

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

Community Bancorp of the Berkshires MHC

Legal Title of Holding Company

PO Box 306

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

<u>Adams</u>	<u>MA</u>	<u>01220</u>
City	State	Zip Code

2 Center Street, Adams, MA 01220

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Theresa Sorrentino VP CFO

Name Title

413-749-1181

Area Code / Phone Number / Extension

413-749-6181

Area Code / FAX Number

tsorrentino@adamscommunity.com

E-mail Address

www.adamscommunity.com

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

I, Charles O'Brien

Name of the Holding Company Director and Official

Director, President/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.

Charles P. O'Brien

Signature of Holding Company Director and Official

4/18/23

Date of Signature

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	<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."		

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.

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.

Community Bancorp of the Berkshires, Inc.
Legal Title of Subsidiary Holding Company

PO Box 306
(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

Adams MA 01220
City State Zip Code

2 Center Street, Adams, MA 01220
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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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)

Form FR Y-6

Community Bancorp of the Berkshires MHC

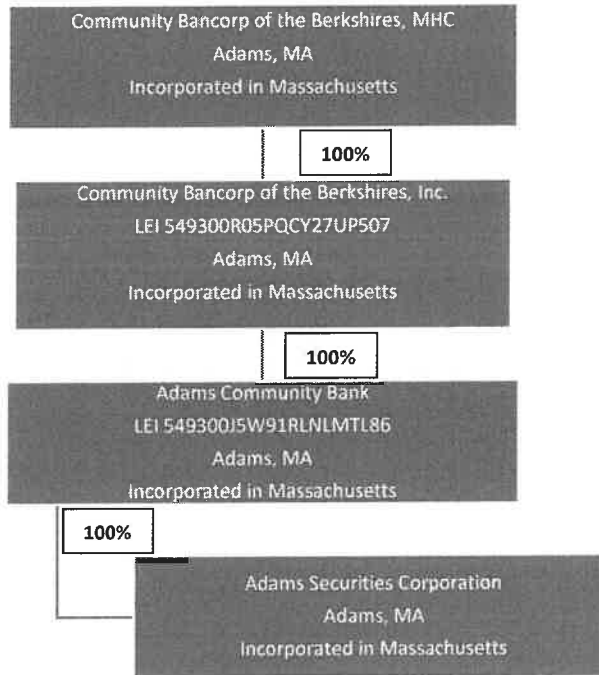
Adams, Massachusetts

Fiscal Year Ending December 31, 2022

Report Item:

1) The mutual holding company prepares an annual report for its shareholders and is not registered with the SEC. As copy is enclosed.

2a) Organizational Chart – LEI is N/A unless otherwise noted.



2b) Domestic branch listing

Adams Community Bank

Branch List

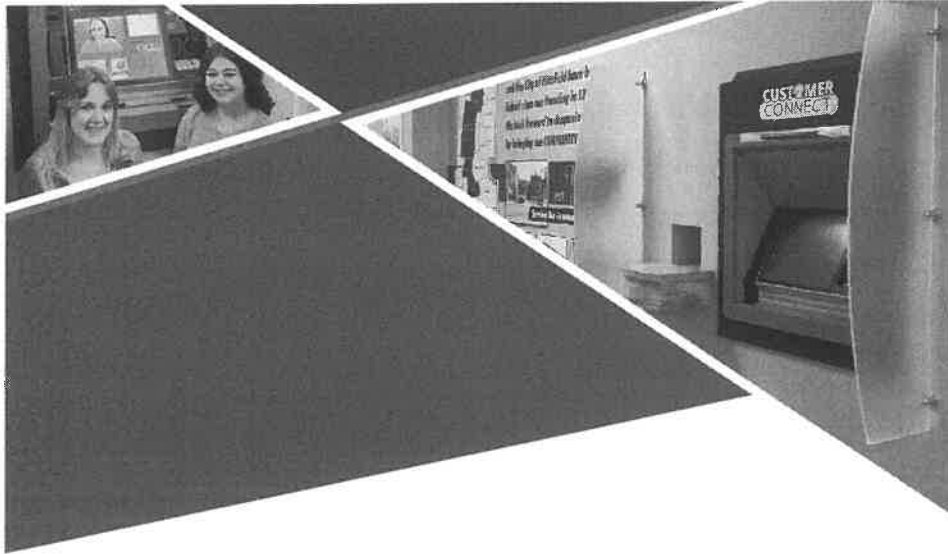
	Service Type	ID RSSD	Popular Name	Street Address	City	State	Zip Code	County	Country
1	Full Service	343903	Adams Community Bank	2 Center Street	Adams	MA	01220	Berkshire	USA
2	Full Service	58074	Adams Main Office	93 Park Street	Adams	MA	01220	Berkshire	USA
3	Full Service	119603	Cheshire Branch	75 South Street	Cheshire	MA	01225	Berkshire	USA
4	Full Service	3632381	Lanesboro Branch	545 South Main Street	Lanesboro	MA	01237	Berkshire	USA
5	Full Service	4327956	Lee Branch	41 Park Street	Lee	MA	01238	Berkshire	USA
6	Full Service	791205	Lenox Branch	7 Main Street	Lenox	MA	01240	Berkshire	USA
7	Full Service	313308	North Adams Branch	31 Eagle Street	North Adams	MA	01247	Berkshire	USA
8	Full Service	1222715	Williamstown Branch	273 Main Street	Williamstown	MA	01267	Berkshire	USA
9	Full Service		Merrill Road Branch	660 Merrill Road	Pittsfield	MA	01201	Berkshire	USA

4) Insiders

Community Bancorp of the Berkshires, MHC and Community Bancorp of the Berkshires, Inc.

Insiders List

	Name	City	State	Country	Principal Occupation if other than Holding Company	Title/Position within Holding Company	Title/Position with Subsidiaries (include Subsidiary Name)	Title/Position with Other Businesses	Percentage of Voting Shares in Holding Company	Percentage of Voting Shares in Subsidiaries	List name of other companies and partnerships if 25% of note of voting securities are held and percentage
1	Nancy Agostini	Williamstown	MA	USA	N/A	Director	Director (Adams Community Bank)	N/A	0	0	(
2	Richard Dunn	Westfield	MA	USA	Consultant	Director	Director (Adams Community Bank)	Consultant	0	0	(
3	Jeffrey Grandchamp	Adams	MA	USA	Attorney	Director	Chairman of the Board (Adams Community Bank)	Attorney	0	0	(
4	David Lipinski	Adams	MA	USA	Land Developer	Director	Director (Adams Community Bank)	Land Developer	0	0	(
5	Charles O'Brien	Williamstown	MA	USA	President/CEO	Director	Director/ President/CEO (Adams Community Bank)	N/A	0	0	(
6	J. Norman O'Connor, Jr.	Adams	MA	USA	Attorney	Director	Director (Adams Community Bank)	Attorney	0	0	(
7	Stephen Pagnotta	Williamstown	MA	USA	Attorney	Director	Secretary/Director (Adams Community Bank)	Attorney	0	0	(
8	William Pignatelli	Lenox	MA	USA	State Representative	Director	Director (Adams Community Bank)	State Representative	0	0	(
9	Bernard Pinsonnault	Adams	MA	USA	N/A	Director	Director (Adams Community Bank)	N/A	0	0	(
10	Sherri Quinn	New Ashford	MA	USA	Accountant	Director	Director (Adams Community Bank)	Accountant	0	0	(
11	Francis Waterman, Jr.	Cheshire	MA	USA	Excavating Business Owner	Director	Director (Adams Community Bank)	Owner	0	0	(
12	William Young	Hinsdale	MA	USA	CIO	Director	Director (Adams Community Bank)	CIO	0	0	(
13	Andre Charbonneau	Pittsfield	MA	USA	EVP/COO	N/A	EVP/COO (Adams Community Bank)	N/A	0	0	(



Community
BANCORP
OF THE BERKSHIRES
ANNUAL REPORT



2022

Community Bancorp of the Berkshires **CONSOLIDATED BALANCE SHEETS**

As of December 31

2022 2021
(Dollars in Thousands)

Assets

Cash and due from banks	\$7,356	\$7,923
Interest-bearing deposits	<u>11,522</u>	<u>44,514</u>
<i>Total cash and cash equivalents</i>	18,878	52,437
Securities available for sale, at fair value	116,659	135,498
Federal Home Loan Bank stock, at cost	1,435	2,152
Loans:		
Residential real estate	584,570	514,247
Commercial real estate	92,131	82,347
Construction	18,170	14,527
Home equity	35,204	32,469
Commercial	16,593	15,997
Installment	<u>7,706</u>	<u>7,231</u>
<i>Total loans</i>	754,374	666,818
Allowance for loan losses	(5,480)	(4,784)
Net unamortized discount on acquired loans	(480)	(741)
Net deferred loan costs	<u>2,358</u>	<u>2,080</u>
<i>Loans, net</i>	750,772	663,373
Premises and equipment, net	8,827	7,995
Accrued interest receivable	3,127	2,572
Deferred tax asset	5,589	894
Bank-owned life insurance	12,906	12,653
Goodwill and core deposit intangible asset	8,010	8,039
Foreclosed real estate	550	417
Other assets	<u>4,463</u>	<u>4,651</u>
<i>Total assets</i>	<u>\$931,216</u>	<u>\$890,681</u>

Liabilities and Surplus

Deposits	\$811,508	\$795,638
Federal Home Loan Bank Advances	26,000	23,500
Subordinated debt	29,181	—
Accrued expenses & other liabilities	<u>6,015</u>	<u>4,102</u>
<i>Total liabilities</i>	872,704	823,240

Surplus

Surplus	73,763	68,625
Accumulated other comprehensive income other	<u>(15,251)</u>	<u>(1,184)</u>
<i>Total surplus</i>	58,512	67,441
<i>Total liabilities and surplus</i>	<u>\$931,216</u>	<u>\$890,681</u>

Community Bancorp of the Berkshires
CONSOLIDATED STATEMENTS OF NET INCOME

<i>As of December 31</i>	2022	2021
	(Dollars in Thousands)	
Interest & Dividend Income		
Interest on loans	\$26,403	\$23,762
Interest & dividends on securities	2,834	1,410
Other interest income	304	83
<i>Total interest & dividend income</i>	<u>29,541</u>	<u>25,255</u>
Interest Expense		
Interest on deposits	3,582	3,473
Interest on Federal Home Loan Bank Advances	382	746
Interest on subordinated debt	1,094	—
<i>Total interest expense</i>	<u>5,058</u>	<u>4,219</u>
Net interest income	24,483	21,036
Provision for loan losses	675	719
<i>Net interest income, after provision for loan losses</i>	<u>23,808</u>	<u>20,317</u>
Non-Interest Income		
Customer service fees	2,333	2,348
Net gain on sales of loans	36	664
Increase in cash surrender value of bank-owned life insurance	253	252
Other income	97	90
<i>Total non-interest income</i>	<u>2,719</u>	<u>3,354</u>
Non-Interest Expenses		
Salaries and employee benefits	11,722	11,069
Occupancy and equipment	1,992	1,792
Data processing	2,540	1,979
Professional fees	535	502
FDIC deposit insurance	270	433
Marketing and advertising	267	235
Other general and administrative	2,438	2,154
<i>Total non-interest expenses</i>	<u>19,764</u>	<u>18,164</u>
Income before income taxes	6,763	5,507
Income tax provision	1,625	1,341
<i>Net Income</i>	<u>\$5,138</u>	<u>\$4,166</u>

LETTER FROM THE PRESIDENT

I am pleased to report that Adams Community Bank continued to thrive in 2022. Our balance sheet remained strong as total assets finished the year at \$931.2 million, reflecting growth of \$40.5 million or 4.5%, driven by loan and deposit growth of 13% and 2%, respectively. Net income for the year was \$5.1 million. These numbers all represent record levels for the Bank.

Also during 2022, we completed the formation of the Mutual Holding Company and the issuance of \$29.2 million in subordinated debt. Our Corporators had previously approved both transactions.

While the growth of our balance sheet and income statement has always been a focus at our bank, the strategic plan approved in early 2021 also elevated our focus to enhance both technology and brick-and-mortar branches. The long-term goals of the strategic plan are to grow the physical branch network to best serve the Berkshires, offer a robust set of products and services, offer the latest technology that makes life easier for our customers, all while remaining a mutual banking organization.

In the following pages, you will see updates on the progress toward these goals. Our team at ACB made great strides in 2022, with more to come in 2023. In this report, we showcase those employees who achieved milestone service anniversaries during the year. We have an amazing team of dedicated employees.

I am proud of our team for their efforts toward our success. I also express my appreciation to our Board and Corporators for your guidance toward keeping our bank strong.

As always, thank you for your continued support.



Charles P. O'Brien | President & Chief Executive Officer



DIRECTORS

Term Expiring 2023

Bernard A. Pinsonnault
Jeffrey P. Grandchamp
J. Norman O'Connor, Jr.
Sheri L. Quinn
William A. Young

Term Expiring 2024

David J. Lipinski
Charles P. O'Brien
Stephen N. Pagnotta
Francis P. Waterman, Jr.

Term Expiring 2025

Nancy K. Agostini
Richard A. Dunn
William Smitty Pignatelli

HONORARY DIRECTORS

Laurence Choquette
Richard Jette

William J. McLaren
Walter Slosek

BOARD COMMITTEES

Executive Committee

Richard A. Dunn
Charles P. O'Brien | *Chair*
J. Norman O'Connor, Jr.
William Smitty Pignatelli
Bernard A. Pinsonnault

Governance

Nancy K. Agostini
David J. Lipinski | *Chair*
Charles P. O'Brien
J. Norman O'Connor, Jr.
Bernard A. Pinsonnault

Technology

Richard A. Dunn
David J. Lipinski
Stephen N. Pagnotta
William A. Young | *Chair*

Audit

Nancy K. Agostini
Sheri L. Quinn | *Chair*
Francis P. Waterman, Jr.
William A. Young

Compensation

Stephen N. Pagnotta
William Smitty Pignatelli | *Chair*
Sheri L. Quinn
Francis P. Waterman, Jr.

Board Chair: Jeffrey P. Grandchamp

Clerk of Corporation: Stephen N. Pagnotta



DELIVERING NEW TECHNOLOGY FOR OUR CUSTOMERS IN 2022

New location in Pittsfield offers expanded customer convenience

To further serve Berkshire County with brick-and-mortar branches, our strategic plan included initiatives to open new branches in both Pittsfield and Great Barrington. First up, our team worked for 18 months to find and renovate a suitable space, and in December, we opened our newest branch at 660 Merrill Road in Pittsfield.

For years we have had many customers residing in Pittsfield, but we did not have a physical branch. This new location perfectly positions us to serve these customers better. The innovative branch concept includes an open floor plan where customers can use our Interactive Teller Machine (ITM), Customer Connect, visit with a staff member to open an account, grab a book from our Learning Loft to add to their collection of reading material or enjoy a cup of coffee.

An added benefit of our new branch is the leadership and expertise of a talented team that maintains strong ties to the local community. The Pittsfield team is comprised of Branch Officer Julie Zdon, Community Bankers Ava Joy, José Aguilar Lopez, Alexa Durant, and Nicole Superneau. ACB's Relationship Manager Jay Ogle is also in our Pittsfield Branch.



BRENDA HAMILTON

Retail Banking Officer | Celebrating 35 Years

Brenda has dedicated her career to providing exceptional service to ACB's customers. She began her career with the Bank as a Teller in 1985.

Customer Connect

With our Merrill Road branch opening, we launched Customer Connect, ACB's new Interactive Teller Machines (ITM). This technology offers customers more options to experience convenient, accessible, and personal virtual banking. A few of the benefits of using Customer Connect include extended hours of operation, no transaction slips required, check images on receipts, and a live, local Customer Connect Specialist who is an employee of Adams Community Bank. We will introduce ITMs at other locations in the coming years.

Retail Lending

In the first quarter, the Retail Lending team introduced Encompass, a new loan processing system. This allowed the bank to improve the mortgage loan process and reduce the number of tasks completed manually. Customers now have a secure portal to send and receive their loan documents, disclosures, and verifications. The Encompass system also uses document recognition to file forms automatically when they are complete. This significantly reduces the time spent scanning and filing loan documents and activating the loans on our system.

Encompass further improved efficiency by allowing the department to electronically prepare and deliver loans for sale to the secondary market. The increased efficiency led to a realignment of responsibilities within the department and improved customer service and the overall response time for borrowers.

TIMOTHY BURDICK

VP of Mortgage Servicing | Celebrating 35 Years

Tim started his career at the Bank in 1987. He has held various roles including Branch Manager, Compliance Officer, and Assistant Treasurer.



DELIVERING INCREASED EFFICIENCIES FOR OUR STAFF IN 2022

Compliance Department

Fighting financial crime requires constant attention and considerable resources. ACB's Bank Secrecy Act (BSA) program and fraud prevention efforts were enhanced during the year as we introduced new software to assist us in complying with the high standards of Federal requirements.

Marketing & Digital Banking

The marketing and digital banking teams launched new marketing software that allows our staff to better understand our customers' banking needs at various stages of their financial lives. This software is designed to create a more personalized banking experience by matching our banking products and services to each customer's unique needs.

Security & IT

One of our highest priorities at ACB is to protect bank and customer information from cyber threats. As cybercrime continues to rise, finding the right tools and resources to combat it can be time-consuming and costly. ACB elevated its cyber protection by implementing a hosted Security Operations Center (SOC), which offers 24/7/365 network monitoring. This service is designed to learn ACB's normal network activity, compare it against threat intelligence feeds, and identify suspicious activity so we can respond to a threat as quickly as possible. This service provides the added layer of security needed to protect the bank against cybercrime and provide IT the visibility needed to monitor the network.



LAURIE BOUDREAU

SVP Compliance & Risk Management | Celebrating 30 Years

Laurie has dedicated herself to protecting ACB & its customers since she began her career with the Bank as a Teller in 1989.

Accounting & Retail

The number of wire transactions that ACB handles for our customers has increased substantially in the past few years. With wire fraud being one of the fastest-growing financial crimes, we introduced new wire transfer software to protect ACB and our customers. This software streamlines how we process domestic wire transfers, saves time and effort, and lessens the chance for errors.

SERVICE ANNIVERSARIES 5 YEARS & UP

35

Brenda Hamilton
Tim Burdick

30

Laurie Boudreau

25

Charlie O'Brien

20

Janice Adams
Letty Anderson
Jackie Arnold
Deb Champagne
Becky Crouse
Wendy DuBuc
Michael Gwozdz
Dawn Lampiasi

15

Jen Beer
Terry Bohl
Louellen Boucher
Bonnie Callanan
Shelli Cowdrey
Tess Sorrentino
Emma Tower

10

Pat Albareda
Maureen Baran
Andre Charbonneau
Kelly Charon
Jake Dabrowski
Nancy Hubbard
Dan Juras
Lisa Odvar
Jolene Racine
Carol Rapisarda
Andrea Stump
Melissa Tremblay
Elena Tucker

5

Jon Boucher
Brienne Brassard
Kaylin Choquette
Kara Clark
Taylor Gibeau
Jenna Laughlin
Jackie McNinch
Renelle Moser
Jeremy Patterson
Heidi Phelps
Jordan Prevey
Anne Reynolds
Jess Robinson
Casey Storbeck
Ashley Street
Erica Vosburgh

MEET OUR CORPORATORS

Term Expiring 2023

Nancy K. Agostini
Richard A. Dunn
Mark Moulton
Wayne A. Ouimet
Stephen N. Pagnotta
Francis A. Waterman, Jr.

Term Expiring 2024

Osmin Alvarez
Jonathan Butler
Brian Choquette
Sheri Quinn
Joseph F. Truskowski, Jr.
William Young

Term Expiring 2025

Anthony L. Caropreso
Kyle George
Rebecca D. Gold-Cellana
Keith V. Heeren
Charles Joffe- Halpern
Joseph Lentini
David A. Stambovsky
Debra Sommer

Term Expiring 2026

Elizabeth J. Baer
Richard A. Berti
Jeffrey J. Clifford
Gerald F. Desmarais
Timothy C. Doherty
Thomas A. Dubis
Brent Field
Kenneth L. Fowler
Haley Meczywor
Judy L. Moss
Scott M. Pignatelli
Cynthia L. Poulin
Christine Randall
Marc E. Rudin
Nancy M. Scerbo
Valerie Schueckler

Term Expiring 2027

Brian G. Bedard
Larry S. Davis
Kyle Delmolino
Pauline Green
Keith R. LaFrance
Victor Lampiasi
Mary Jo Piretti-Miller
William Smitty Pignatelli
Linda Shafiroff
Daniel G. Tremblay
Chad Wagenknecht
George Whaling
Michelle Whitney

Term Expiring 2028

Judith M. Bombardier
Donald R. Dion, Jr.
Sally P. Douglas
Scott Lincoln
Arthur J. McConnell
Charles P. O'Brien
Anne-Marie Rodriguez
Ed St. John, IV

Term Expiring 2029

Patrick Klammer
Manuel Leal
Daniel J. Maloney, Jr
Alfred Skrocki
Jennifer Trainer Thompson

Term Expiring 2030

Omar Ameen
Joseph R. Apkin
David Bissaillon
Barbara Davis-Hassan
James J. Leitch
John S. Paciorek
Eleanore Velez

Term Expiring 2031

Julia Bowen
Danielle D. Fogarty
Paul Fortini
Nancy L. Garton
Melissa Lydon
Eugene Michalenko
J. Norman O'Connor, Jr.
Bernard A. Pinsonnault
Lorraine Saulnier
John Sinopoli
Michael R. Urquhart
Timothy Wells
Thomas M. Zepka

Term Expiring 2032

James J. Brosnan
Marnie Clough
Sarah Eustis
Erica Girgenti
Jeffery P. Grandchamp
Pamela Green
David J. Lipinski
Riad Maher
M. Lucy Pavalock
James N. Penna
Victoria A. Standring
Robert Smith

OFFICERS

Charles P. O'Brien.....*President & CEO*
Andre Charbonneau.....*EVP & COO*
Maureen Baran.....*SVP, Communications & Community Engagement*
Barbara Guido.....*SVP, Retail*
Jacqueline McNinch.....*SVP, Mortgage Originations*
Donna Palma.....*SVP, Commercial Lending*
Lisa Trybus.....*SVP, Retail Lending*
Elena Tucker.....*SVP, HR/Payroll*
Laurie Boudreau.....*SVP, Compliance & Risk Management*
Dawn Canales.....*SVP, CIO & CISO*
Kristin Bona.....*VP, Government Banking Advancement*
Laila Boucher.....*VP, Government Banking Development*
Timothy Burdick.....*VP, Mortgage Servicing*
Rebecca Crouse.....*VP, BSA Officer*
David Eisenberg.....*VP, Commercial Loan Officer*
Michael Gwozdz.....*VP, Retail & Security Officer*
Tracy McConnell.....*VP, Commercial Loan Officer*
Carol Rapisarda.....*VP, Branch Officer*
Theresa Sorrentino.....*VP, CFO*
Patricia Carpenter.....*AVP, Mortgage Underwriter & Processing Officer*
Kaylin Choquette.....*AVP, Mortgage Origination Officer*
Shelli Cowdrey.....*AVP, Loan Servicing Supervisor*
Jake Dabrowski.....*AVP, Mortgage Origination Officer*
Dawn Lampiasi.....*AVP, Mortgage Origination Officer*
Peter Mirante.....*AVP, Relationship Manager*
Laurie Pelczynski.....*AVP, Mortgage Origination Officer*
Samantha Tanner.....*AVP, Williamstown Branch Officer*
Emma Tower.....*AVP, Mortgage Underwriter & Processing Officer*
Melissa Tremblay.....*AVP, Small Business Loan & Credit Manager*
Janice Adams.....*Technology Operations Officer*
Norma Barnes.....*Lanesborough Branch Officer*
Kelly Charon.....*North Adams Branch Officer*
Kara Clark.....*Lenox Branch Officer*
Donald Disbrow.....*Lee Branch Officer*
Wendy DuBuc.....*Residential Lending QC Officer*
Brenda Hamilton.....*Retail Banking Officer*
Nancy Hubbard.....*Administrative Officer*
Shannan Lapointe.....*Cheshire Branch Officer*
Renelle Moser.....*Marketing & Communications Officer*
Jay Ogle.....*Relationship Manager*
Jeremy Patterson.....*Network & Infrastructure Officer*
Jolene Racine.....*Deposit Operations Officer*
Courtney Smith.....*Loan Officer*
Julie Zdon.....*Pittsfield Branch Officer*



PLANS FOR 2023

A new branch location will open in Great Barrington in late 2023. This will further expand our footprint as we cover communities along the northern border with Vermont and extend southerly through to Great Barrington.

New software will be introduced to allow customers to remotely request and hold meetings with our staff from the comfort of their home or office based on their banking needs. They can request an appointment with a mortgage or commercial lender or our Retail branch staff members.

BRANCH LOCATIONS

Drive Up Only

2 Center St. • Adams

Park Street

93 Park St. • Adams

Cheshire

75 South St. • Cheshire

Lanesborough

545 S. Main St. • Lanesborough

Lee

41 Park St. • Lee

Lenox

7 Main St. • Lenox

North Adams

31 Eagle St. • North Adams

Pittsfield

660 Merrill Rd. • Pittsfield

Williamstown

273 Main St. • Williamstown

Great Barrington • Coming in 2023!

413.743.0001 • adamscommunity.com

