3 instructions.

Report Item 4: Insiders

- Yes No

If checked Yes, the Reporter must submit the information as specified in Report Item 4 instructions.

Form FR Y-6
Clinton Financial Services, MHC
31-Dec-22

Report Item 4: Directors and Officers
(1)

Name & Address	(2) Occupation Other Than MHC	(3)(e) Title & Position		(3)(g) Title & Position Other Businesses	(4)(a) % of Voting Shares in MHC	(4)(b) % of Voting Shares in Subsidiaries	(4)(c) Names of other Companies with 25% or more voting
		MHC	Subsidiaries				
Robert J Paulhus, Jr Ashland, MA 01721		President & CEO	President	N/A	N/A	N/A	N/A
William O'Neil, Jr. Lancaster, MA 01523	Attorney Philbin Law Offices	Director Chairman	Director	Partner	N/A	N/A	Philbin Law Offices
Robert M. Farragher Clinton, MA 01510	Tax Preparer Farragher & Henebry	Director & Vice Chairman	Director & Vice Chairman	Partner	N/A	N/A	Farragher & Henebry
John Hogan Clinton, MA 01510	Realtor RE/Max	Director	Director	Agent	N/A	N/A	N/A
Barbara E. King Clinton, MA 01510	Tax Preparer BDO Seidman	Director Clerk	Director	Sr Tax Manager	N/A	N/A	N/A
John F. Kilcoyne Sterling, MA 01564	Accountant Retired	Director	Director		N/A	N/A	N/A
Maureen Quill Clinton, MA 01510	Insurance Agent Fitzgerald & Quill Ins.	Director	Director	Partner	N/A	N/A	Fitzgerald & Quill Ins.
Christopher J. Williams Berlin MA 01503	Financial Consultant Williams Financial Group	Director	Director	Owner	N/A	N/A	Williams Financial Group
John P. Kittredge, Jr. Clinton, MA 01510	Accountant Kittredge Tax & Accounting	Director	Director	Owner	N/A	N/A	Kittredge Tax & Accounting
Jonathan L. Gulliver Lancaster, MA 01523	State Highway Administrator Mass Dept. of Transportation	Director	Director	Engineer	N/A	N/A	N/A
Cindy J. Curley Stow MA 01775	Owner Orchard Hills Athletic Club	Director	Director	Owner			Orchard Hills Athletic Club
Myles J. Heffernan Lancaster, MA 01523	Dentist Dr. Garofoli, Dr. Heffernan, Dr. Bruneau Family Dentistry	Director	Director	Partner			Dr. Garofoli, Dr. Heffernan, Dr. Bruneau Family Dentistry

Form FR Y-6
Wachusett Financial Services, Inc
31-Dec-22

Report Item 4: Directors and Officers

(1) Name & Address	(2) Occupation Other Than MHC	(3)		(3)(d) Title & Position Other Businesses	(4)(a) % of Voting Shares in MHC	(4)(b) % of Voting Shares in Subsidiaries	(4)(c) Names of other Companies with 25% or more voting
		(3)(a) MHC	(3)(b) Subsidiaries				
Robert J Paulhus, Jr Ashland, MA 01721		President & CEO	President	N/A	N/A	N/A	N/A
William O'Neil, Jr. Lancaster, MA 01523	Attorney Philbin Law Offices	Director Chairman	Director	Partner	N/A	N/A	Philbin Law Offices
Robert M. Farragher Clinton, MA 01510	Tax Preparer Farragher & Henebry	Director & Vice Chairman	Director & Vice Chairman	Partner	N/A	N/A	Farragher & Henebry
John Hogan Clinton, MA 01510	Realtor RE/Max	Director	Director	Agent	N/A	N/A	N/A
Barbara E. King Clinton, MA 01510	Tax Preparer BDO Seidman	Director Clerk	Director	Sr. Tax Manager	N/A	N/A	N/A
John F. Kilcoyne Sterling, MA 01564	Accountant Retired	Director	Director		N/A	N/A	N/A
Maureen Quill Clinton, MA 01510	Insurance Agent Fitzgerald & Quill Ins.	Director	Director	Partner	N/A	N/A	Fitzgerald & Quill Ins.
Christopher J. Williams Berlin MA 01503	Financial Consultant Williams Financial Group	Director	Director	Owner	N/A	N/A	Williams Financial Group
John P. Kittredge, Jr. Clinton, MA 01510	Accountant Kittredge Tax & Accounting	Director	Director	Owner	N/A	N/A	Kittredge Tax & Accounting
Jonathan L. Gulliver Lancaster, MA 01523	State Highway Administrator Mass Dept. of Transportation	Director	Director	Engineer	N/A	N/A	N/A
Cindy J. Curley Stow MA 01775	Owner Orchard Hills Athletic Club	Director	Director	Owner			Orchard Hills Athletic Club
Myles J. Heffernan Lancaster, MA 01523	Dentist Dr. Garofoli, Dr. Heffernan, Dr. Bruneau Family Dentistry	Director	Director	Partner			Dr. Garofoli, Dr. Heffernan, Dr. Bruneau Family Dentistry