

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):

12/31/2022

Month / Day / Year

Reporter's Name, Street, and Mailing Address

Fairfield County Bank, MHC

Legal Title of Holding Company

150 Danbury Rd

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

Ridgefield

CT



06877

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Linda Walsh

VP

Name

Title

203-431-7485

Area Code / Phone Number / Extension

203-431-9552

Area Code / FAX Number

[linda.walsh@fairfieldcountybank.com](mailto:linda.walsh@fairfieldcountybank.com)

E-mail Address

[Fairfieldcountybank.com](http://Fairfieldcountybank.com)

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

I, Daniel Berta

Name of the Holding Company Director and Official

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.

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.

*Daniel Berta*

Signature of Holding Company Director and Official

3/20/23

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="radio"/>
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.

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### 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.

**Fairfield County MHC**  
**Item 4 as of 12/31/22**

Last Name	First Name	City	State	Country	Principal Occupation if other than with the MHC	Title or position with MHC	Title or position with Subsidiary Fairfield County Bank	Title or position with Subsidiary Real Estate Holdings LLC Ridgefield Bank Mortgage Corp	Title or position with Subsidiary Fairfield County Bank Insurance Services	Title or position with Subsidiary Residential Investment LLC	Percentage of Voting Shares in MHC	Percentage of Voting Shares in Subsidiary	Additional Companies with controlling roles
Aitoro	David	Weston	CT	USA	Business Owner	Director	Director				N/A	N/A	DVA Associates LLC - 50%
Berta	Daniel	Ridgefield	CT	USA		Director & President	Director, President & Secretary	Director, President & Secretary	Director & Secretary	Director & Secretary	N/A	N/A	N/A
Bertram	Daniel	Weston	CT	USA	Contractor	Director	Director				N/A	N/A	Bright Raven Trust LLC - 25% 33 Crosby, LLC - 50% Forest Walk, LLC - 50% Bright Ravens DCE, LLC - 25% Bright Ravens, LLC - 100% Bright Ravens Development, LLC - 100% BR IS Danbury I, LLC - 51%
Bossis	George	Ridgefield	CT	USA		Executive VP	Executive VP				N/A	N/A	N/A
Calderon	Miguel	Carmel	NY	USA		Executive VP	Executive VP				N/A	N/A	N/A
Coffin	Marianne	Ridgefield	CT	USA		Executive VP	Executive VP	Director			N/A	N/A	N/A
Critelli	Karen	Southbury	CT	USA		Executive VP & CFO	Executive VP & CFO	Director & Treasurer	Treasurer		N/A	N/A	N/A
DePanfilis	Ralph	Norwalk	CT	USA	CPA	Chairman	Chairman				N/A	N/A	13 Byington Place, LLC - 50%
Devine, Esq.	John	Norwalk	CT	USA	Attorney	Director	Director				N/A	N/A	Devine & Devine - 100%
Henry	David	Greenwich	CT	USA	Businessman	Director	Director				N/A	N/A	Bison Capital Advisors, LLC - 100%
Kunst	Frank	Danbury	CT	USA		Executive VP	Executive VP				N/A	N/A	N/A
McNamara, Esq.	Paul S.	Ridgefield	CT	USA	Real Estate Investor	Chairman Emeritus	Chairman Emeritus		Director	Director	N/A	N/A	McNamara Family Partnership - 50% (Diane McNamara) MFP Investments, LLC - 50% (Diane McNamara) Norfolk Company, LLC - 70% PSM Investments, Inc - 100%
Reynolds	Thomas	Ridgefield	CT	USA	CPA	Vice Chairman	Vice Chairman				N/A	N/A	Pavilion Properties, LLC - 50% Tallie LLC - 100% (Susan Reynolds)
Rueckert	William	Southport	CT	USA	Businessman	Director	Director				N/A	N/A	N/A
Schneider	David	Ridgefield	CT	USA		Director, CEO & Secretary	Director & CEO	Director & CEO	Director	Director	N/A	N/A	N/A
Verbeke	Debra	South Salem	NY	USA		Executive VP	Executive VP				N/A	N/A	N/A
Wooters	D. Stephen	Ridgefield	CT	USA		Executive VP	Executive VP				N/A	N/A	N/A
Zappala	Phyllis	Weston	CT	USA	V.P. Human Resources	Director	Director				N/A	N/A	Knock & See, LLC - 100% The Dilly Duck Shop, LLC - 90%