



CRA

PUBLIC FILE

COMMUNITY REINVESTMENT ACT MISSION STATEMENT

The mission of the Winter Hill Bank, FSB, relative to the Community Reinvestment Act, is to provide for the credit and depository needs of the local communities it serves. The Board of Directors has a strong commitment to non-discrimination in lending and intends to comply with all applicable statutes and regulations governing such activities. In addition it shall include as its goals and objectives certainty that the Community Reinvestment Act is well known to all Bank personnel.

Winter Hill Bank, FSB will make loans and accept funds for deposit from individuals residing in its local communities or entities doing business in its local communities and will provide and participate in special credit-related programs to help meet the credit needs of low and moderate-income neighborhoods located therein, pursuant to Winter Hill's Community Reinvestment Act Statement.

NON-DISCRIMINATION STATEMENT

No inquiries may be made as to whether any of the applicants income is derived from alimony, child support, or separate maintenance payments, unless the loan person discloses to the applicant that such income need not be revealed if the applicant does not desire the creditor to consider such income. No questions may be asked regarding the birth control practices, intentions concerning the bearing or rearing of children, or capability to bear children of the loan applicants or their spouses. No questions may be asked regarding the race, color, religion, national origin or sex of an applicant or any other person in connection with a loan transaction except for applications made for the purchase or refinancing of the applicants principal dwelling in which case the loan person may request information concerning the race, sex, marital status and age as requested by the federal government for the purposes of monitoring compliance with Federal Anti-Discrimination Statutes. If the applicant chooses not to provide such information, the loan interviewer will note this on the application form and complete this information based upon visual observation or surname.

The signature of a spouse will not be required on any document unless;

- (A) The income of the spouse is desired to be included in the income available to meet the institution's credit standards;
- (B) the spouse wishes to become contractually liable; or

the signature is required under state law to create a valid lien, pass clear title or waive inchoate rights to property.

Federal Reserve Regulation B, which implements the Equal Credit Opportunity Act (ECOA), specifically limits when the bank may seek an applicant's spouse as a co-signor or guarantor. These rules vary depending on the circumstances. Lending personnel are directed to the banks written guidelines with regard to spousal signatures to ensure compliance.

CRA Public File

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Section I.

**WRITTEN COMMENTS RECEIVED AND RESPONSES TO THE PUBLIC
THAT RELATE TO THE BANK'S PERFORMANCE IN HELPING TO MEET
COMMUNITY CREDIT NEEDS**



SOMERVILLE YMCA

101 Highland Avenue, Somerville, Massachusetts 02143-1661

TEL. 617-625-5050

www.somervilleymca.org

**FOR YOUTH DEVELOPMENT®
FOR HEALTHY LIVING
FOR SOCIAL RESPONSIBILITY**

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PRESIDENT

DEBRA NOTARO
VICE-PRESIDENT

SANDRA MC GOLDRICK
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CONTROLLER

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OPERATIONS DIRECTOR

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DIRECTOR OF CHILD CARE
SERVICES

LAN NGUYEN
CHILD CARE REGISTRAR/
INTAKE BILLING SPECIALIST

JACQUELINE RIVERA
YOUTH & CHILD CARE DIRECTOR

CHERYL MCNULTY
PRESCHOOL DIRECTOR

JASON O'KEEFE
PHYSICAL DIRECTOR

DENISE FORCELLESE
AQUATIC DIRECTOR

March 19, 2020

SLMcGoldrick@winterhillbank.com

Sandra McGoldrick
Winter Hill Bank
342 Broadway
Somerville, MA 02145

Re: Loan

Dear Sandra,

I would like to again thank you and your team at the bank for the excellent service during this difficult time. After considering our options which were explained in detail to me on Tuesday, March 17th, the Somerville YMCA would like to proceed with an asset based loan secured against our CD's that we have at the bank.

At our Association, things are changing daily. At this writing, our best estimate is that we will have to access some of the funds on or around April 15, 2020.

If you have any questions regarding this matter, please feel free to call me at (617) 625-5050.

Sincerely,

William Murphy
William R. Murphy
Executive Director



United Way
of Massachusetts Bay
and Merrimack Valley

FOUNDED: 1867 AND STILL GROWING
Gifts and Bequests toward the Endowment Fund
are greatly needed to make more permanent the work of the Association



SOMERVILLE YMCA

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**FOR YOUTH DEVELOPMENT®
FOR HEALTHY LIVING
FOR SOCIAL RESPONSIBILITY**

March 4, 2022

Winterhill Bank
Attention: Mrs. Sandra McGoldrick
342 Broadway
Somerville, MA 02145

OFFICERS

BRIAN HARRIS
PRESIDENT

DEBRA NOTARO
VICE-PRESIDENT

SANDRA MC GOLDRICK
TREASURER

JOSUE VELNEY
SECRETARY

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SUZANNE RINFRET
NANCY TRANE**

STAFF

VLADIMIR BENOIT
PRESIDENT & CEO

DENISE FORCELLESE
DIRECTOR OF
MEMBERSHIP/PROGRAMMING

TERESA CHAMPA
CONTROLLER

TANIA BUCK
DIRECTOR OF CHILD CARE
SERVICES

MICHELLE QUINLAN
Y@PHA PROGRAM
ADMINISTRATOR

CHERYL MCNULTY
PRESCHOOL DIRECTOR

JASON O'KEEFE
DIRECTOR OF
OPERATIONS/FACILITIES

MATTHEW O'DONNELL
DIRECTOR OF OUT OF SCHOOL
TIME

BRENDON GRUFFUM
AQUATICS DIRECTOR

Dear Mrs. McGoldrick:

On behalf of the Board of Directors, staff, and most importantly, the members, families and residents of our YMCA, we would again like to thank you and the Board of Directors of the Winterhill Bank for your continuing support of our community programs.

The bank's continued support for our affordable housing program is very important to the Somerville community. As you are aware, Somerville's housing market is changing at such a rapid pace, that many people are being displaced from their long-term housing. Your efforts—not only through monetary contributions but also volunteering your time—helps keep our forty-three single-room occupancy (SRO) units open and available to the community. This helps the Y provide an important service to the working poor. Our rooms are considered long-term affordable, and many residents have lived at the Y for years. We also contract twelve (12) rooms with the Somerville Housing Authority. The program is a federally funded homeless prevention program. In the past year, the city of Somerville has seen rent prices for a one-bedroom increase well over 20%, and sales for single-family homes rising above 18%. We continue to see very high demand for our affordable rooms. I know that many residents would be homeless if not for this program.

I cannot thank you enough for the personal time that you give as a Board Member. Your leadership as treasurer has helped our Y to continue to operate well and remain on very solid financial footing. Your expertise in the area of personnel and benefits has helped guide our Y to be fair and equitable to all of our staff.

As always, one hundred percent (100%) of the Winterhill Bank donations are used to provide programming for families and individuals experiencing the greatest need in our community.

Sincerely,

Vladimir Benoit
President & CEO



United Way
of Massachusetts Bay
and Merrimack Valley

FOUNDED: 1867 AND STILL GROWING
Gifts and Bequests toward the Endowment Fund
are greatly needed to make more permanent the work of the Association



March 7, 2022

re: Winter Hill Bank
% Sandra McGoldrick, President
342 Broadway
Somerville, MA 02145

To Whom It May Concern:

The Winter Hill Bank has been a staunch supporter of the Somerville Homeless Coalition's (SHC) mission for many years, particularly since 2020. Winter Hill Bank's support, including substantial financial contributions, has had a great impact on SHC's efforts to combat the devastating disproportionate effects of the COVID pandemic on the most vulnerable members of our community, including the homeless and hungry.

The mission of the Somerville Homeless Coalition is to provide homeless and near homeless individuals and families with individualized supportive services and tailored housing solutions with a goal of obtaining and maintaining affordable housing. Winter Hill Bank's contributions have supported SHC's efforts to engage those living on our streets, provide emergency shelter, feed the hungry, locate and secure housing for those without homes, prevent families from becoming homeless through eviction, and provide housing with comprehensive tenancy stabilization for our most chronically disabled homeless clients. During 2021, SHC's services, resources and support benefitted over 7,000 people in our local community.

We are proud to have a strong partner in Winter Hill Bank.

Sincerely,

A handwritten signature in blue ink that reads "Michael".

Michael Libby, LCSW
Executive Director
milibby@shcinc.org





SOMERVILLE COMMUNITY CORPORATION

337 Somerville Avenue, 2nd Floor
Somerville, MA 02143
Phone (617) 410-9904
Fax (617) 776-0724

March 8, 2022

Kevin J. Gatlin, SVP Chief Lending Officer
Winter Hill Bank
337 Broadway Street
Somerville, MA 02145

Dear Kevin:

Somerville Community Corporation would like to write a letter of support for the community contributions and community development loans that we have received from your organization.

Your generosity has helped our mission to provide leadership for sustaining the City of Somerville as a vibrant, diverse, and tolerant community. We offer services and lead community organizing that supports low-and-moderate-income Somerville residents in their efforts to achieve economic sustainability and increase civic participation.

Winter Hill Bank has been a generous donor going back to their first donation on October 18, 2002. Since then and collectively over the years, SCC has received 27 donations from the bank and employees who support the work that we do. We have received \$102,035 over the years, which have helped fueled the growth of our organization to help deliver programs and services to our communities, specifically around financial literacy, homeownership, workforce development, community organizing and more.

In 2014, the City of Somerville partnered to create a unique Residential Real Estate ownership program. Property prices in the city were skyrocketing and making home ownership for low- and moderate-income households almost unattainable. Additionally, because most of the properties were 2-4 multi-family units, they were being bought by speculative investors that would buy these units, push tenants out of the properties and then charge elevated rates, making our city unaffordable to live and causing displacement and gentrification.

Our solution was “100 Homes” and we immediately started looking for bank partners that could support the work that would be needed to finance these units.

To date, we are excited to say that Winter Hill Bank has also stepped up and been supportive in our financing efforts.

Somerville Community Corporation owns the following properties, thanks to the financing that we received from Winter Hill Bank:

- 293 Alewife Brook Parkway 3 Units \$400,000 financing





March 10, 2022

Division of Banks
1000 Washington Street, 10th Floor
Boston, MA 02118-6400

To Whom It May Concern,

I am writing this letter to share our gratitude for Winter Hill Bank's continued partnership in the work to end domestic violence, specifically in the work to provide safe and affordable shelter and housing solutions to survivors of violence and their families.

RESPOND, Inc., a pioneer in the movement to end domestic violence, is New England's first domestic violence agency and the second oldest in the nation. Its work began in the early 1970s, when four Somerville, Massachusetts women started a grassroots effort to support survivors of domestic violence by opening their own homes as safe havens for women fleeing abuse. Today, RESPOND partners with individuals, families and communities to end the serious public health issue of domestic violence and serves survivors of all genders. RESPOND strives to achieve its mission through prevention, intervention and education services that promote safe, healthy relationships.

RESPOND is Somerville's only provider of emergency shelter and homelessness prevention services designed exclusively for victims of domestic violence. Through our confidential emergency shelter facility, established in 2008, and several scattered apartment sites, RESPOND shelters between 30-45 families each year.

Moreover, helping survivors and their families access safe housing after or instead of shelter has been central to our work, and Winter Hill Bank's steadfast support has been integral to advancing this mission. In 2020, in response to both the COVID-19 pandemic and Greater Boston's affordable housing crisis, RESPOND transitioned the housing advocacy our counselors were already doing to a stand-alone program that now serves shelter and community clients alike.

Despite the pandemic, RESPOND never closed its doors, and continues to meet survivors where they are, whether that is in-person or over Zoom, in our Community Service Center or at one of our partner locations. Winter Hill Bank's support has made our hybrid approach to service provision possible and enables us to respond nimbly to the needs of our clients and community.

It has been and continues to be an honor to partner with Winter Hill Bank. My team and I are grateful for all we have been able to accomplish for survivors of domestic violence with their support.

Sincerely,

Jessica C. Brayden
Chief Executive Officer

Section II.

**THE "PUBLIC SECTION" OF THE BANK'S MOST RECENT
CRA PERFORMANCE EVALUATION**

**PREPARED BY THE OFFICE OF THE COMPTROLLER OF THE
CURRENCY**



PUBLIC DISCLOSURE

August 4, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Winter Hill Bank, FSB
Charter Number: 701149

342 Broadway
Somerville, MA 02145

Office of the Comptroller of the Currency

75 Federal Street
Suite 805
Boston, MA 02110

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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Overall CRA Rating

Institution's CRA Rating: This institution is rated Outstanding.

The Lending Test is rated: Outstanding
The Community Development Test is rated: Outstanding

The major factors that support this rating include:

- The Lending Test rating is based on Winter Hill Bank, FSB's ('WHB' or 'the bank') record of performance in meeting the credit needs of the bank's Massachusetts (MA) assessment area (AA) during the January 1, 2022, to December 31, 2024, evaluation period.
- Considering the bank's size, financial condition, and credit needs of the AA, the bank's loan-to-deposit (LTD) ratio was more than reasonable.
- A majority of the bank's loans were inside its AA.
- The bank exhibited an excellent geographic distribution of loans in the state.
- The bank exhibited a reasonable distribution of loans to individuals of different income levels, given the product lines offered by the bank.
- The Community Development (CD) Test rating is based on the bank's responsiveness to the community credit needs of its AA through CD lending, investment, donations, and services. Based on a full-scope review, the bank exhibited excellent responsiveness to community development needs in the state.
- The bank was not subject to any CRA related complaints during the evaluation period.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, the bank's loan-to-deposit ratio was more than reasonable.

WHB's quarterly LTD ratio averaged 89.5 percent over the past 12 quarters, since the end of the previous evaluation's LTD analysis. Specifically, this analysis considered LTD data occurring from January 1, 2022, to December 31, 2024. During the 12 preceding quarters, the bank's quarterly LTD ratio ranged from a quarter low of 74.2 percent to a quarter high of 105.5 percent. The bank's LTD ratio was in line with other peer institutions of similar size, scope of operations, and geographic location. The peer group had a quarterly net LTD average of 88.2 percent over the same 12 quarters, ranging from a low quarterly average of 79.2 percent to a high quarterly average of 100.7 percent.

Lending in Assessment Area

A majority of the bank's loans were inside its AA.

The bank originated and/or purchased 65.9 percent of its total loans inside the bank's AA during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Table 1: Lending Inside and Outside of the Assessment Area										2022 - 2024
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	180	65.93	93	34.07	273	100,223	62.20	60,903	37.80	161,125
Total	180	65.93	93	34.07	273	100,223	62.20	60,903	37.80	161,125

Source: 1/1/2022 - 12/31/2024 Bank Data.
Due to rounding, totals may not equal 100.0%

Description of Institution

Winter Hill Bank, FSB, is a single state, federal mutual institution, established in 1906 and headquartered in Somerville, MA. As of December 31, 2024, the institution reported total assets of \$431.6 million. The bank has two operating subsidiaries, Winter Hill Service Corporation and Winter Hill Securities Corporation; however, affiliate activities were not considered in this evaluation. As of this evaluation, the bank's AA consisted of a single state rating area in MA, the full-scope Cambridge MA metropolitan division (MD) AA. The AA contains all three of the bank's branch locations and encompasses the full counties of Essex and Middlesex, MA. There were no branch closures, mergers, or acquisitions during the evaluation period. The bank maintains three full-service branches, a loan center, and an operations center, all located in Somerville and North Reading. Bank branches are located within the bank's delineated AA. The bank's Corporate Office is in a middle-income census tract, the loan center is in a low-income census tract, the operation center is in a middle-income census tract, and the Davis Square and North Reading branches are in upper-income census tracts. Operating hours are reasonable and largely uniform amongst the three branch locations. The branches are open by 8:30am, and close by 4:00 pm, Monday through Thursday. On Fridays, the branch hours are 8:30am to 6:00pm. On Saturdays, the branch hours are 8:30am to 1:00pm. The bank is closed on Sundays. All branches have automated teller machines available for 24-hour banking access.

The bank is a residential and commercial real estate lender offering traditional products and services. The primary loan products of the bank are residential mortgages, including home purchase, home refinance, and home improvement loans. The bank also offers commercial loan mortgage products. Additionally, the bank offers an array of deposit products including, but not limited to, checking accounts, savings accounts, money market accounts, and certificates of deposits. The bank's website, www.winterhillbank.com, provides a listing and description of product offerings.

As of December 31, 2024, WHB reported total assets of \$431.6 million, total deposits of \$303.5 million, and tier 1 capital of \$40.6 million. The net loan portfolio totaled \$319.2 million or 73.9 percent of total assets.

The following table provides a summary of the loan mix as of December 31, 2024:

Loan Portfolio Summary by Loan Product	
December 31, 2024	
Loan Category	% of Gross Loans and Leases
1-4 Family Residential Mortgage – Closed End	65.4%
Multifamily	16.0%
Construction & Development	8.9%
Commercial Real Estate	8.0%
Home Equity	1.6%
Consumer Loans	0.1%
Total	100.0%

Source: Federal Deposit Insurance Corporation Call Report, December 31, 2024.

The bank has no financial or legal impediments in meeting the credit needs of its AA. The bank was rated ‘Outstanding’ during the previous CRA performance evaluation dated July 18, 2022.

Additionally, performance context considered housing affordability needs, leveraging the AA’s reported median family income (MFI) and assumed maximum monthly principal and interest mortgage payments of no more than 30 percent of an applicant’s income. This was compared to the monthly payment for a 30-year mortgage with a 5 percent interest rate, not considering any down payment, homeowner’s insurance, real estate taxes, or additional monthly expenses, using the AA’s reported median housing value (MHV) to assess the affordability for either low- and/or moderate-income (LMI) borrowers. To supplement this analysis, a review of recent real estate listing data as reported by Zillow.com and Realtor.com was completed to further understand homeownership challenges in the area.

Scope of the Evaluation

Evaluation Period/Products Evaluated

WHB was evaluated using Intermediate Small Bank procedures to assess the bank's CRA performance according to components of the Lending and Community Development tests. The Lending Test evaluated the bank's record of meeting the community credit needs of its AA through lending activities. The bank's lending performance was assessed using Home Mortgage Disclosure Act (HMDA) reportable home mortgage loans originated during the evaluation period from January 1, 2022, to December 31, 2024, as home mortgage loans accounted for the majority of all originated loans by number. The CD Test evaluated the bank's responsiveness to community credit needs of its AA through CD lending, investments, donations, and services. Examiners verified the accuracy of loan data and CD activities submitted by management as part of this evaluation prior to conducting analysis and drawing conclusions.

For the geographic and borrower distribution analyses, loan data was compared to 2020 and 2024 U.S. Census data, calendar year ending 2022-2023 Peer Mortgage data, and 2024 Dunn & Bradstreet Demographics data. For performance context, information from the Federal Deposit Insurance Corporation (FDIC), as of June 30, 2024, was used for support, as applicable.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA), are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under each State Rating for details regarding how full-scope AAs were selected. Furthermore, refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

The bank's overall rating is a blend of the state ratings.

The state rating in rating areas with a single AA are based on performance in that AA. Refer to the "Scope" section under the State Rating section for details regarding how the areas were weighted in arriving at the respective ratings, as applicable.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) (March 29, 2024) in determining a national banks or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution's lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

State Rating

State of Massachusetts

CRA rating for the State of Massachusetts:	Outstanding
The Lending Test is rated:	Outstanding
The Community Development Test is rated:	Outstanding

The major factors that support this rating include:

- The bank exhibited an excellent geographic distribution of loans in the state.
- The bank exhibited a reasonable distribution of loans to individuals of different income levels, given the product lines offered by the bank.
- Based on a full-scope review, the bank exhibited excellent responsiveness to CD needs in the state through CD loans, qualified investments, and CD services.
- The bank was not subject to any CRA related complaints during the evaluation period.

Description of Institution's Operations in Massachusetts

The state of Massachusetts represents WHB's primary area of operations and consists of a single rating area, the full-scope Cambridge MA MD AA. The rating area comprises of Essex and Middlesex counties. The AA consists of wholly contiguous political subdivisions in MA and does not arbitrarily exclude any LMI geographies, nor does the AA delineation contain any unexplained conspicuous gaps. In total, the AA contains 531 geographies: 53 low-income, 100 moderate-income, 188 middle-income, 180 upper-income, and 10 geographies that had not been assigned an income classification as of the 2024 Census.

WHB's primary business focus during the evaluation period was to originate loans funded by its core deposits and the bank faced strong competition in its AA. According to the FDIC Deposit Market Share report as of June 30, 2024, a total of 61 depository institutions maintain a branch presence in Essex and Middlesex counties. Among competitors, WHB ranked 41st with less than 1 percent market share, representing \$324.7 million in total deposits. Leading competitors for deposits in the AA included Bank of America, Citizens Bank, TD Bank, Eastern Bank, and Cambridge Savings Bank. These top five institutions accounted for 45.5 percent of the area's deposits. Outside of the top five deposit holders in the AA, the remaining institutions individually maintained less than 5 percent of market share.

Competition for home mortgage lending from national banks, mortgage lenders, and other community banks is strong in WHB's AA. In 2023, WHB ranked 108th among 507 competing lenders for home mortgage loans originated in the AA, with less than 1 percent market share. Other top lending competitors in the AA included JP Morgan Chase (8.7 percent), Citizens Bank (6.8 percent), Guaranteed Rate, Inc. (3.9 percent), TD Bank (3.5 percent), and Leader Bank (3.3 percent). Outside of the top 10 home mortgage lenders, the remaining institutions individually maintained less than 2 percent of market share.

Economic Data

According to September 2023 Moody's Analytics, the Cambridge Newton Framingham, MA MD unemployment rate is lower than before the pandemic, but the size of the labor force has yet to fully

recover. Employment gains were realized in the transportation/warehousing, construction, and healthcare sectors. Biotechnology is one of the metro division's largest sources of high wage jobs. While biotech employment was up by more than 10 percent since early 2020, mostly in research and development roles, hiring has largely tapered off. Similarly, the large information technology (IT) industry is not expected to generate high growth in the near term. Large firms have conducted layoffs in recent years and start-ups have slowed hiring as high interest rates pose a challenge to obtaining funds to invest in products that are not yet turning a profit. These factors are likely to continue to hinder growth in IT jobs.

The Cambridge Newton Framingham, MA MD population fell during the pandemic as the rise of remote work enabled technology workers to relocate to other metro areas. Population in the metro division is predicted to increase, despite population losses regionally, which will boost hiring in local services such as healthcare, leisure/hospitality, retail, and person services. Cambridge-Newton-Framingham is expected to maintain its lead in population growth over the Northeast, due to gains in local service industries, but is not expected to catch up to nationwide expansion due to weakness in the technology industry. Top-tier universities in the area are expected to support Cambridge-Newton-Framingham's population growth as well. Additionally, housing prices appreciated faster than state and nationwide performances this year but ultimately lagged pre-pandemic appreciation levels.

Community Contact

To better provide context of the bank's performance in the AA, the OCC referenced recent community contacts made within the bank's Cambridge MA MD AA during the evaluation period. Community contacts included four local organizations that operate within Essex and Middlesex counties. One of the organizations interviewed operates a local economic development and urban planning agency, helping to create jobs and affordable housing opportunities for LMI populations in the AA. Another organization contacted operates as a 501(c)(3) community housing development corporation whose mission is to promote the development, rehabilitation, and maintenance of affordable housing in the AA, focusing on LMI individuals and families. The contacts shared that rising housing prices in the region present significant hurdles for LMI families in an area that is still recovering from COVID-19 pandemic challenges.

Assessment Area – Cambridge MA MD AA						
2022 - 2024						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	531	9.98	18.83	35.40	33.90	1.88
Population by Geography	2,441,831	8.95	19.10	36.39	34.92	0.64
Housing Units by Geography	955,234	8.34	18.82	38.17	34.10	0.56
Owner-Occupied Housing by Geography	569,787	3.26	14.92	40.25	41.23	0.35
Occupied Rental Units by Geography	339,317	16.83	25.50	34.11	22.66	0.90
Vacant Units by Geography	46,130	8.78	17.81	42.39	30.28	0.74
Businesses by Geography	101,648	7.19	16.48	37.40	38.60	0.33
Farms by Geography	2,608	4.91	16.10	39.42	39.30	0.27
Family Distribution by Income Level	590,786	22.41	16.73	20.06	40.80	0.00
Household Distribution by Income Level	909,104	26.09	14.64	17.29	41.98	0.00
Unemployment rate (%)	4.50	9.06	5.24	3.95	3.70	3.26
Households Below Poverty Level (%)	8.96	25.80	12.30	7.07	5.10	11.51
Median Family Income (15764 - Cambridge-Newton-Framingham, MA MD)	\$121,481	Median Housing Value				\$486,900
Median Family Income (15764 - Cambridge-Newton-Framingham, MA MD) for 2024	\$146,600	Median Gross Rent				\$1,511
		Families Below Poverty Level				5.42
FFIEC File - 2020 Census FFIEC File - 2024 Census 2024 Dun & Bradstreet SBSF Demographics Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification						

Scope of Evaluation in Massachusetts

The rating for the state of MA is based on a full-scope review of the performance in the Cambridge MA MD AA. Refer to appendix A for additional information on the AA under review.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MASSACHUSETTS

LENDING TEST

The bank's performance under the Lending Test in Massachusetts is rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's lending performance in the state of Massachusetts was excellent, given performance context.

Distribution of Loans by Income Level of the Geography

The bank exhibited an excellent geographic distribution of loans in the state.

Home Mortgage Loans

Refer to Table 7 in the state of Massachusetts section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The geographic distribution of home mortgage loans in the Cambridge MA MD AA is excellent, given performance context.

The percentage of home mortgage loans in low-income geographies exceeded both the percentage of owner-occupied (OO) housing units located in those geographies and the aggregate percentage of all reporting lenders. The percentage of home mortgage loans in moderate-income geographies exceeded both the percentage of OO housing units located in those geographies and the aggregate percentage of all reporting lenders.

Lending Gap Analysis

The OCC reviewed demographic summary data and mapping reports to identify any gaps in the geographic distribution of the bank's home mortgage loans in the Cambridge MA MD AA during the evaluation period. The analysis did not identify any unexplained or conspicuous gaps in the bank's lending patterns, given performance context.

Distribution of Loans by Income Level of the Borrower

The bank exhibited a reasonable distribution of loans to individuals of different income levels, given the product lines offered by the bank.

Home Mortgage Loans

Refer to Table 8 in the state of Massachusetts section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The borrower distribution of home mortgage loans in the Cambridge MA MD AA is reasonable, given performance context.

The percentage of home mortgage loans to low-income borrowers was significantly below the percentage of low-income families and exceeded the aggregate percentage of all reporting lenders. The percentage of home mortgage loans to moderate-income borrowers was near to both the percentage of moderate-income families and the aggregate percentage of all reporting lenders. During this period, 17.8 percent of the bank's home mortgage loans and 15.2 percent of aggregate lending were made to borrowers within the AA without a reportable income.

The assessment of performance also considered the affordability of home ownership for LMI borrowers in the AA relative to the MHV. For the Cambridge MA MD AA, with a reported 2024 MFI of \$146,600, low-income families in the AA with a maximum annual income of \$73,300, would find it challenging to qualify for a mortgage given the \$486,900 MHV in the MD. Additionally, 5.4 percent of the families in the AA were below the poverty level, and the median gross rent was \$1,511.

To further understand homeownership challenges in the Cambridge MA MD AA housing market for LMI borrowers, the analysis also considered the housing values reported by online real estate listing sites, namely Realtor.com and Zillow.com. Real estate listing data collected in June 2025 consistently identified housing values exceeding the 2024 Census MHV of \$486,900 by an estimated \$200,000. Specifically, real state listing data for geographies in the bank's AA ranged from a low of \$686,300 to a high of \$860,000, illustrating the challenges that LMI families experience when applying for home mortgage loans.

Responses to Complaints

The bank was not subject to any CRA related complaints during the evaluation period.

COMMUNITY DEVELOPMENT TEST

The bank's performance under the Community Development Test in the state of Massachusetts is rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank exhibited excellent responsiveness to community development needs in the state through community development loans, qualified investments, and community development services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for community development in the bank's AA.

Number and Amount of Community Development Loans

The Community Development Loans Table, shown below, sets forth the information and data used to evaluate the bank's level of CD lending.

The table includes all loans that qualified for community development.

Table 3: Community Development Loans				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
Cambridge MA MD AA	15	100.0	3,887	100.0
Total	15	100.0	3,887	100.0

WHB provided an excellent level of CD lending within the AA. During the evaluation period, the bank made 15 qualified CD loans benefitting the full-scope Cambridge MA MD AA, totaling \$3.9 million, or 9.6 percent, of tier 1 capital as of December 31, 2024. Qualified CD loans were largely made through state sponsored affordable housing programs to borrowers within the Cambridge MA MD AA.

The highlights of the bank's CD loans are as follows:

- During 2022, the bank made a \$231,000 loan as part of the Massachusetts Housing Partnership's One Mortgage First Time Homebuyer Program.
- During 2023, the bank made a \$253,000 loan as part of the Massachusetts Housing Partnership's One Mortgage First Time Homebuyer Program.
- During 2024, the bank made a \$560,000 loan as part of the Federal Home Loan Bank of Boston's Affordable Homeownership Permanent Rate Buydown Program.

Number and Amount of Qualified Investments

WHB's investment and donation activity demonstrates adequate responsiveness to credit and community development needs of the Cambridge MA MD AA. As of this review, the bank did not have any prior period investments, nor did the bank make any new investments during the evaluation period. For qualified donations, the bank made 56 CD-eligible donations amongst 43 community organizations operating within the Cambridge MA MD AA, totaling approximately \$43,199, or less than 1 percent of tier 1 capital for the evaluation period. Donations were made to community organizations that support community services targeted towards LMI populations and affordable housing initiatives in the

Cambridge MA MD AA. While the bank's actual level of charitable giving in the AA was higher, these 56 instances of giving in the full-scope AA were verified as having a CD purpose.

The highlights of the bank's CD donations are as follows:

- A \$2,500 donation to Community Cooks in 2022 to help provide meals to the homeless.
- A \$1,500 donation to Somerville Education Foundation in 2023 to help provide school supplies to LMI populations within the AA.
- A \$1,000 donation to Respond Inc. in 2024 to help provide affordable housing needs for LMI populations within the AA.

Extent to Which the Bank Provides Community Development Services

The bank provides an adequate level of community development services in the full-scope AA. During the evaluation period, a senior bank employee provided approximately 425 hours of CD services as part of community outreach within the Cambridge MA MD AA. The former Vice President of Lending and current Vice President of Loan Origination provided financial expertise acting as an instructor for two First Time Homebuyer Seminars focused on assisting and educating potential LMI borrowers on homeownership and how to apply for a mortgage.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSA(s) and non-MSA(s) that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

Time Period Reviewed:	(01/01/2022 to 12/31/2024)	
Bank Products Reviewed:	HMDA-reportable home mortgage loans Community Development-eligible loans, investments, services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None reviewed.		
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Massachusetts		
Cambridge MA MD AA	Full-scope	Single State: Massachusetts – MA (#25) <ul style="list-style-type: none"> • Cambridge-Newton-Framingham, MA MD (#15764) <ul style="list-style-type: none"> ○ Essex (#009), Middlesex (#017)

Appendix B: Summary of State Ratings

RATINGS WINTER HILL BANK, FSB			
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State/ Rating
Winter Hill Bank, FSB	Outstanding	Outstanding	Outstanding
State:			
Massachusetts	Outstanding	Outstanding	Outstanding

(*) The Lending Test and Community Development Test carry equal weight in the overall rating.

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male householder’ and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of CD loans and qualified investments, branch distribution, and CD services).

Low-Income: Individual income that is at less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

Metropolitan Division (MD): As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5

million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Multistate Metropolitan Statistical Area (MMSA): Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

Owner-Occupied (OO) Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Prior Period Investments: Investments made in a previous evaluation period that are outstanding as of the end of the evaluation period.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rating Area: A rated area is a state or multistate metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan statistical area, the institution will receive a rating for the multistate metropolitan statistical area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Unfunded Commitments: Legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Upper-Income: Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/AA. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

Table 7. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.

Table 8. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/AA. The table also presents aggregate peer data for the years the data is available.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																				2022 - 2024		
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts					
	#	\$	% of Total Number	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate			
Cambridge MA MD AA	180	100,223	100.00	112,174	3.26	5.56	4.58	14.92	22.22	15.88	40.25	32.22	38.37	41.23	38.89	40.69	0.35	1.11	0.47			
Total	180	100,223	100.00	112,174	3.26	5.56	4.58	14.92	22.22	15.88	40.25	32.22	38.37	41.23	38.89	40.69	0.35	1.11	0.47			

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022, 2023, -- HMDA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																				2022 - 2024		
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers					
	#	\$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate			
Cambridge MA MD AA	180	100,223	100.00	112,174	22.41	7.22	7.09	16.73	15.00	17.59	20.06	20.00	22.13	40.80	40.00	37.98	--	17.78	15.22			
Total	180	100,223	100.00	112,174	22.41	7.22	7.09	16.73	15.00	17.59	20.06	20.00	22.13	40.80	40.00	37.98	--	17.78	15.22			

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022, 2023, -- HMDA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

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, Nepali,
Persian



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, Spanish



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, Hindi,
Punjabi, Russian

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.

Section IV.

**BANK BRANCHES OPENED OR CLOSED DURING THE CURRENT
YEAR AND THE PRIOR TWO YEARS**

None

Section V.

A LIST OF SERVICES OFFERED BY THE BANK.

Sitemap

Home

Personal

- Personal Checking
 - *Custom*Advantage Checking
 - *Smart*Choice Checking
 - *Student*Choice Checking
 - Classic NOW Checking
 - Super NOW Checking
 - CustomPLUS Relationship Checking
 - Switch Kit
 - Comparison Chart
- Savings, MMDA and CDs
 - Certificate of Deposit
 - Christmas Clubs
 - Kid's Club Accounts
 - Passbook Savings
 - Prestige Money Market
 - Statement Savings
- Retirement Plans
 - Comparison Chart
- eProducts
 - Online Banking
 - Deposit Essentials
 - Mobile Banking
 - Mobile Banking FAQs
 - Mobile Banking Safety
 - Mobile Deposit
 - Notifi Account Alerting
 - Bill Payment Service – ePay
 - Zelle®
 - eStatements
- Convenience Banking
 - Card Connection
 - Mastercard Automatic Billing Updater
 - CustomCall Banking
 - Debit Card and ATM Card
 - Special Services
 - Direct Deposit
 - Travel Tips
 - Foreign Currency Service
- Financial Calculators
- Savings Rates

Lending

- Buying a home?
- Investment Property Financing
- Mortgage Rates
- ONE Mortgage Program
- Online Mortgage Center
- Residential Mortgages
- Home Equity
- Construction, Rehabilitation, Renovation
- Commercial Mortgages
- Simply Rewards™ VISA® Credit Card
- Overdraft Line of Credit
- Personal and Passbook
- Meet Our Lending Professionals

Business

- Business Checking
 - Business Value Checking
 - BusinessChoice Checking
 - IOLTA Super NOW Checking
- Business Credit
- Business Savings
- Business Services

About Us

- Community Involvement
- Community Reinvestment Act
- President's Message 2025
- Latest News

Consumer Advisories

- FDIC News
- OCC News

Contact Us

- Branch / ATM Locator

Order Checks Online

Careers

Privacy Policy

Terms of Use

SCHEDULE OF SERVICE FEES

Abandoned Account Escheat Processing	\$50.00
Account Research & Reconciliation (per hour) (One hour minimum. Includes IRS and Court Summons plus a per item copy charge of)	\$35.00 \$0.50
ATM Transaction at WHB ATM	Free
ATM Transaction at Non-WHB ATM ⁽¹⁾	\$1.50
Checking Acct. Protection from Savings (per item)	\$5.00
Check Reproduction	\$7.00
Check Recovery Reproduction	\$12.00
Certified Check	\$12.00
Coin/Currency Service (per hour/one hour min.)	\$10.00
Collection Items	\$35.00
Coupon Collection	\$20.00
Debit/ATM Card – Replacement/Reissue	\$10.00
Debit/ATM Card – Replacement/Reissue-Rush	\$35.00
Debit/ATM Point of Sale Transaction	Free
Deposited Returned Items (DRI) (per check)	\$12.00
DRI (Kid's Club Ages 15-18) (per check)	\$5.00
Foreign Currency Purchase/Exchange	\$20.00
Gift Card	\$3.95
Lost Passbook	\$15.00
Money Orders (\$1,000.00 Maximum)	\$5.00
Notary Service	Free
Official Check	\$7.00
Overdraft (per item) NSF incl. Checks, ACH, Debit/ATM Point of Sale & ATM Withdrawal	\$35.00 ⁽⁶⁾
Processing of Levies/Attachments	\$100.00
Return Item Charge (per item) incl. checks & ACH	\$35.00
Safe Deposit Box (size varies)	\$40.00 - \$130.00
Safe Deposit Box Drilling ⁽⁴⁾	Price Varies
Safe Deposit Box Late Fee	\$15.00
Safe Deposit Box Replacement Key ⁽⁵⁾	\$25.00
Statement Reproduction	\$5.00
Stop Payment (per item)	\$35.00
Uncollected Item (per check)	\$35.00
Wire Transfers	
Domestic Outgoing	\$30.00
Incoming	\$15.00
International Outgoing	\$45.00
Incoming	\$20.00

ONLINE BANKING FEES

Online Bill Pay Check Copy – If Mailed from Bank	\$7.00
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PASSBOOK & STATEMENT* SAVINGS

Minimum Balance to Open Account	\$10.00
Monthly Maintenance Fee	\$1.00
Min. Daily Balance required to waive fee	\$10.00
*Surcharge Free ATM Withdrawals at SUM Locations	\$0

SMARTCHOICE CHECKING

Minimum Balance to Open Account	\$10.00
Monthly Maintenance Fee	None
Surcharge Free ATM Withdrawals at SUM Locations	\$0

CLASSICNOW CHECKING

Minimum Balance to Open Account	\$100.00
Monthly Maintenance Fee	\$10.00
Min. Daily Balance required to waive fee	\$100.00
Surcharge Free ATM Withdrawals at SUM Locations	\$0

SUPERNOW CHECKING

Minimum Balance to Open Account	\$2,000.00
Monthly Maintenance Fee	\$10.00
Min. Daily Balance required to waive fee	\$2,000.00
Surcharge Free ATM Withdrawals at SUM Locations	\$0

CUSTOM ADVANTAGE CHECKING

Minimum Balance to Open Account	\$10
Monthly Maintenance Fee	None
Surcharge Free ATM Withdrawals at SUM Locations	\$0

CUSTOM PLUS RELATIONSHIP CHECKING⁽³⁾

Min. Balance to Open Account	\$10
Min. Daily Combined Balance required to waive Monthly Maintenance Fee & Non-WHB ATM Transaction Fee	\$2,500. ⁽³⁾
Monthly Maintenance Fee	\$12.00
Non-WHB ATM Transactions per statement cycle	8 free ⁽¹⁾
Over 8 Per Statement Cycle	\$1.50 each
Surcharge Free ATM Withdrawals at SUM Locations	\$0

⁽³⁾Accounts eligible for relationship: Passbooks Savings, Statement Savings, Passbook or Prestige Money Market Deposit Account

MONEY MARKET DEPOSIT ACCOUNTS***

Prestige Money Market Deposit Account

Min. Balance to Open Account	\$2,500.00
Monthly Maintenance Fee if Balance Drops Below Minimum Daily Balance	\$10.00
Min. Daily Balance required to waive fee	\$2,500.00

Passbook Money Market Deposit Account

Monthly Maintenance Fee if Balance Drops Below Minimum Daily Balance	\$5.00
Min. Daily Balance required to waive fee	\$1,000.00

***Over the allowed limit of 6 checks, telephone transfers or Electronic Funds Transfers each \$10.00

***Federal Regulations permit up to 6 transfers or withdrawals by means of a preauthorized, automatic, or telephone transfer to another account of yours or to a third party by check or similar order to a third party during any statement cycle.

STUDENT CHOICE CHECKING

Minimum Balance to Open Account	\$10.00
Monthly Maintenance Fee	None
Non-WHB ATM Transactions per statement cycle	4 free ⁽¹⁾
Over 4 Per Statement Cycle	\$1.50 each
Surcharge Free ATM Withdrawals at SUM Locations	\$0

Reduced Fees for Student Choice

Incoming Domestic Wire Transfer	\$7.00 ⁽²⁾
Debit/ATM Card – Replacement/Reissue	\$4.00 ⁽²⁾

INDIVIDUAL RETIREMENT ACCOUNT (IRA)

Traditional, Roth and Education IRAs:

Annual Service Fee	\$15.00
Closeout/Outgoing Transfer	\$25.00

For additional conditions regarding any of these accounts, please see our Truth in Savings Disclosure and Personal Deposit Account Agreement. All rates and fees are subject to change at any time.

FOOTNOTES

- (1) The host bank or independent ATM owner may charge fees.
- (2) All other standard Winter Hill Bank fees may apply to products and services. Please refer to the fees listed in this document.
- (3) Accounts eligible for relationship: Passbook Savings, Statement Savings, Passbook or Prestige Money Market Deposit Account
- (4) Final fee is provided by safe company at time of drilling
- (5) Final fee is provided by safe company at time of purchase
- (6) Please be aware that an item may be presented and returned multiple times, resulting in multiple fees.

Schedule of Fees effective September 1, 2019

Deleted products no longer being offered/

All fees and rates remained unchanged 4-30-2024

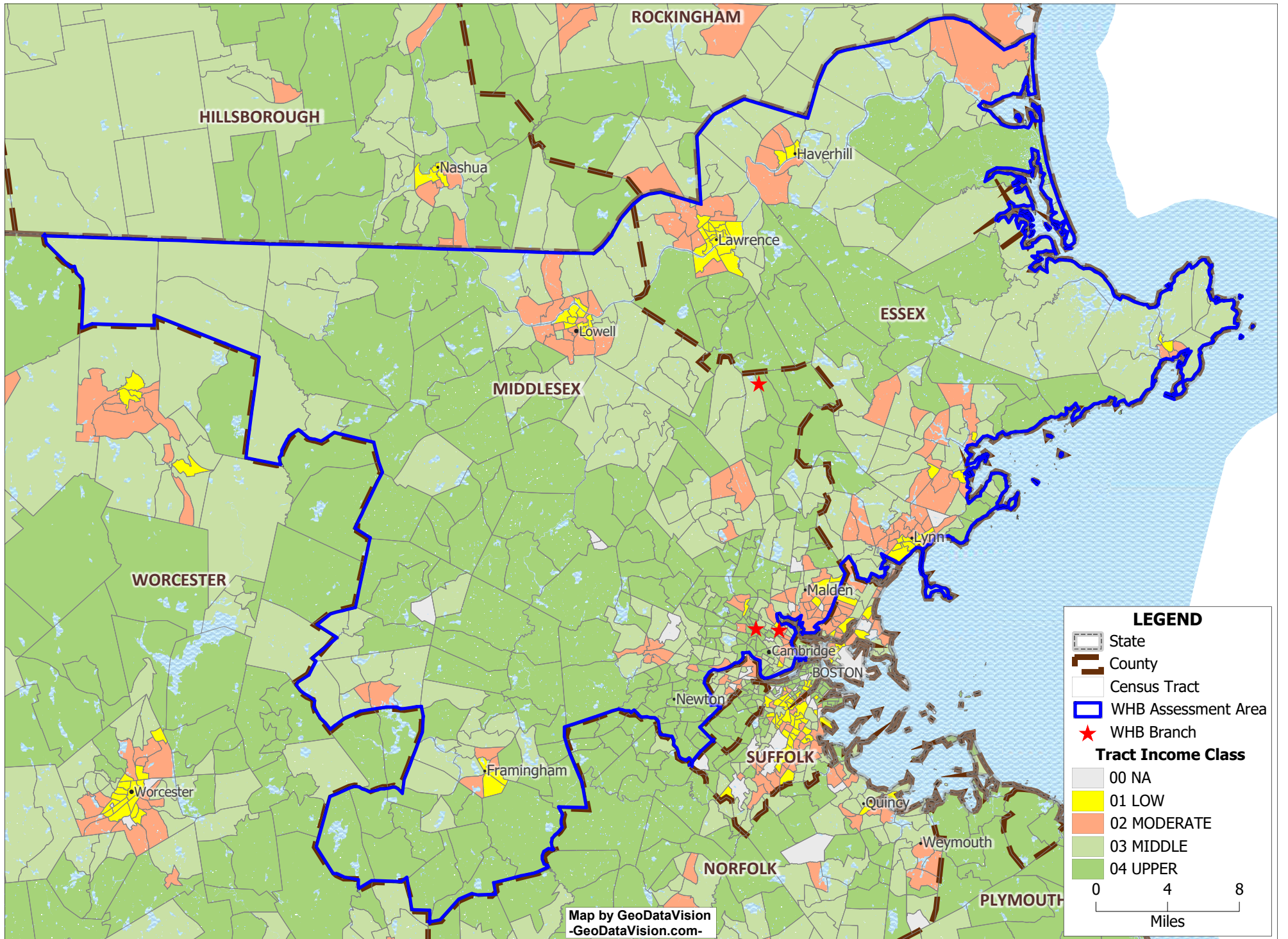
Section VI.

THE BANK'S ASSESSMENT AREA

The Bank regards as its primary assessment area as the communities where the Bank has its main office, branches, and deposit taking ATMs, as well as the surrounding communities in which the Bank originated or purchased a substantial portion of its loans. This assessment area is identified on the following map and census tract listing.

The Bank's assessment area does not exclude any low and moderate-income neighborhoods.

WINTER HILL BANK- ASSESSMENT AREA 2025



3/6/2025



List of Census Tracts within our Assessment Area

State	County Name	MCD	MSA-MD Code	MSA Name	State Code	County Code	Tract Code	CompleteTract	Tract Income Class	Majority Minority Tract	Total Population
MA	Essex	Amesbury Town	14460	Boston-Cambridge-Newton, MA-NH	25	009	2661	25009266100	03 MIDDLE	NO	4742
MA	Essex	Amesbury Town	14460	Boston-Cambridge-Newton, MA-NH	25	009	2662	25009266200	03 MIDDLE	NO	5469
MA	Essex	Amesbury Town	14460	Boston-Cambridge-Newton, MA-NH	25	009	2663	25009266300	03 MIDDLE	NO	3780
MA	Essex	Amesbury Town	14460	Boston-Cambridge-Newton, MA-NH	25	009	2664	25009266400	02 MODERATE	NO	3375
MA	Essex	Andover	14460	Boston-Cambridge-Newton, MA-NH	25	009	2541	25009254100	04 UPPER	NO	6602
MA	Essex	Andover	14460	Boston-Cambridge-Newton, MA-NH	25	009	2542	25009254200	04 UPPER	NO	5475
MA	Essex	Andover	14460	Boston-Cambridge-Newton, MA-NH	25	009	2543.01	25009254301	04 UPPER	NO	4274
MA	Essex	Andover	14460	Boston-Cambridge-Newton, MA-NH	25	009	2543.02	25009254302	04 UPPER	NO	4661
MA	Essex	Andover	14460	Boston-Cambridge-Newton, MA-NH	25	009	2544.01	25009254401	04 UPPER	NO	3674
MA	Essex	Andover	14460	Boston-Cambridge-Newton, MA-NH	25	009	2544.02	25009254402	04 UPPER	NO	7992
MA	Essex	Andover	14460	Boston-Cambridge-Newton, MA-NH	25	009	2544.03	25009254403	04 UPPER	NO	3891
MA	Essex	Beverly	14460	Boston-Cambridge-Newton, MA-NH	25	009	2171.01	25009217101	03 MIDDLE	NO	4797
MA	Essex	Beverly	14460	Boston-Cambridge-Newton, MA-NH	25	009	2171.02	25009217102	02 MODERATE	NO	3029
MA	Essex	Beverly	14460	Boston-Cambridge-Newton, MA-NH	25	009	2172.01	25009217201	03 MIDDLE	NO	4237
MA	Essex	Beverly	14460	Boston-Cambridge-Newton, MA-NH	25	009	2172.02	25009217202	03 MIDDLE	NO	3586
MA	Essex	Beverly	14460	Boston-Cambridge-Newton, MA-NH	25	009	2173	25009217300	02 MODERATE	NO	5281
MA	Essex	Beverly	14460	Boston-Cambridge-Newton, MA-NH	25	009	2174.01	25009217401	01 LOW	NO	2423
MA	Essex	Beverly	14460	Boston-Cambridge-Newton, MA-NH	25	009	2174.02	25009217402	02 MODERATE	NO	3409
MA	Essex	Beverly	14460	Boston-Cambridge-Newton, MA-NH	25	009	2175	25009217500	03 MIDDLE	NO	6420
MA	Essex	Beverly	14460	Boston-Cambridge-Newton, MA-NH	25	009	2176.01	25009217601	04 UPPER	NO	4732
MA	Essex	Beverly	14460	Boston-Cambridge-Newton, MA-NH	25	009	2176.02	25009217602	04 UPPER	NO	4756
MA	Essex	Boxford	14460	Boston-Cambridge-Newton, MA-NH	25	009	2131	25009213100	04 UPPER	NO	8203
MA	Essex	Danvers	14460	Boston-Cambridge-Newton, MA-NH	25	009	2111	25009211100	02 MODERATE	NO	4033
MA	Essex	Danvers	14460	Boston-Cambridge-Newton, MA-NH	25	009	2112.01	25009211201	03 MIDDLE	NO	2605
MA	Essex	Danvers	14460	Boston-Cambridge-Newton, MA-NH	25	009	2112.02	25009211202	02 MODERATE	NO	3830
MA	Essex	Danvers	14460	Boston-Cambridge-Newton, MA-NH	25	009	2113	25009211300	04 UPPER	NO	6916
MA	Essex	Danvers	14460	Boston-Cambridge-Newton, MA-NH	25	009	2114.01	25009211401	02 MODERATE	NO	4261
MA	Essex	Danvers	14460	Boston-Cambridge-Newton, MA-NH	25	009	2114.02	25009211402	03 MIDDLE	NO	6442
MA	Essex	Essex	14460	Boston-Cambridge-Newton, MA-NH	25	009	2221	25009222100	03 MIDDLE	NO	3675
MA	Essex	Georgetown	14460	Boston-Cambridge-Newton, MA-NH	25	009	2651.01	25009265101	03 MIDDLE	NO	3848
MA	Essex	Georgetown	14460	Boston-Cambridge-Newton, MA-NH	25	009	2651.02	25009265102	04 UPPER	NO	4622
MA	Essex	Gloucester	14460	Boston-Cambridge-Newton, MA-NH	25	009	2211	25009221100	03 MIDDLE	NO	4348
MA	Essex	Gloucester	14460	Boston-Cambridge-Newton, MA-NH	25	009	2213	25009221300	03 MIDDLE	NO	4406
MA	Essex	Gloucester	14460	Boston-Cambridge-Newton, MA-NH	25	009	2214	25009221400	02 MODERATE	NO	3415
MA	Essex	Gloucester	14460	Boston-Cambridge-Newton, MA-NH	25	009	2215	25009221500	02 MODERATE	NO	3117
MA	Essex	Gloucester	14460	Boston-Cambridge-Newton, MA-NH	25	009	2216	25009221600	01 LOW	NO	2641
MA	Essex	Gloucester	14460	Boston-Cambridge-Newton, MA-NH	25	009	2217	25009221700	02 MODERATE	NO	2878
MA	Essex	Gloucester	14460	Boston-Cambridge-Newton, MA-NH	25	009	2218	25009221800	03 MIDDLE	NO	1773
MA	Essex	Gloucester	14460	Boston-Cambridge-Newton, MA-NH	25	009	2219.01	25009221901	03 MIDDLE	NO	3490
MA	Essex	Gloucester	14460	Boston-Cambridge-Newton, MA-NH	25	009	2219.02	25009221902	03 MIDDLE	NO	3661
MA	Essex	Groveland	14460	Boston-Cambridge-Newton, MA-NH	25	009	2641	25009264100	03 MIDDLE	NO	6752
MA	Essex	Hamilton	14460	Boston-Cambridge-Newton, MA-NH	25	009	2151.01	25009215101	03 MIDDLE	NO	4622
MA	Essex	Hamilton	14460	Boston-Cambridge-Newton, MA-NH	25	009	2151.02	25009215102	03 MIDDLE	NO	2939
MA	Essex	Haverhill	14460	Boston-Cambridge-Newton, MA-NH	25	009	2601	25009260100	01 LOW	YES	6149
MA	Essex	Haverhill	14460	Boston-Cambridge-Newton, MA-NH	25	009	2602	25009260200	01 LOW	NO	3623
MA	Essex	Haverhill	14460	Boston-Cambridge-Newton, MA-NH	25	009	2603.01	25009260301	03 MIDDLE	NO	4722
MA	Essex	Haverhill	14460	Boston-Cambridge-Newton, MA-NH	25	009	2603.02	25009260302	03 MIDDLE	NO	3254
MA	Essex	Haverhill	14460	Boston-Cambridge-Newton, MA-NH	25	009	2604.01	25009260401	03 MIDDLE	NO	4169
MA	Essex	Haverhill	14460	Boston-Cambridge-Newton, MA-NH	25	009	2604.02	25009260402	03 MIDDLE	NO	7000
MA	Essex	Haverhill	14460	Boston-Cambridge-Newton, MA-NH	25	009	2605	25009260500	03 MIDDLE	NO	4142
MA	Essex	Haverhill	14460	Boston-Cambridge-Newton, MA-NH	25	009	2606	25009260600	02 MODERATE	NO	3702

MA	Essex	Haverhill	14460	Boston-Cambridge-Newton, MA-NH	25	009	2607	25009260700	02 MODERATE	NO	4882
MA	Essex	Haverhill	14460	Boston-Cambridge-Newton, MA-NH	25	009	2608	25009260800	01 LOW	YES	6132
MA	Essex	Haverhill	14460	Boston-Cambridge-Newton, MA-NH	25	009	2609	25009260900	02 MODERATE	NO	5434
MA	Essex	Haverhill	14460	Boston-Cambridge-Newton, MA-NH	25	009	2610	25009261000	02 MODERATE	NO	4400
MA	Essex	Haverhill	14460	Boston-Cambridge-Newton, MA-NH	25	009	2611.01	25009261101	03 MIDDLE	NO	5028
MA	Essex	Haverhill	14460	Boston-Cambridge-Newton, MA-NH	25	009	2611.02	25009261102	02 MODERATE	NO	5150
MA	Essex	Ipswich	14460	Boston-Cambridge-Newton, MA-NH	25	009	2231	25009223100	03 MIDDLE	NO	4149
MA	Essex	Ipswich	14460	Boston-Cambridge-Newton, MA-NH	25	009	2232	25009223200	03 MIDDLE	NO	3747
MA	Essex	Ipswich	14460	Boston-Cambridge-Newton, MA-NH	25	009	2233	25009223300	04 UPPER	NO	5889
MA	Essex	Lawrence	14460	Boston-Cambridge-Newton, MA-NH	25	009	2501	25009250100	01 LOW	YES	3753
MA	Essex	Lawrence	14460	Boston-Cambridge-Newton, MA-NH	25	009	2502	25009250200	02 MODERATE	YES	6764
MA	Essex	Lawrence	14460	Boston-Cambridge-Newton, MA-NH	25	009	2503	25009250300	01 LOW	YES	2905
MA	Essex	Lawrence	14460	Boston-Cambridge-Newton, MA-NH	25	009	2504	25009250400	01 LOW	YES	4070
MA	Essex	Lawrence	14460	Boston-Cambridge-Newton, MA-NH	25	009	2505	25009250500	01 LOW	YES	4357
MA	Essex	Lawrence	14460	Boston-Cambridge-Newton, MA-NH	25	009	2506	25009250600	01 LOW	YES	6250
MA	Essex	Lawrence	14460	Boston-Cambridge-Newton, MA-NH	25	009	2507	25009250700	01 LOW	YES	5574
MA	Essex	Lawrence	14460	Boston-Cambridge-Newton, MA-NH	25	009	2508	25009250800	01 LOW	YES	9069
MA	Essex	Lawrence	14460	Boston-Cambridge-Newton, MA-NH	25	009	2509	25009250900	01 LOW	YES	2255
MA	Essex	Lawrence	14460	Boston-Cambridge-Newton, MA-NH	25	009	2510	25009251000	01 LOW	YES	1895
MA	Essex	Lawrence	14460	Boston-Cambridge-Newton, MA-NH	25	009	2511	25009251100	01 LOW	YES	3018
MA	Essex	Lawrence	14460	Boston-Cambridge-Newton, MA-NH	25	009	2512	25009251200	01 LOW	YES	1474
MA	Essex	Lawrence	14460	Boston-Cambridge-Newton, MA-NH	25	009	2513	25009251300	01 LOW	YES	3893
MA	Essex	Lawrence	14460	Boston-Cambridge-Newton, MA-NH	25	009	2514	25009251400	01 LOW	YES	5520
MA	Essex	Lawrence	14460	Boston-Cambridge-Newton, MA-NH	25	009	2515	25009251500	01 LOW	YES	7275
MA	Essex	Lawrence	14460	Boston-Cambridge-Newton, MA-NH	25	009	2516	25009251600	01 LOW	YES	7164
MA	Essex	Lawrence	14460	Boston-Cambridge-Newton, MA-NH	25	009	2517	25009251700	01 LOW	YES	5809
MA	Essex	Lawrence	14460	Boston-Cambridge-Newton, MA-NH	25	009	2518	25009251800	02 MODERATE	YES	8098
MA	Essex	Lynn	14460	Boston-Cambridge-Newton, MA-NH	25	009	2051	25009205100	02 MODERATE	NO	6128
MA	Essex	Lynn	14460	Boston-Cambridge-Newton, MA-NH	25	009	2052	25009205200	02 MODERATE	YES	5925
MA	Essex	Lynn	14460	Boston-Cambridge-Newton, MA-NH	25	009	2053	25009205300	03 MIDDLE	NO	4807
MA	Essex	Lynn	14460	Boston-Cambridge-Newton, MA-NH	25	009	2054	25009205400	03 MIDDLE	NO	4874
MA	Essex	Lynn	14460	Boston-Cambridge-Newton, MA-NH	25	009	2055	25009205500	02 MODERATE	YES	5500
MA	Essex	Lynn	14460	Boston-Cambridge-Newton, MA-NH	25	009	2056	25009205600	02 MODERATE	YES	4422
MA	Essex	Lynn	14460	Boston-Cambridge-Newton, MA-NH	25	009	2057	25009205700	02 MODERATE	YES	5072
MA	Essex	Lynn	14460	Boston-Cambridge-Newton, MA-NH	25	009	2058	25009205800	02 MODERATE	YES	3725
MA	Essex	Lynn	14460	Boston-Cambridge-Newton, MA-NH	25	009	2059	25009205900	02 MODERATE	YES	4798
MA	Essex	Lynn	14460	Boston-Cambridge-Newton, MA-NH	25	009	2060	25009206000	01 LOW	YES	3704
MA	Essex	Lynn	14460	Boston-Cambridge-Newton, MA-NH	25	009	2061	25009206100	01 LOW	YES	4199
MA	Essex	Lynn	14460	Boston-Cambridge-Newton, MA-NH	25	009	2062	25009206200	02 MODERATE	YES	5879
MA	Essex	Lynn	14460	Boston-Cambridge-Newton, MA-NH	25	009	2063	25009206300	02 MODERATE	YES	4214
MA	Essex	Lynn	14460	Boston-Cambridge-Newton, MA-NH	25	009	2064	25009206400	02 MODERATE	YES	6060
MA	Essex	Lynn	14460	Boston-Cambridge-Newton, MA-NH	25	009	2065	25009206500	01 LOW	YES	3747
MA	Essex	Lynn	14460	Boston-Cambridge-Newton, MA-NH	25	009	2066	25009206600	02 MODERATE	YES	5116
MA	Essex	Lynn	14460	Boston-Cambridge-Newton, MA-NH	25	009	2067	25009206700	02 MODERATE	YES	4564
MA	Essex	Lynn	14460	Boston-Cambridge-Newton, MA-NH	25	009	2068	25009206800	01 LOW	YES	4425
MA	Essex	Lynn	14460	Boston-Cambridge-Newton, MA-NH	25	009	2069	25009206900	01 LOW	YES	4995
MA	Essex	Lynn	14460	Boston-Cambridge-Newton, MA-NH	25	009	2070	25009207000	01 LOW	YES	2289
MA	Essex	Lynn	14460	Boston-Cambridge-Newton, MA-NH	25	009	2071	25009207100	01 LOW	YES	3807
MA	Essex	Lynn	14460	Boston-Cambridge-Newton, MA-NH	25	009	2072	25009207200	01 LOW	YES	3003
MA	Essex	Lynnfield	14460	Boston-Cambridge-Newton, MA-NH	25	009	2091	25009209100	04 UPPER	NO	7176
MA	Essex	Lynnfield	14460	Boston-Cambridge-Newton, MA-NH	25	009	2092	25009209200	04 UPPER	NO	5824
MA	Essex	Manchester-by-the-Sea	14460	Boston-Cambridge-Newton, MA-NH	25	009	2181	25009218100	04 UPPER	NO	5395
MA	Essex	Marblehead	14460	Boston-Cambridge-Newton, MA-NH	25	009	2031	25009203100	04 UPPER	NO	7232
MA	Essex	Marblehead	14460	Boston-Cambridge-Newton, MA-NH	25	009	2032	25009203200	04 UPPER	NO	4668
MA	Essex	Marblehead	14460	Boston-Cambridge-Newton, MA-NH	25	009	2033.01	25009203301	03 MIDDLE	NO	4098

MA	Essex	Marblehead	14460	Boston-Cambridge-Newton, MA-NH	25	009	2033.02	25009203302	04 UPPER	NO	4443
MA	Essex	Merrimac	14460	Boston-Cambridge-Newton, MA-NH	25	009	2621	25009262100	03 MIDDLE	NO	6723
MA	Essex	Methuen Town	14460	Boston-Cambridge-Newton, MA-NH	25	009	2521.01	25009252101	02 MODERATE	NO	4114
MA	Essex	Methuen Town	14460	Boston-Cambridge-Newton, MA-NH	25	009	2521.02	25009252102	03 MIDDLE	NO	4418
MA	Essex	Methuen Town	14460	Boston-Cambridge-Newton, MA-NH	25	009	2522.01	25009252201	02 MODERATE	NO	3522
MA	Essex	Methuen Town	14460	Boston-Cambridge-Newton, MA-NH	25	009	2522.02	25009252202	03 MIDDLE	NO	3280
MA	Essex	Methuen Town	14460	Boston-Cambridge-Newton, MA-NH	25	009	2523	25009252300	02 MODERATE	YES	7496
MA	Essex	Methuen Town	14460	Boston-Cambridge-Newton, MA-NH	25	009	2524	25009252400	01 LOW	YES	4854
MA	Essex	Methuen Town	14460	Boston-Cambridge-Newton, MA-NH	25	009	2525.01	25009252501	02 MODERATE	YES	4319
MA	Essex	Methuen Town	14460	Boston-Cambridge-Newton, MA-NH	25	009	2525.02	25009252502	02 MODERATE	NO	5046
MA	Essex	Methuen Town	14460	Boston-Cambridge-Newton, MA-NH	25	009	2526.01	25009252601	03 MIDDLE	NO	7400
MA	Essex	Methuen Town	14460	Boston-Cambridge-Newton, MA-NH	25	009	2526.02	25009252602	03 MIDDLE	NO	5469
MA	Essex	Methuen Town	14460	Boston-Cambridge-Newton, MA-NH	25	009	2526.03	25009252603	03 MIDDLE	NO	3141
MA	Essex	Middleton	14460	Boston-Cambridge-Newton, MA-NH	25	009	2121.01	25009212101	04 UPPER	NO	5047
MA	Essex	Middleton	14460	Boston-Cambridge-Newton, MA-NH	25	009	2121.02	25009212102	03 MIDDLE	NO	4732
MA	Essex	Nahant	14460	Boston-Cambridge-Newton, MA-NH	25	009	2011	25009201100	03 MIDDLE	NO	3334
MA	Essex	Newbury	14460	Boston-Cambridge-Newton, MA-NH	25	009	2691	25009269100	04 UPPER	NO	6716
MA	Essex	Newburyport	14460	Boston-Cambridge-Newton, MA-NH	25	009	2681	25009268100	04 UPPER	NO	2602
MA	Essex	Newburyport	14460	Boston-Cambridge-Newton, MA-NH	25	009	2682	25009268200	03 MIDDLE	NO	6940
MA	Essex	Newburyport	14460	Boston-Cambridge-Newton, MA-NH	25	009	2683	25009268300	03 MIDDLE	NO	4371
MA	Essex	Newburyport	14460	Boston-Cambridge-Newton, MA-NH	25	009	2684	25009268400	03 MIDDLE	NO	4376
MA	Essex	North Andover	14460	Boston-Cambridge-Newton, MA-NH	25	009	2531	25009253100	03 MIDDLE	NO	6001
MA	Essex	North Andover	14460	Boston-Cambridge-Newton, MA-NH	25	009	2532.01	25009253201	03 MIDDLE	NO	3154
MA	Essex	North Andover	14460	Boston-Cambridge-Newton, MA-NH	25	009	2532.02	25009253202	03 MIDDLE	NO	6861
MA	Essex	North Andover	14460	Boston-Cambridge-Newton, MA-NH	25	009	2532.03	25009253203	04 UPPER	NO	4166
MA	Essex	North Andover	14460	Boston-Cambridge-Newton, MA-NH	25	009	2532.04	25009253204	04 UPPER	NO	6379
MA	Essex	North Andover	14460	Boston-Cambridge-Newton, MA-NH	25	009	2532.05	25009253205	04 UPPER	NO	4354
MA	Essex	Peabody	14460	Boston-Cambridge-Newton, MA-NH	25	009	2101	25009210100	03 MIDDLE	NO	6880
MA	Essex	Peabody	14460	Boston-Cambridge-Newton, MA-NH	25	009	2102	25009210200	03 MIDDLE	NO	5308
MA	Essex	Peabody	14460	Boston-Cambridge-Newton, MA-NH	25	009	2103.01	25009210301	03 MIDDLE	NO	5176
MA	Essex	Peabody	14460	Boston-Cambridge-Newton, MA-NH	25	009	2103.02	25009210302	03 MIDDLE	NO	4918
MA	Essex	Peabody	14460	Boston-Cambridge-Newton, MA-NH	25	009	2104.01	25009210401	02 MODERATE	NO	3235
MA	Essex	Peabody	14460	Boston-Cambridge-Newton, MA-NH	25	009	2104.02	25009210402	03 MIDDLE	NO	4133
MA	Essex	Peabody	14460	Boston-Cambridge-Newton, MA-NH	25	009	2105	25009210500	03 MIDDLE	NO	6946
MA	Essex	Peabody	14460	Boston-Cambridge-Newton, MA-NH	25	009	2106	25009210600	02 MODERATE	NO	4424
MA	Essex	Peabody	14460	Boston-Cambridge-Newton, MA-NH	25	009	2107	25009210700	01 LOW	NO	4446
MA	Essex	Peabody	14460	Boston-Cambridge-Newton, MA-NH	25	009	2108	25009210800	02 MODERATE	NO	4951
MA	Essex	Peabody	14460	Boston-Cambridge-Newton, MA-NH	25	009	2109	25009210900	03 MIDDLE	NO	4064
MA	Essex	Rockport	14460	Boston-Cambridge-Newton, MA-NH	25	009	2201.01	25009220101	03 MIDDLE	NO	4014
MA	Essex	Rockport	14460	Boston-Cambridge-Newton, MA-NH	25	009	2201.02	25009220102	03 MIDDLE	NO	2978
MA	Essex	Rowley	14460	Boston-Cambridge-Newton, MA-NH	25	009	2701	25009270100	03 MIDDLE	NO	6161
MA	Essex	Salem	14460	Boston-Cambridge-Newton, MA-NH	25	009	2041.01	25009204101	02 MODERATE	NO	4664
MA	Essex	Salem	14460	Boston-Cambridge-Newton, MA-NH	25	009	2041.02	25009204102	03 MIDDLE	NO	5708
MA	Essex	Salem	14460	Boston-Cambridge-Newton, MA-NH	25	009	2042	25009204200	01 LOW	NO	5236
MA	Essex	Salem	14460	Boston-Cambridge-Newton, MA-NH	25	009	2043	25009204300	01 LOW	YES	4076
MA	Essex	Salem	14460	Boston-Cambridge-Newton, MA-NH	25	009	2044	25009204400	03 MIDDLE	NO	3489
MA	Essex	Salem	14460	Boston-Cambridge-Newton, MA-NH	25	009	2045	25009204500	03 MIDDLE	NO	3537
MA	Essex	Salem	14460	Boston-Cambridge-Newton, MA-NH	25	009	2046	25009204600	03 MIDDLE	NO	5369
MA	Essex	Salem	14460	Boston-Cambridge-Newton, MA-NH	25	009	2047.01	25009204701	02 MODERATE	NO	6185
MA	Essex	Salem	14460	Boston-Cambridge-Newton, MA-NH	25	009	2047.02	25009204702	02 MODERATE	NO	6208
MA	Essex	Salisbury	14460	Boston-Cambridge-Newton, MA-NH	25	009	2671.02	25009267102	02 MODERATE	NO	5051
MA	Essex	Salisbury	14460	Boston-Cambridge-Newton, MA-NH	25	009	2671.03	25009267103	03 MIDDLE	NO	1730
MA	Essex	Salisbury	14460	Boston-Cambridge-Newton, MA-NH	25	009	2671.04	25009267104	03 MIDDLE	NO	2455
MA	Essex	Saugus	14460	Boston-Cambridge-Newton, MA-NH	25	009	2081.01	25009208101	03 MIDDLE	NO	5402
MA	Essex	Saugus	14460	Boston-Cambridge-Newton, MA-NH	25	009	2081.02	25009208102	03 MIDDLE	NO	3542

MA	Essex	Saugus	14460	Boston-Cambridge-Newton, MA-NH	25	009	2082	25009208200	03 MIDDLE	NO	5530
MA	Essex	Saugus	14460	Boston-Cambridge-Newton, MA-NH	25	009	2083.01	25009208301	02 MODERATE	NO	2678
MA	Essex	Saugus	14460	Boston-Cambridge-Newton, MA-NH	25	009	2083.02	25009208302	02 MODERATE	NO	4985
MA	Essex	Saugus	14460	Boston-Cambridge-Newton, MA-NH	25	009	2084.01	25009208401	03 MIDDLE	NO	2968
MA	Essex	Saugus	14460	Boston-Cambridge-Newton, MA-NH	25	009	2084.02	25009208402	03 MIDDLE	NO	3514
MA	Essex	Swampscott	14460	Boston-Cambridge-Newton, MA-NH	25	009	2021.01	25009202101	03 MIDDLE	NO	2255
MA	Essex	Swampscott	14460	Boston-Cambridge-Newton, MA-NH	25	009	2021.03	25009202103	00 NA	NO	1735
MA	Essex	Swampscott	14460	Boston-Cambridge-Newton, MA-NH	25	009	2021.04	25009202104	02 MODERATE	NO	4941
MA	Essex	Swampscott	14460	Boston-Cambridge-Newton, MA-NH	25	009	2022	25009202200	04 UPPER	NO	6188
MA	Essex	Topsfield	14460	Boston-Cambridge-Newton, MA-NH	25	009	2141	25009214100	04 UPPER	NO	6569
MA	Essex	Wenham	14460	Boston-Cambridge-Newton, MA-NH	25	009	2161	25009216100	04 UPPER	NO	4979
MA	Essex	West Newbury	14460	Boston-Cambridge-Newton, MA-NH	25	009	2631	25009263100	04 UPPER	NO	4500
MA	Middlesex	Ashby	14460	Boston-Cambridge-Newton, MA-NH	25	017	3001	25017300100	03 MIDDLE	NO	3193
MA	Middlesex	Townsend	14460	Boston-Cambridge-Newton, MA-NH	25	017	3011.01	25017301101	03 MIDDLE	NO	4210
MA	Middlesex	Townsend	14460	Boston-Cambridge-Newton, MA-NH	25	017	3011.02	25017301102	03 MIDDLE	NO	4917
MA	Middlesex	Acton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3631.03	25017363103	04 UPPER	NO	3617
MA	Middlesex	Acton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3631.04	25017363104	04 UPPER	NO	6259
MA	Middlesex	Acton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3631.05	25017363105	04 UPPER	NO	3781
MA	Middlesex	Acton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3631.06	25017363106	04 UPPER	YES	3330
MA	Middlesex	Acton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3632.01	25017363201	04 UPPER	NO	3317
MA	Middlesex	Acton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3632.02	25017363202	04 UPPER	NO	3717
MA	Middlesex	Arlington	14460	Boston-Cambridge-Newton, MA-NH	25	017	3561	25017356100	04 UPPER	NO	3330
MA	Middlesex	Arlington	14460	Boston-Cambridge-Newton, MA-NH	25	017	3563	25017356300	02 MODERATE	NO	5332
MA	Middlesex	Arlington	14460	Boston-Cambridge-Newton, MA-NH	25	017	3564	25017356400	04 UPPER	NO	8136
MA	Middlesex	Arlington	14460	Boston-Cambridge-Newton, MA-NH	25	017	3565	25017356500	04 UPPER	NO	7067
MA	Middlesex	Arlington	14460	Boston-Cambridge-Newton, MA-NH	25	017	3566.01	25017356601	03 MIDDLE	NO	4783
MA	Middlesex	Arlington	14460	Boston-Cambridge-Newton, MA-NH	25	017	3566.02	25017356602	04 UPPER	NO	4284
MA	Middlesex	Arlington	14460	Boston-Cambridge-Newton, MA-NH	25	017	3567.01	25017356701	04 UPPER	NO	6275
MA	Middlesex	Arlington	14460	Boston-Cambridge-Newton, MA-NH	25	017	3567.03	25017356703	04 UPPER	NO	3211
MA	Middlesex	Arlington	14460	Boston-Cambridge-Newton, MA-NH	25	017	3567.04	25017356704	04 UPPER	NO	3890
MA	Middlesex	Ashland	14460	Boston-Cambridge-Newton, MA-NH	25	017	3851.01	25017385101	04 UPPER	NO	2869
MA	Middlesex	Ashland	14460	Boston-Cambridge-Newton, MA-NH	25	017	3851.02	25017385102	03 MIDDLE	NO	4972
MA	Middlesex	Ashland	14460	Boston-Cambridge-Newton, MA-NH	25	017	3852.01	25017385201	03 MIDDLE	NO	2837
MA	Middlesex	Ashland	14460	Boston-Cambridge-Newton, MA-NH	25	017	3852.03	25017385203	04 UPPER	NO	4797
MA	Middlesex	Ashland	14460	Boston-Cambridge-Newton, MA-NH	25	017	3852.04	25017385204	04 UPPER	NO	3357
MA	Middlesex	Ayer	14460	Boston-Cambridge-Newton, MA-NH	25	017	3251.01	25017325101	04 UPPER	NO	4010
MA	Middlesex	Ayer	14460	Boston-Cambridge-Newton, MA-NH	25	017	3251.02	25017325102	03 MIDDLE	NO	4469
MA	Middlesex	Bedford	14460	Boston-Cambridge-Newton, MA-NH	25	017	3591	25017359100	04 UPPER	NO	6544
MA	Middlesex	Bedford	14460	Boston-Cambridge-Newton, MA-NH	25	017	3593.03	25017359303	04 UPPER	NO	7839
MA	Middlesex	Belmont	14460	Boston-Cambridge-Newton, MA-NH	25	017	3571	25017357100	04 UPPER	NO	5480
MA	Middlesex	Belmont	14460	Boston-Cambridge-Newton, MA-NH	25	017	3572	25017357200	04 UPPER	NO	3243
MA	Middlesex	Belmont	14460	Boston-Cambridge-Newton, MA-NH	25	017	3573	25017357300	04 UPPER	NO	3117
MA	Middlesex	Belmont	14460	Boston-Cambridge-Newton, MA-NH	25	017	3574	25017357400	04 UPPER	NO	2372
MA	Middlesex	Belmont	14460	Boston-Cambridge-Newton, MA-NH	25	017	3575	25017357500	04 UPPER	NO	2255
MA	Middlesex	Belmont	14460	Boston-Cambridge-Newton, MA-NH	25	017	3576	25017357600	04 UPPER	NO	2665
MA	Middlesex	Belmont	14460	Boston-Cambridge-Newton, MA-NH	25	017	3577	25017357700	03 MIDDLE	NO	4139
MA	Middlesex	Belmont	14460	Boston-Cambridge-Newton, MA-NH	25	017	3578	25017357800	04 UPPER	NO	4024
MA	Middlesex	Billerica	14460	Boston-Cambridge-Newton, MA-NH	25	017	3161.01	25017316101	03 MIDDLE	NO	5057
MA	Middlesex	Billerica	14460	Boston-Cambridge-Newton, MA-NH	25	017	3161.02	25017316102	03 MIDDLE	NO	6152
MA	Middlesex	Billerica	14460	Boston-Cambridge-Newton, MA-NH	25	017	3162.01	25017316201	03 MIDDLE	NO	4218
MA	Middlesex	Billerica	14460	Boston-Cambridge-Newton, MA-NH	25	017	3162.02	25017316202	03 MIDDLE	NO	4440
MA	Middlesex	Billerica	14460	Boston-Cambridge-Newton, MA-NH	25	017	3163	25017316300	03 MIDDLE	NO	8441
MA	Middlesex	Billerica	14460	Boston-Cambridge-Newton, MA-NH	25	017	3164	25017316400	03 MIDDLE	NO	7097
MA	Middlesex	Billerica	14460	Boston-Cambridge-Newton, MA-NH	25	017	3165	25017316500	03 MIDDLE	NO	6714
MA	Middlesex	Boxborough	14460	Boston-Cambridge-Newton, MA-NH	25	017	3881	25017388100	04 UPPER	NO	5506

MA	Middlesex	Burlington	14460	Boston-Cambridge-Newton, MA-NH	25	017	3321	25017332100	04 UPPER	NO	6063
MA	Middlesex	Burlington	14460	Boston-Cambridge-Newton, MA-NH	25	017	3322.01	25017332201	03 MIDDLE	NO	2111
MA	Middlesex	Burlington	14460	Boston-Cambridge-Newton, MA-NH	25	017	3322.02	25017332202	03 MIDDLE	NO	6640
MA	Middlesex	Burlington	14460	Boston-Cambridge-Newton, MA-NH	25	017	3323	25017332300	04 UPPER	NO	6955
MA	Middlesex	Burlington	14460	Boston-Cambridge-Newton, MA-NH	25	017	3324.01	25017332401	03 MIDDLE	NO	2466
MA	Middlesex	Burlington	14460	Boston-Cambridge-Newton, MA-NH	25	017	3324.02	25017332402	03 MIDDLE	NO	2142
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3521.01	25017352101	04 UPPER	YES	4271
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3521.02	25017352102	04 UPPER	NO	2663
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3522	25017352200	02 MODERATE	NO	1999
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3523	25017352300	03 MIDDLE	NO	4313
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3524	25017352400	01 LOW	YES	1879
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3525	25017352500	03 MIDDLE	NO	3466
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3526	25017352600	02 MODERATE	NO	2817
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3527	25017352700	01 LOW	NO	2009
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3528	25017352800	03 MIDDLE	NO	1892
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3529	25017352900	04 UPPER	NO	2869
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3530	25017353000	03 MIDDLE	NO	2968
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3531.01	25017353101	03 MIDDLE	YES	3641
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3531.02	25017353102	03 MIDDLE	YES	6238
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3532	25017353200	04 UPPER	YES	5242
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3533	25017353300	04 UPPER	NO	3723
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3536	25017353600	04 UPPER	NO	5146
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3537	25017353700	04 UPPER	NO	5593
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3538	25017353800	03 MIDDLE	NO	4177
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3539	25017353900	02 MODERATE	YES	6139
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3540	25017354000	04 UPPER	NO	4918
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3541	25017354100	04 UPPER	NO	2889
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3542	25017354200	04 UPPER	NO	3008
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3543	25017354300	03 MIDDLE	NO	3488
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3544	25017354400	04 UPPER	NO	1730
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3545	25017354500	04 UPPER	NO	1937
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3546.01	25017354601	03 MIDDLE	NO	1646
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3546.02	25017354602	04 UPPER	NO	4185
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3547	25017354700	04 UPPER	NO	2859
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3548	25017354800	04 UPPER	NO	2323
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3549.01	25017354901	04 UPPER	YES	2876
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3549.02	25017354902	02 MODERATE	YES	5616
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3550	25017355000	04 UPPER	NO	3129
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3594	25017359400	03 MIDDLE	NO	6754
MA	Middlesex	Carlisle	14460	Boston-Cambridge-Newton, MA-NH	25	017	3621	25017362100	04 UPPER	NO	5237
MA	Middlesex	Chelmsford	14460	Boston-Cambridge-Newton, MA-NH	25	017	3171.01	25017317101	03 MIDDLE	NO	6966
MA	Middlesex	Chelmsford	14460	Boston-Cambridge-Newton, MA-NH	25	017	3171.02	25017317102	03 MIDDLE	NO	4945
MA	Middlesex	Chelmsford	14460	Boston-Cambridge-Newton, MA-NH	25	017	3171.03	25017317103	04 UPPER	NO	5081
MA	Middlesex	Chelmsford	14460	Boston-Cambridge-Newton, MA-NH	25	017	3172.01	25017317201	04 UPPER	NO	2897
MA	Middlesex	Chelmsford	14460	Boston-Cambridge-Newton, MA-NH	25	017	3172.02	25017317202	04 UPPER	NO	3426
MA	Middlesex	Chelmsford	14460	Boston-Cambridge-Newton, MA-NH	25	017	3172.03	25017317203	04 UPPER	NO	4253
MA	Middlesex	Chelmsford	14460	Boston-Cambridge-Newton, MA-NH	25	017	3173.01	25017317301	03 MIDDLE	NO	2869
MA	Middlesex	Chelmsford	14460	Boston-Cambridge-Newton, MA-NH	25	017	3173.02	25017317302	03 MIDDLE	NO	5955
MA	Middlesex	Concord	14460	Boston-Cambridge-Newton, MA-NH	25	017	3593.01	25017359301	00 NA	NO	0
MA	Middlesex	Concord	14460	Boston-Cambridge-Newton, MA-NH	25	017	3611	25017361100	04 UPPER	NO	5726
MA	Middlesex	Concord	14460	Boston-Cambridge-Newton, MA-NH	25	017	3612	25017361200	04 UPPER	NO	6259
MA	Middlesex	Concord	14460	Boston-Cambridge-Newton, MA-NH	25	017	3613	25017361300	04 UPPER	NO	6506
MA	Middlesex	Dracut	14460	Boston-Cambridge-Newton, MA-NH	25	017	3141.01	25017314101	03 MIDDLE	NO	6785
MA	Middlesex	Dracut	14460	Boston-Cambridge-Newton, MA-NH	25	017	3141.02	25017314102	02 MODERATE	NO	7448
MA	Middlesex	Dracut	14460	Boston-Cambridge-Newton, MA-NH	25	017	3142	25017314200	03 MIDDLE	NO	5629

MA	Middlesex	Dracut	14460	Boston-Cambridge-Newton, MA-NH	25	017	3143.01	25017314301	03 MIDDLE	NO	9287
MA	Middlesex	Dracut	14460	Boston-Cambridge-Newton, MA-NH	25	017	3143.02	25017314302	03 MIDDLE	NO	3468
MA	Middlesex	Dunstable	14460	Boston-Cambridge-Newton, MA-NH	25	017	3281	25017328100	04 UPPER	NO	3358
MA	Middlesex	Everett	14460	Boston-Cambridge-Newton, MA-NH	25	017	3421.01	25017342101	02 MODERATE	YES	5028
MA	Middlesex	Everett	14460	Boston-Cambridge-Newton, MA-NH	25	017	3421.02	25017342102	02 MODERATE	YES	4718
MA	Middlesex	Everett	14460	Boston-Cambridge-Newton, MA-NH	25	017	3422.01	25017342201	01 LOW	YES	6274
MA	Middlesex	Everett	14460	Boston-Cambridge-Newton, MA-NH	25	017	3422.02	25017342202	02 MODERATE	YES	4208
MA	Middlesex	Everett	14460	Boston-Cambridge-Newton, MA-NH	25	017	3423.01	25017342301	02 MODERATE	YES	3242
MA	Middlesex	Everett	14460	Boston-Cambridge-Newton, MA-NH	25	017	3423.02	25017342302	02 MODERATE	YES	4548
MA	Middlesex	Everett	14460	Boston-Cambridge-Newton, MA-NH	25	017	3424.01	25017342401	02 MODERATE	YES	4604
MA	Middlesex	Everett	14460	Boston-Cambridge-Newton, MA-NH	25	017	3424.02	25017342402	02 MODERATE	YES	3664
MA	Middlesex	Everett	14460	Boston-Cambridge-Newton, MA-NH	25	017	3425.01	25017342501	02 MODERATE	YES	4740
MA	Middlesex	Everett	14460	Boston-Cambridge-Newton, MA-NH	25	017	3425.02	25017342502	00 NA	YES	3080
MA	Middlesex	Everett	14460	Boston-Cambridge-Newton, MA-NH	25	017	3426	25017342600	02 MODERATE	YES	4969
MA	Middlesex	Framingham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3831.01	25017383101	01 LOW	YES	4149
MA	Middlesex	Framingham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3831.02	25017383102	01 LOW	YES	5012
MA	Middlesex	Framingham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3832	25017383200	02 MODERATE	YES	6591
MA	Middlesex	Framingham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3833	25017383300	03 MIDDLE	YES	3191
MA	Middlesex	Framingham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3834.01	25017383401	01 LOW	YES	2499
MA	Middlesex	Framingham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3834.02	25017383402	02 MODERATE	YES	3799
MA	Middlesex	Framingham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3835.01	25017383501	02 MODERATE	YES	4674
MA	Middlesex	Framingham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3835.02	25017383502	03 MIDDLE	NO	3932
MA	Middlesex	Framingham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3836	25017383600	03 MIDDLE	NO	6341
MA	Middlesex	Framingham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3837	25017383700	03 MIDDLE	NO	5308
MA	Middlesex	Framingham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3838	25017383800	04 UPPER	NO	6356
MA	Middlesex	Framingham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3839.02	25017383902	04 UPPER	NO	5466
MA	Middlesex	Framingham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3839.03	25017383903	03 MIDDLE	NO	2665
MA	Middlesex	Framingham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3839.04	25017383904	03 MIDDLE	NO	5221
MA	Middlesex	Framingham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3840.03	25017384003	03 MIDDLE	NO	5699
MA	Middlesex	Framingham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3840.04	25017384004	03 MIDDLE	NO	1459
MA	Middlesex	Groton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3261.01	25017326101	04 UPPER	NO	4511
MA	Middlesex	Groton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3261.02	25017326102	04 UPPER	NO	6804
MA	Middlesex	Holliston	14460	Boston-Cambridge-Newton, MA-NH	25	017	3871	25017387100	04 UPPER	NO	4379
MA	Middlesex	Holliston	14460	Boston-Cambridge-Newton, MA-NH	25	017	3872.01	25017387201	04 UPPER	NO	6231
MA	Middlesex	Holliston	14460	Boston-Cambridge-Newton, MA-NH	25	017	3872.02	25017387202	04 UPPER	NO	4386
MA	Middlesex	Hopkinton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3201.02	25017320102	04 UPPER	NO	5417
MA	Middlesex	Hopkinton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3201.05	25017320105	04 UPPER	NO	2573
MA	Middlesex	Hopkinton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3201.06	25017320106	04 UPPER	NO	6392
MA	Middlesex	Hopkinton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3201.07	25017320107	04 UPPER	NO	4376
MA	Middlesex	Hudson	14460	Boston-Cambridge-Newton, MA-NH	25	017	3221	25017322100	04 UPPER	NO	4651
MA	Middlesex	Hudson	14460	Boston-Cambridge-Newton, MA-NH	25	017	3222	25017322200	03 MIDDLE	NO	4462
MA	Middlesex	Hudson	14460	Boston-Cambridge-Newton, MA-NH	25	017	3223	25017322300	03 MIDDLE	NO	6281
MA	Middlesex	Hudson	14460	Boston-Cambridge-Newton, MA-NH	25	017	3224	25017322400	03 MIDDLE	NO	4698
MA	Middlesex	Lexington	14460	Boston-Cambridge-Newton, MA-NH	25	017	3581	25017358100	04 UPPER	NO	5282
MA	Middlesex	Lexington	14460	Boston-Cambridge-Newton, MA-NH	25	017	3583	25017358300	04 UPPER	NO	6380
MA	Middlesex	Lexington	14460	Boston-Cambridge-Newton, MA-NH	25	017	3584	25017358400	04 UPPER	NO	5285
MA	Middlesex	Lexington	14460	Boston-Cambridge-Newton, MA-NH	25	017	3585	25017358500	04 UPPER	NO	5580
MA	Middlesex	Lexington	14460	Boston-Cambridge-Newton, MA-NH	25	017	3586	25017358600	04 UPPER	NO	6319
MA	Middlesex	Lexington	14460	Boston-Cambridge-Newton, MA-NH	25	017	3587	25017358700	04 UPPER	NO	5608
MA	Middlesex	Lincoln	14460	Boston-Cambridge-Newton, MA-NH	25	017	3593.02	25017359302	00 NA	NO	0
MA	Middlesex	Lincoln	14460	Boston-Cambridge-Newton, MA-NH	25	017	3603	25017360300	04 UPPER	NO	7014
MA	Middlesex	Littleton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3241.01	25017324101	03 MIDDLE	NO	5567
MA	Middlesex	Littleton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3241.02	25017324102	04 UPPER	NO	4574
MA	Middlesex	Lowell	14460	Boston-Cambridge-Newton, MA-NH	25	017	3101.01	25017310101	02 MODERATE	YES	3472
MA	Middlesex	Lowell	14460	Boston-Cambridge-Newton, MA-NH	25	017	3101.02	25017310102	01 LOW	YES	2609

MA	Middlesex	Lowell	14460	Boston-Cambridge-Newton, MA-NH	25	017	3102	25017310200	02 MODERATE	YES	6537
MA	Middlesex	Lowell	14460	Boston-Cambridge-Newton, MA-NH	25	017	3103	25017310300	02 MODERATE	YES	6689
MA	Middlesex	Lowell	14460	Boston-Cambridge-Newton, MA-NH	25	017	3104	25017310400	01 LOW	YES	3429
MA	Middlesex	Lowell	14460	Boston-Cambridge-Newton, MA-NH	25	017	3105	25017310500	02 MODERATE	YES	3291
MA	Middlesex	Lowell	14460	Boston-Cambridge-Newton, MA-NH	25	017	3106.01	25017310601	02 MODERATE	NO	6194
MA	Middlesex	Lowell	14460	Boston-Cambridge-Newton, MA-NH	25	017	3106.02	25017310602	02 MODERATE	NO	6358
MA	Middlesex	Lowell	14460	Boston-Cambridge-Newton, MA-NH	25	017	3107	25017310700	01 LOW	YES	4530
MA	Middlesex	Lowell	14460	Boston-Cambridge-Newton, MA-NH	25	017	3111	25017311100	01 LOW	YES	2544
MA	Middlesex	Lowell	14460	Boston-Cambridge-Newton, MA-NH	25	017	3112	25017311200	01 LOW	YES	3217
MA	Middlesex	Lowell	14460	Boston-Cambridge-Newton, MA-NH	25	017	3113	25017311300	02 MODERATE	YES	5207
MA	Middlesex	Lowell	14460	Boston-Cambridge-Newton, MA-NH	25	017	3114	25017311400	02 MODERATE	YES	6550
MA	Middlesex	Lowell	14460	Boston-Cambridge-Newton, MA-NH	25	017	3115	25017311500	03 MIDDLE	YES	3224
MA	Middlesex	Lowell	14460	Boston-Cambridge-Newton, MA-NH	25	017	3116	25017311600	02 MODERATE	YES	5625
MA	Middlesex	Lowell	14460	Boston-Cambridge-Newton, MA-NH	25	017	3117	25017311700	02 MODERATE	YES	5190
MA	Middlesex	Lowell	14460	Boston-Cambridge-Newton, MA-NH	25	017	3118	25017311800	02 MODERATE	YES	3603
MA	Middlesex	Lowell	14460	Boston-Cambridge-Newton, MA-NH	25	017	3119	25017311900	01 LOW	YES	3062
MA	Middlesex	Lowell	14460	Boston-Cambridge-Newton, MA-NH	25	017	3120	25017312000	01 LOW	YES	3047
MA	Middlesex	Lowell	14460	Boston-Cambridge-Newton, MA-NH	25	017	3121	25017312100	01 LOW	YES	3525
MA	Middlesex	Lowell	14460	Boston-Cambridge-Newton, MA-NH	25	017	3122	25017312200	02 MODERATE	YES	4920
MA	Middlesex	Lowell	14460	Boston-Cambridge-Newton, MA-NH	25	017	3123	25017312300	02 MODERATE	NO	5277
MA	Middlesex	Lowell	14460	Boston-Cambridge-Newton, MA-NH	25	017	3124	25017312400	01 LOW	YES	2505
MA	Middlesex	Lowell	14460	Boston-Cambridge-Newton, MA-NH	25	017	3125.01	25017312501	03 MIDDLE	NO	4456
MA	Middlesex	Lowell	14460	Boston-Cambridge-Newton, MA-NH	25	017	3125.02	25017312502	03 MIDDLE	NO	4088
MA	Middlesex	Lowell	14460	Boston-Cambridge-Newton, MA-NH	25	017	3883	25017388300	01 LOW	YES	6405
MA	Middlesex	Malden	14460	Boston-Cambridge-Newton, MA-NH	25	017	3411.01	25017341101	04 UPPER	YES	3850
MA	Middlesex	Malden	14460	Boston-Cambridge-Newton, MA-NH	25	017	3411.02	25017341102	03 MIDDLE	YES	5180
MA	Middlesex	Malden	14460	Boston-Cambridge-Newton, MA-NH	25	017	3412	25017341200	02 MODERATE	YES	6988
MA	Middlesex	Malden	14460	Boston-Cambridge-Newton, MA-NH	25	017	3413.01	25017341301	03 MIDDLE	YES	4565
MA	Middlesex	Malden	14460	Boston-Cambridge-Newton, MA-NH	25	017	3413.02	25017341302	03 MIDDLE	YES	2273
MA	Middlesex	Malden	14460	Boston-Cambridge-Newton, MA-NH	25	017	3414	25017341400	02 MODERATE	YES	6747
MA	Middlesex	Malden	14460	Boston-Cambridge-Newton, MA-NH	25	017	3415	25017341500	02 MODERATE	YES	5353
MA	Middlesex	Malden	14460	Boston-Cambridge-Newton, MA-NH	25	017	3416	25017341600	03 MIDDLE	YES	6985
MA	Middlesex	Malden	14460	Boston-Cambridge-Newton, MA-NH	25	017	3417	25017341700	02 MODERATE	NO	5607
MA	Middlesex	Malden	14460	Boston-Cambridge-Newton, MA-NH	25	017	3418	25017341800	01 LOW	YES	7075
MA	Middlesex	Malden	14460	Boston-Cambridge-Newton, MA-NH	25	017	3419.01	25017341901	03 MIDDLE	YES	1515
MA	Middlesex	Malden	14460	Boston-Cambridge-Newton, MA-NH	25	017	3419.03	25017341903	03 MIDDLE	YES	6888
MA	Middlesex	Malden	14460	Boston-Cambridge-Newton, MA-NH	25	017	3419.04	25017341904	01 LOW	YES	3237
MA	Middlesex	Marlborough	14460	Boston-Cambridge-Newton, MA-NH	25	017	3211	25017321100	03 MIDDLE	NO	7218
MA	Middlesex	Marlborough	14460	Boston-Cambridge-Newton, MA-NH	25	017	3212	25017321200	02 MODERATE	NO	6923
MA	Middlesex	Marlborough	14460	Boston-Cambridge-Newton, MA-NH	25	017	3213.01	25017321301	02 MODERATE	YES	4351
MA	Middlesex	Marlborough	14460	Boston-Cambridge-Newton, MA-NH	25	017	3213.02	25017321302	03 MIDDLE	NO	3656
MA	Middlesex	Marlborough	14460	Boston-Cambridge-Newton, MA-NH	25	017	3214	25017321400	03 MIDDLE	NO	4239
MA	Middlesex	Marlborough	14460	Boston-Cambridge-Newton, MA-NH	25	017	3215	25017321500	03 MIDDLE	NO	7791
MA	Middlesex	Marlborough	14460	Boston-Cambridge-Newton, MA-NH	25	017	3216	25017321600	03 MIDDLE	NO	7615
MA	Middlesex	Maynard	14460	Boston-Cambridge-Newton, MA-NH	25	017	3641.01	25017364101	04 UPPER	NO	5631
MA	Middlesex	Maynard	14460	Boston-Cambridge-Newton, MA-NH	25	017	3641.02	25017364102	03 MIDDLE	NO	5115
MA	Middlesex	Medford	14460	Boston-Cambridge-Newton, MA-NH	25	017	3391.01	25017339101	04 UPPER	NO	3267
MA	Middlesex	Medford	14460	Boston-Cambridge-Newton, MA-NH	25	017	3391.02	25017339102	04 UPPER	NO	3442
MA	Middlesex	Medford	14460	Boston-Cambridge-Newton, MA-NH	25	017	3392	25017339200	04 UPPER	NO	5700
MA	Middlesex	Medford	14460	Boston-Cambridge-Newton, MA-NH	25	017	3393	25017339300	02 MODERATE	NO	2996
MA	Middlesex	Medford	14460	Boston-Cambridge-Newton, MA-NH	25	017	3394	25017339400	04 UPPER	NO	3479
MA	Middlesex	Medford	14460	Boston-Cambridge-Newton, MA-NH	25	017	3395	25017339500	03 MIDDLE	NO	5662
MA	Middlesex	Medford	14460	Boston-Cambridge-Newton, MA-NH	25	017	3396	25017339600	03 MIDDLE	NO	5454
MA	Middlesex	Medford	14460	Boston-Cambridge-Newton, MA-NH	25	017	3397	25017339700	02 MODERATE	NO	3916
MA	Middlesex	Medford	14460	Boston-Cambridge-Newton, MA-NH	25	017	3398.02	25017339802	03 MIDDLE	NO	5485

MA	Middlesex	Medford	14460	Boston-Cambridge-Newton, MA-NH	25	017	3398.03	25017339803	02 MODERATE	NO	3383
MA	Middlesex	Medford	14460	Boston-Cambridge-Newton, MA-NH	25	017	3398.04	25017339804	00 NA	NO	2260
MA	Middlesex	Medford	14460	Boston-Cambridge-Newton, MA-NH	25	017	3399	25017339900	02 MODERATE	NO	5327
MA	Middlesex	Medford	14460	Boston-Cambridge-Newton, MA-NH	25	017	3400	25017340000	03 MIDDLE	NO	2590
MA	Middlesex	Medford	14460	Boston-Cambridge-Newton, MA-NH	25	017	3401	25017340100	03 MIDDLE	NO	6698
MA	Middlesex	Melrose	14460	Boston-Cambridge-Newton, MA-NH	25	017	3361	25017336100	03 MIDDLE	NO	5758
MA	Middlesex	Melrose	14460	Boston-Cambridge-Newton, MA-NH	25	017	3362.01	25017336201	04 UPPER	NO	3062
MA	Middlesex	Melrose	14460	Boston-Cambridge-Newton, MA-NH	25	017	3362.02	25017336202	04 UPPER	NO	3416
MA	Middlesex	Melrose	14460	Boston-Cambridge-Newton, MA-NH	25	017	3363	25017336300	04 UPPER	NO	6985
MA	Middlesex	Melrose	14460	Boston-Cambridge-Newton, MA-NH	25	017	3364.02	25017336402	03 MIDDLE	NO	4764
MA	Middlesex	Melrose	14460	Boston-Cambridge-Newton, MA-NH	25	017	3364.03	25017336403	00 NA	NO	3254
MA	Middlesex	Melrose	14460	Boston-Cambridge-Newton, MA-NH	25	017	3364.04	25017336404	02 MODERATE	NO	2578
MA	Middlesex	Natick	14460	Boston-Cambridge-Newton, MA-NH	25	017	3821	25017382100	04 UPPER	NO	5146
MA	Middlesex	Natick	14460	Boston-Cambridge-Newton, MA-NH	25	017	3822	25017382200	04 UPPER	NO	5375
MA	Middlesex	Natick	14460	Boston-Cambridge-Newton, MA-NH	25	017	3823	25017382300	04 UPPER	NO	5917
MA	Middlesex	Natick	14460	Boston-Cambridge-Newton, MA-NH	25	017	3824	25017382400	04 UPPER	NO	5340
MA	Middlesex	Natick	14460	Boston-Cambridge-Newton, MA-NH	25	017	3825	25017382500	03 MIDDLE	NO	5664
MA	Middlesex	Natick	14460	Boston-Cambridge-Newton, MA-NH	25	017	3826.01	25017382601	03 MIDDLE	NO	4794
MA	Middlesex	Natick	14460	Boston-Cambridge-Newton, MA-NH	25	017	3826.02	25017382602	04 UPPER	NO	4770
MA	Middlesex	Newton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3731	25017373100	04 UPPER	NO	5113
MA	Middlesex	Newton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3732	25017373200	03 MIDDLE	NO	4789
MA	Middlesex	Newton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3733	25017373300	04 UPPER	NO	3100
MA	Middlesex	Newton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3734	25017373400	04 UPPER	NO	3319
MA	Middlesex	Newton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3735	25017373500	04 UPPER	NO	6237
MA	Middlesex	Newton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3736	25017373600	04 UPPER	NO	6132
MA	Middlesex	Newton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3737	25017373700	04 UPPER	NO	3854
MA	Middlesex	Newton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3738	25017373800	04 UPPER	NO	6066
MA	Middlesex	Newton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3739.01	25017373901	04 UPPER	NO	3128
MA	Middlesex	Newton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3739.02	25017373902	04 UPPER	NO	3876
MA	Middlesex	Newton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3740	25017374000	04 UPPER	NO	4808
MA	Middlesex	Newton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3741	25017374100	04 UPPER	NO	4965
MA	Middlesex	Newton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3742	25017374200	04 UPPER	NO	4311
MA	Middlesex	Newton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3743	25017374300	04 UPPER	NO	3772
MA	Middlesex	Newton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3744	25017374400	04 UPPER	NO	5955
MA	Middlesex	Newton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3745	25017374500	04 UPPER	NO	4586
MA	Middlesex	Newton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3746	25017374600	04 UPPER	NO	5285
MA	Middlesex	Newton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3747	25017374700	04 UPPER	NO	4602
MA	Middlesex	Newton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3748	25017374800	04 UPPER	NO	5025
MA	Middlesex	North Reading	14460	Boston-Cambridge-Newton, MA-NH	25	017	3301.01	25017330101	04 UPPER	NO	3811
MA	Middlesex	North Reading	14460	Boston-Cambridge-Newton, MA-NH	25	017	3301.02	25017330102	04 UPPER	NO	4925
MA	Middlesex	North Reading	14460	Boston-Cambridge-Newton, MA-NH	25	017	3302.01	25017330201	04 UPPER	NO	2570
MA	Middlesex	North Reading	14460	Boston-Cambridge-Newton, MA-NH	25	017	3302.02	25017330202	03 MIDDLE	NO	4248
MA	Middlesex	Pepperell	14460	Boston-Cambridge-Newton, MA-NH	25	017	3271.01	25017327101	03 MIDDLE	NO	3663
MA	Middlesex	Pepperell	14460	Boston-Cambridge-Newton, MA-NH	25	017	3271.02	25017327102	03 MIDDLE	NO	4339
MA	Middlesex	Pepperell	14460	Boston-Cambridge-Newton, MA-NH	25	017	3271.03	25017327103	03 MIDDLE	NO	3602
MA	Middlesex	Reading	14460	Boston-Cambridge-Newton, MA-NH	25	017	3341	25017334100	03 MIDDLE	NO	6999
MA	Middlesex	Reading	14460	Boston-Cambridge-Newton, MA-NH	25	017	3342	25017334200	04 UPPER	NO	4070
MA	Middlesex	Reading	14460	Boston-Cambridge-Newton, MA-NH	25	017	3343	25017334300	04 UPPER	NO	7768
MA	Middlesex	Reading	14460	Boston-Cambridge-Newton, MA-NH	25	017	3344	25017334400	04 UPPER	NO	6681
MA	Middlesex	Sherborn	14460	Boston-Cambridge-Newton, MA-NH	25	017	3861	25017386100	04 UPPER	NO	4401
MA	Middlesex	Shirley	14460	Boston-Cambridge-Newton, MA-NH	25	017	3882	25017388200	03 MIDDLE	NO	7431
MA	Middlesex	Somerville	14460	Boston-Cambridge-Newton, MA-NH	25	017	3501.05	25017350105	03 MIDDLE	NO	1181
MA	Middlesex	Somerville	14460	Boston-Cambridge-Newton, MA-NH	25	017	3501.06	25017350106	03 MIDDLE	NO	1660
MA	Middlesex	Somerville	14460	Boston-Cambridge-Newton, MA-NH	25	017	3501.07	25017350107	03 MIDDLE	YES	1355
MA	Middlesex	Somerville	14460	Boston-Cambridge-Newton, MA-NH	25	017	3501.08	25017350108	01 LOW	YES	4174

MA	Middlesex	Somerville	14460	Boston-Cambridge-Newton, MA-NH	25	017	3501.09	25017350109	02 MODERATE	YES	2176
MA	Middlesex	Somerville	14460	Boston-Cambridge-Newton, MA-NH	25	017	3502.01	25017350201	03 MIDDLE	NO	2699
MA	Middlesex	Somerville	14460	Boston-Cambridge-Newton, MA-NH	25	017	3502.02	25017350202	03 MIDDLE	NO	3860
MA	Middlesex	Somerville	14460	Boston-Cambridge-Newton, MA-NH	25	017	3503	25017350300	03 MIDDLE	NO	2984
MA	Middlesex	Somerville	14460	Boston-Cambridge-Newton, MA-NH	25	017	3504	25017350400	03 MIDDLE	NO	5901
MA	Middlesex	Somerville	14460	Boston-Cambridge-Newton, MA-NH	25	017	3505	25017350500	04 UPPER	NO	1743
MA	Middlesex	Somerville	14460	Boston-Cambridge-Newton, MA-NH	25	017	3506	25017350600	04 UPPER	NO	4788
MA	Middlesex	Somerville	14460	Boston-Cambridge-Newton, MA-NH	25	017	3507.01	25017350701	04 UPPER	NO	3000
MA	Middlesex	Somerville	14460	Boston-Cambridge-Newton, MA-NH	25	017	3507.02	25017350702	01 LOW	NO	3315
MA	Middlesex	Somerville	14460	Boston-Cambridge-Newton, MA-NH	25	017	3508	25017350800	04 UPPER	NO	2076
MA	Middlesex	Somerville	14460	Boston-Cambridge-Newton, MA-NH	25	017	3509	25017350900	04 UPPER	NO	3531
MA	Middlesex	Somerville	14460	Boston-Cambridge-Newton, MA-NH	25	017	3510.01	25017351001	04 UPPER	NO	4083
MA	Middlesex	Somerville	14460	Boston-Cambridge-Newton, MA-NH	25	017	3510.02	25017351002	04 UPPER	NO	3037
MA	Middlesex	Somerville	14460	Boston-Cambridge-Newton, MA-NH	25	017	3511.01	25017351101	04 UPPER	NO	3775
MA	Middlesex	Somerville	14460	Boston-Cambridge-Newton, MA-NH	25	017	3511.02	25017351102	00 NA	NO	1972
MA	Middlesex	Somerville	14460	Boston-Cambridge-Newton, MA-NH	25	017	3512.03	25017351203	03 MIDDLE	NO	4631
MA	Middlesex	Somerville	14460	Boston-Cambridge-Newton, MA-NH	25	017	3512.04	25017351204	03 MIDDLE	NO	4295
MA	Middlesex	Somerville	14460	Boston-Cambridge-Newton, MA-NH	25	017	3513	25017351300	03 MIDDLE	NO	4406
MA	Middlesex	Somerville	14460	Boston-Cambridge-Newton, MA-NH	25	017	3514.03	25017351403	02 MODERATE	YES	3943
MA	Middlesex	Somerville	14460	Boston-Cambridge-Newton, MA-NH	25	017	3514.04	25017351404	02 MODERATE	YES	3996
MA	Middlesex	Somerville	14460	Boston-Cambridge-Newton, MA-NH	25	017	3515	25017351500	02 MODERATE	NO	2464
MA	Middlesex	Stoneham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3371.01	25017337101	04 UPPER	NO	3220
MA	Middlesex	Stoneham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3371.02	25017337102	03 MIDDLE	NO	5414
MA	Middlesex	Stoneham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3372.01	25017337201	04 UPPER	NO	3370
MA	Middlesex	Stoneham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3372.02	25017337202	03 MIDDLE	NO	5110
MA	Middlesex	Stoneham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3373	25017337300	03 MIDDLE	NO	6130
MA	Middlesex	Stow	14460	Boston-Cambridge-Newton, MA-NH	25	017	3231.01	25017323101	04 UPPER	NO	3819
MA	Middlesex	Stow	14460	Boston-Cambridge-Newton, MA-NH	25	017	3231.02	25017323102	04 UPPER	NO	3355
MA	Middlesex	Stow	14460	Boston-Cambridge-Newton, MA-NH	25	017	9800	25017980000	00 NA	NO	0
MA	Middlesex	Sudbury	14460	Boston-Cambridge-Newton, MA-NH	25	017	3651	25017365100	04 UPPER	NO	7918
MA	Middlesex	Sudbury	14460	Boston-Cambridge-Newton, MA-NH	25	017	3652.01	25017365201	04 UPPER	NO	5949
MA	Middlesex	Sudbury	14460	Boston-Cambridge-Newton, MA-NH	25	017	3652.02	25017365202	04 UPPER	NO	5067
MA	Middlesex	Tewksbury	14460	Boston-Cambridge-Newton, MA-NH	25	017	3151	25017315100	03 MIDDLE	NO	5740
MA	Middlesex	Tewksbury	14460	Boston-Cambridge-Newton, MA-NH	25	017	3152	25017315200	03 MIDDLE	NO	8693
MA	Middlesex	Tewksbury	14460	Boston-Cambridge-Newton, MA-NH	25	017	3154.01	25017315401	03 MIDDLE	NO	4178
MA	Middlesex	Tewksbury	14460	Boston-Cambridge-Newton, MA-NH	25	017	3154.02	25017315402	03 MIDDLE	NO	3316
MA	Middlesex	Tewksbury	14460	Boston-Cambridge-Newton, MA-NH	25	017	3154.03	25017315403	03 MIDDLE	NO	1661
MA	Middlesex	Tewksbury	14460	Boston-Cambridge-Newton, MA-NH	25	017	3155	25017315500	03 MIDDLE	NO	7754
MA	Middlesex	Tyngsborough	14460	Boston-Cambridge-Newton, MA-NH	25	017	3131.01	25017313101	04 UPPER	NO	6440
MA	Middlesex	Tyngsborough	14460	Boston-Cambridge-Newton, MA-NH	25	017	3131.02	25017313102	03 MIDDLE	NO	5940
MA	Middlesex	Wakefield	14460	Boston-Cambridge-Newton, MA-NH	25	017	3351	25017335100	03 MIDDLE	NO	6259
MA	Middlesex	Wakefield	14460	Boston-Cambridge-Newton, MA-NH	25	017	3352	25017335200	03 MIDDLE	NO	6273
MA	Middlesex	Wakefield	14460	Boston-Cambridge-Newton, MA-NH	25	017	3353.01	25017335301	03 MIDDLE	NO	4124
MA	Middlesex	Wakefield	14460	Boston-Cambridge-Newton, MA-NH	25	017	3353.02	25017335302	03 MIDDLE	NO	5309
MA	Middlesex	Wakefield	14460	Boston-Cambridge-Newton, MA-NH	25	017	3354	25017335400	04 UPPER	NO	5125
MA	Middlesex	Waltham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3681.01	25017368101	03 MIDDLE	NO	5782
MA	Middlesex	Waltham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3681.02	25017368102	04 UPPER	NO	4718
MA	Middlesex	Waltham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3682	25017368200	03 MIDDLE	NO	4198
MA	Middlesex	Waltham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3683	25017368300	02 MODERATE	NO	5763
MA	Middlesex	Waltham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3684	25017368400	03 MIDDLE	NO	8606
MA	Middlesex	Waltham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3685	25017368500	02 MODERATE	YES	3419
MA	Middlesex	Waltham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3686	25017368600	03 MIDDLE	NO	5856
MA	Middlesex	Waltham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3687	25017368700	02 MODERATE	YES	2684
MA	Middlesex	Waltham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3688	25017368800	02 MODERATE	NO	6169
MA	Middlesex	Waltham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3689.01	25017368901	03 MIDDLE	NO	5973

MA	Middlesex	Waltham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3689.02	25017368902	02 MODERATE	YES	3691
MA	Middlesex	Waltham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3690	25017369000	00 NA	NO	3300
MA	Middlesex	Waltham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3691	25017369100	03 MIDDLE	NO	5059
MA	Middlesex	Watertown Town	14460	Boston-Cambridge-Newton, MA-NH	25	017	3701.01	25017370101	03 MIDDLE	NO	6807
MA	Middlesex	Watertown Town	14460	Boston-Cambridge-Newton, MA-NH	25	017	3701.03	25017370103	04 UPPER	NO	3544
MA	Middlesex	Watertown Town	14460	Boston-Cambridge-Newton, MA-NH	25	017	3701.04	25017370104	03 MIDDLE	NO	3734
MA	Middlesex	Watertown Town	14460	Boston-Cambridge-Newton, MA-NH	25	017	3702.01	25017370201	03 MIDDLE	NO	3798
MA	Middlesex	Watertown Town	14460	Boston-Cambridge-Newton, MA-NH	25	017	3702.02	25017370202	03 MIDDLE	NO	4222
MA	Middlesex	Watertown Town	14460	Boston-Cambridge-Newton, MA-NH	25	017	3703.01	25017370301	03 MIDDLE	NO	4531
MA	Middlesex	Watertown Town	14460	Boston-Cambridge-Newton, MA-NH	25	017	3703.02	25017370302	02 MODERATE	NO	1572
MA	Middlesex	Watertown Town	14460	Boston-Cambridge-Newton, MA-NH	25	017	3704.01	25017370401	04 UPPER	NO	3531
MA	Middlesex	Watertown Town	14460	Boston-Cambridge-Newton, MA-NH	25	017	3704.02	25017370402	04 UPPER	NO	1520
MA	Middlesex	Watertown Town	14460	Boston-Cambridge-Newton, MA-NH	25	017	3704.03	25017370403	02 MODERATE	NO	2070
MA	Middlesex	Wayland	14460	Boston-Cambridge-Newton, MA-NH	25	017	3661	25017366100	04 UPPER	NO	4952
MA	Middlesex	Wayland	14460	Boston-Cambridge-Newton, MA-NH	25	017	3662.01	25017366201	04 UPPER	NO	3750
MA	Middlesex	Wayland	14460	Boston-Cambridge-Newton, MA-NH	25	017	3662.02	25017366202	04 UPPER	NO	5241
MA	Middlesex	Westford	14460	Boston-Cambridge-Newton, MA-NH	25	017	3181	25017318100	04 UPPER	NO	6825
MA	Middlesex	Westford	14460	Boston-Cambridge-Newton, MA-NH	25	017	3182	25017318200	04 UPPER	NO	4822
MA	Middlesex	Westford	14460	Boston-Cambridge-Newton, MA-NH	25	017	3183	25017318300	04 UPPER	NO	8327
MA	Middlesex	Westford	14460	Boston-Cambridge-Newton, MA-NH	25	017	3184	25017318400	04 UPPER	NO	4669
MA	Middlesex	Weston	14460	Boston-Cambridge-Newton, MA-NH	25	017	3671	25017367100	04 UPPER	NO	4861
MA	Middlesex	Weston	14460	Boston-Cambridge-Newton, MA-NH	25	017	3672	25017367200	04 UPPER	NO	6990
MA	Middlesex	Wilmington	14460	Boston-Cambridge-Newton, MA-NH	25	017	3311.01	25017331101	03 MIDDLE	NO	3311
MA	Middlesex	Wilmington	14460	Boston-Cambridge-Newton, MA-NH	25	017	3311.02	25017331102	03 MIDDLE	NO	7073
MA	Middlesex	Wilmington	14460	Boston-Cambridge-Newton, MA-NH	25	017	3312	25017331200	04 UPPER	NO	5488
MA	Middlesex	Wilmington	14460	Boston-Cambridge-Newton, MA-NH	25	017	3313	25017331300	04 UPPER	NO	7477
MA	Middlesex	Winchester	14460	Boston-Cambridge-Newton, MA-NH	25	017	3381	25017338100	04 UPPER	NO	3204
MA	Middlesex	Winchester	14460	Boston-Cambridge-Newton, MA-NH	25	017	3382	25017338200	04 UPPER	NO	4271
MA	Middlesex	Winchester	14460	Boston-Cambridge-Newton, MA-NH	25	017	3383	25017338300	04 UPPER	NO	3469
MA	Middlesex	Winchester	14460	Boston-Cambridge-Newton, MA-NH	25	017	3384	25017338400	04 UPPER	NO	6167
MA	Middlesex	Winchester	14460	Boston-Cambridge-Newton, MA-NH	25	017	3385	25017338500	04 UPPER	NO	5859
MA	Middlesex	Woburn	14460	Boston-Cambridge-Newton, MA-NH	25	017	3331	25017333100	03 MIDDLE	NO	7687
MA	Middlesex	Woburn	14460	Boston-Cambridge-Newton, MA-NH	25	017	3332	25017333200	03 MIDDLE	NO	5228
MA	Middlesex	Woburn	14460	Boston-Cambridge-Newton, MA-NH	25	017	3333	25017333300	02 MODERATE	NO	4316
MA	Middlesex	Woburn	14460	Boston-Cambridge-Newton, MA-NH	25	017	3334	25017333400	03 MIDDLE	NO	6524
MA	Middlesex	Woburn	14460	Boston-Cambridge-Newton, MA-NH	25	017	3335.01	25017333501	03 MIDDLE	NO	5093
MA	Middlesex	Woburn	14460	Boston-Cambridge-Newton, MA-NH	25	017	3335.02	25017333502	03 MIDDLE	NO	3429
MA	Middlesex	Woburn	14460	Boston-Cambridge-Newton, MA-NH	25	017	3336.01	25017333601	02 MODERATE	NO	1550
MA	Middlesex	Woburn	14460	Boston-Cambridge-Newton, MA-NH	25	017	3336.02	25017333602	02 MODERATE	NO	7049

Section VII.

**THE BANK'S HMDA DISCLOSURE STATEMENT
FOR THE PREVIOUS TWO YEARS**

HMDA Disclosures

HMDA Disclosure Statements may be obtained on the Consumer Financial Protection Bureau's (CFPB) Web site at www.consumerfinance.gov/hmda

Select: Download data for a specific institution, and search by Institution Name or LEI:

Institution Name: Winter Hill Bank, FSB

LEI: 254900YEG6LSF1BFA422

Section VIII.

**THE BANK'S "LOAN TO DEPOSIT" RATIO
FOR EACH QUARTER OF THE PRIOR TWO CALENDAR YEARS**



Winter Hill Bank ("WHB")
Loan To Deposit ("LTD") Ratio Report
 Dollars in Thousands

Source: Call Report

Quarter Ended	12/31/2025	9/30/2025	6/30/2025	3/31/2025
Net Loans	302,293	307,563	309,688	311,723
Total Deposits	297,917	291,418	297,265	307,569
Ratios: Net Loans as a % Deposits	101.47%	105.54%	104.18%	101.35%
				BASELINE: PRIOR EXAM END 12/31/24
Quarter Ended	12/31/2024	9/30/2024	6/30/2024	3/31/2024
Net Loans	319,153	318,420	319,231	317,682
Total Deposits	303,489	301,794	324,689	327,445
Ratios: Net Loans as a % Deposits	105.16%	105.51%	98.32%	97.02%

Legend

Increase Quarter-to Quarter

Decrease Quarter-to Quarter

Since the end of 2024, the end of the evaluation period for the OCC CRA Performance Evaluation dated August 4, 2025, net loans decreased each of 4 quarters while both deposits and the LTD ratio rose 2 of 4 quarters.

WHB maintains a focus on meeting the needs of the Assessment Area's inhabitants across the income spectrum.