

Section III.

DESCRIPTION OF THE BANK AND ITS BRANCHES

Winter Hill Federal Savings Bank ("Winter Hill" or "Bank"), a federally chartered mutual savings bank insured by the Savings Association Insurance Fund (SAIF), is a member of the Federal Home Loan Bank of Boston and regulated by the Office of the Comptroller of the Currency. The Bank was originally established as a neighborhood cooperative bank in 1906 known as the Winter Hill Cooperative Bank. In 1937, the Federal Savings and Loan Insurance Corporation was established and the Bank subsequently became known as the Winter Hill Federal Savings and Loan Association. In September, 1987, the Bank changed its name to Winter Hill Federal Savings Bank. In November 2005, the Bank changed its corporate name to Winter Hill Bank, FSB.

Branch / ATM Locator



Somerville/Corporate Office

342 Broadway
Somerville, MA 02145
617-666-8600 / 800-444-4300

ADDITIONAL SERVICES:

Drive-Up Service, 24 Hour ATM, Night
Depository, Safe Deposit Boxes

ATM Hours May Differ

HOURS:

Monday – Thursday:

8:30 am to 4:00 pm

Friday:

8:30 am to 6:00 pm

Saturday:

8:30 am to 1:00 pm

DRIVE-UP HOURS:

Same as Lobby

LANGUAGES AVAILABLE:

English, Spanish, Portuguese, Cape Verdean,
Creole, Haitian Creole



Somerville/Davis Square

5 Cutter Avenue
Somerville, MA 02144
617-629-3300

ADDITIONAL SERVICES:

Drive-Up Service, 24 Hour ATM, Night
Depository, Safe Deposit Boxes

ATM Hours May Differ

HOURS:

Monday – Thursday:

8:30 am to 4:00 pm

Friday:

8:30 am to 6:00 pm

Saturday:

8:30 am to 1:00 pm

DRIVE-UP HOURS:

Same as Lobby

LANGUAGES AVAILABLE:

English, Spanish, Hindi, Gujrati, Haitian Creole



North Reading Office

271 Main Street, Route 28
North Reading, MA 01864
978-664-6303

ADDITIONAL SERVICES:

Drive-up Service, 24 Hour Walk-up and Drive-
up ATMs, Night Depository, Safe Deposit
Boxes

HOURS:

Monday – Thursday:

8:30 am to 4:00 pm

Friday:

8:30 am to 6:00 pm

Saturday:

8:30 am to 1:00 pm

DRIVE-UP HOURS:

Same as Lobby

LANGUAGES AVAILABLE:

English, Arabic



Loan Center, Somerville

337 Broadway
Somerville, MA 02145
617-629-3304

HOURS:

Monday – Friday:

8:30 am to 4:00 pm

DRIVE-UP HOURS:

Not Available

LANGUAGES AVAILABLE:

English, Italian, Albanian, Urdu, Hindu, Punjabi

Operations Center, Somerville



P.O. Box 9105
Somerville, MA 02144
617-666-8600 / 800-444-4300

HOURS:

Monday – Friday:
8:00 am to 4:30 pm

LANGUAGES AVAILABLE:

English, Portuguese

Branch Census tracts

5 Cutter Avenue, Somerville 3509.00

371 Summer Street, Somerville 3509.00

342 Broadway, Somerville 3502.02

337 Broadway, Somerville 3501.08

271 Main Street, North Reading 3302.01

Home Mortgage Disclosure Act Notice

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. These data are available online at the Consumer Financial Protection Bureau's Web site www.consumerfinance.gov/hmda. HMDA data for many other financial institutions are also available at this Web site.