



2021 ANNUAL REPORT

CEO'S MESSAGE



Challenges of 2021 did not deter our collective drive to succeed for the benefit of our customers, communities and colleagues. Through a true team effort, that exemplifies the BankFive spirit, we supported each other through valleys and soared to record-breaking heights, together.

Historic earnings, market expansion, profitable growth, and efficiency were the culmination of 2021, as we continued to deal with the ebbs and flows of the pandemic.

Focusing on the employee experience, we improved many of our work areas, giving employees a fresh, welcoming space for their creativity and collaboration to bloom. We also invested in technology to allow for a flexible work experience. We created a Diversity, Equity and Inclusion committee to improve communication and engagement.

Customer delivery and support improved with expanded Video Banking Services, customer relationships extended through investments and insurance. A Business Banking group dedicated to the needs of entrepreneurs made its debut, and we assisted business customers in achieving PPP forgiveness. A \$25 million subordinated debt offering in October made continued growth possible while maintaining mutuality.

At the heart of all we do is our commitment to community from our internal BankFive family to our customers and neighbors. Recognizing that many struggled for basic necessities, our Charitable Giving Committee focused on alleviating food insecurity and supporting

organizations dedicated to that cause. In addition, we made some large multi-year commitments to support child development and education, entrepreneurship, and historical preservation - aligning perfectly with our values of human, dynamic and steadfast.

As 2022 kicked off, we said farewell to our leader, as Richard L. Lafrance retired after 36 years of service to the bank, including nine as Chairman. We applaud Richard's dedication and leadership. We will miss his friendship and counsel.

We turn to a new chapter with the guidance of Chairman William H. Lapointe who brings a strong business acumen, in-depth knowledge of BankFive and support of our mission, mutuality, and purpose.

Approaching my second year as President & CEO, I'm filled with pride in our team's ability to weather the challenges of the last few years, and endlessly optimistic about the future and our continued growth.

President & CEO

RICHARD'S RETIREMENT



Richard,

Everyone who has been graced by your presence knows you as a sound business man with a kind spirit, curious intellect, and a caring soul who is dedicated to his family. With these enduring virtues, you have distinguished yourself with your relentless commitment to our community.

Through your unwavering energy and leadership across many civic and charitable organizations, you have continuously enhanced Fall River, New Bedford and the surrounding South Coast region.

At BankFive, we have experienced your boundless enthusiasm first hand. During your 36 years of service and nine year tenure as our Chairman, the Bank grew from \$253 Million to \$1.4 Billion in assets and expanded into 17 locations.

BankFive, its employees, customers and the community are stronger because of your guidance.

Best wishes for continued success.

With gratitude,
Your BankFive Family

"It has been an immense pleasure to work with, lead and learn from such a talented group of individuals over the past 36 years. The Board and the Executive Leadership of the bank have a deep commitment to the communities which they serve and that has been the key to our success. I know that Bill will do a tremendous job in his new capacity as Chairman."

- Richard Lafrance

"We find ourselves in interesting economic and personal times as we transition to the new normal that COVID-19 has presented. There will be new challenges and opportunities our customers will navigate and Bill Lapointe is the perfect person to pass the torch to, with deep community roots and an understanding of the Board."

- Anne Tangen

"I am honored to be selected as the next Chairman of the Board of the Directors of BankFive. I have some big shoes to fill as Mr. Lafrance has been an invaluable leader in his role and has taken the bank to new heights in innovation and growth. I look forward to the next chapter, supporting the communities we serve and growing our presence and offerings."

- Bill Lapointe



Human STORIES

We are inspired by our customers' grit, perseverance and hope. We salute their success in this most trying time.

PATTI'S PIEROGIS

Since 2009 Patti's Pierogis has served Fall River authentic Polish fare. The welcoming atmosphere and delicious food is legendary, drawing locals and celebrities alike. All restaurants experienced challenges from the pandemic and lockdown, and Patti's was no exception. Through BankFive, owner Patti Geary secured a loan from the Paycheck Protection Program helping to keep this Fall River treasure strong during this difficult time. Patti said, "This loan was critical to our business and employees. Although we had to shut down for a time, and then went to take-out only, we were able to keep our employees working. We appreciate BankFive's help in getting these funds."



Patti's Pierogis



Alert Ambulance

ALERT AMBULANCE

The global pandemic affected each business differently. From supply chain issues to lockdowns, staffing challenges to shipping delays, businesses struggled to meet customer needs. Many of our customers pivoted to find opportunities to grow, expand or rethink their business model. No industry was as immediately and deeply impacted as healthcare. Seeing the need for testing, Alert Ambulance Service quickly shifted and deployed 450 EMTs, Paramedics, CNAs, Nurses and Public Personnel to assist during this Global Pandemic. When vaccines became available, it offered another opportunity to expand services. In all, more than 850,000 tests, 9,000 vaccines and 3,500 antibody treatments were administered by Alert Ambulance Service in 2020 and 2021. Alert has since added a new business model and division entitled Alert Healthcare which provides a variety of mobile health services to the public.



REMEMBERING TOM LYONS

On July 5, 2021, BankFive lost a friend, colleague and leader. Thomas F. Lyons, spent twelve years with BankFive, serving as President & CEO from 2003 to 2010 and Board member until 2015. Tom was a visionary who championed the idea of a name change from Fall River Five Cents Savings Bank to BankFive, paving the way for expansion throughout the SouthCoast and Rhode Island. Under his leadership, BankFive successfully weathered the financial crisis of 2007-2009 without a single layoff. Tom served his country for more than 28 years, enlisting in the U.S. Navy in 1963 and serving in Vietnam. He remained in active duty until 1973 and retired as Captain from the U.S. Naval Reserves.

We celebrate Tom's life and cherish our memories of a dedicated banker and community leader who was respected by all who knew him.



ANNE'S KEYNOTE WOMEN IN BANKING CONFERENCE

Anne Tangen offered the keynote speech at October's Women in Banking Conference in Newport, Rhode Island. Anne shared stories from her career and offered advice on taking risks, navigating the career ladder, work/life balance, and leadership to the 250 attendees.



BRAYTON AWARD

First Vice President Andrea Rodrigues was recognized by One SouthCoast Chamber for her outstanding service and community leadership with a John S. Brayton Award for Outstanding Community Service.



TRUNK OR TREAT

In an effort to make vaccines and boosters accessible to our community, BankFive held a Trunk, Treat or Vax event in October. Treats were available for kids, Fun 107 aired live from the event, and Purple Shield provided vaccines and boosters to eligible members of the community.

DYNAMIC PROGRESS

VIDEO BANKING

What is video banking? The convenience of having access to a banker from the convenience of your cell phone. In six months since launch, the Video Banking tool allowed us to help more than 200 customers with everything from customer service questions, signature cards, wires, and loan closings. Some customers were able to close a loan while in another state, and a business closed a loan with five signers while one was camping in Virginia and another was stuck (as a passenger) in Boston traffic on his way to a game. Talk about convenience.

BUSINESS BANKING GROUP

Recognizing that small businesses are the lifeblood of our community, BankFive created a Business Banking group dedicated to serving the needs of those businesses in our community. From entrepreneurs to family business, we have the expertise to meet all of today's challenges. This group was especially helpful assisting customers in PPP loans, handling 262 of the overall 591 loans. The team has expanded product offerings to include lockbox, merchant services, and payroll services.



HYANNIS OFFICE



E FOR ALL PARTNERSHIP

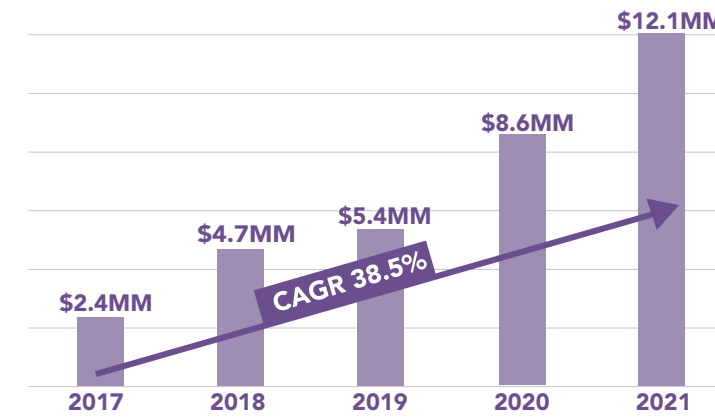
In September, BankFive announced its support for Entrepreneurship for All (EforAll) as its Southern New England Regional Sponsor. The \$300,000 commitment was uniquely designed to mirror BankFive's footprint. Through this distinctive partnership, the South Coast EforAll community will receive \$50,000 per year and the Cape Cod and Rhode Island communities will receive \$25,000 per year. Entrepreneurship for All (EforAll) is a nonprofit organization that partners with communities to help under-represented individuals successfully start and grow a business through intensive training, mentorship and a professional support network. Aligned with our BankFive mission, EforAll is accelerating economic and social impact in communities through inclusive entrepreneurship. This partnership aligns perfectly with our BankFive commitment to small business resources, community development and investment, and bringing innovative financial services to all members of our community embracing diversity, equity and inclusion. A recent survey found EforAll alumni are 72% women owned, 70% people of color, 39% immigrant owned, and 38% previously unemployed. By 2020, the program resulted in 700 new businesses, 1,325 jobs, and more than \$43 million in revenue.

Over the past few years, BankFive has extended its footprint with loan offices in Woburn, Wrentham and Cranston. In 2021, BankFive crossed the bridge, opening our first location on Cape Cod. SVP, Commercial Lender Charlie DeSimone and VP, Mortgage Originator Claudette Vickery work in the Hyannis Loan Office, conveniently located on historic Main Street.

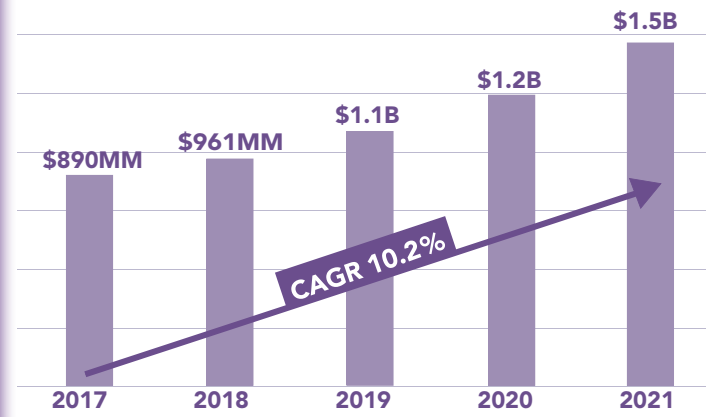


TRENDING IN THE RIGHT DIRECTION

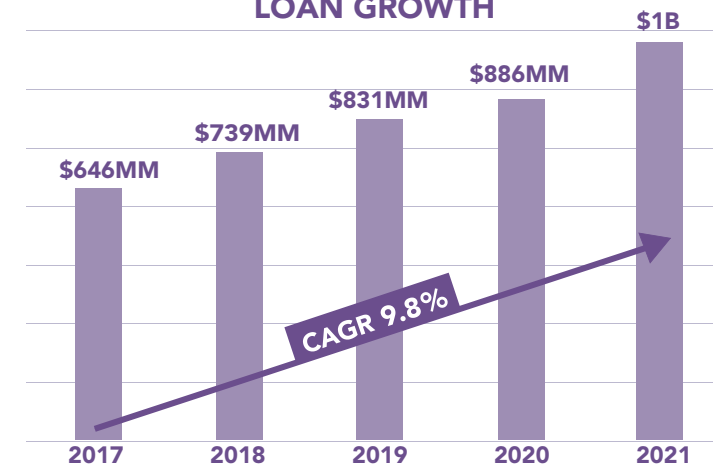
NET INCOME



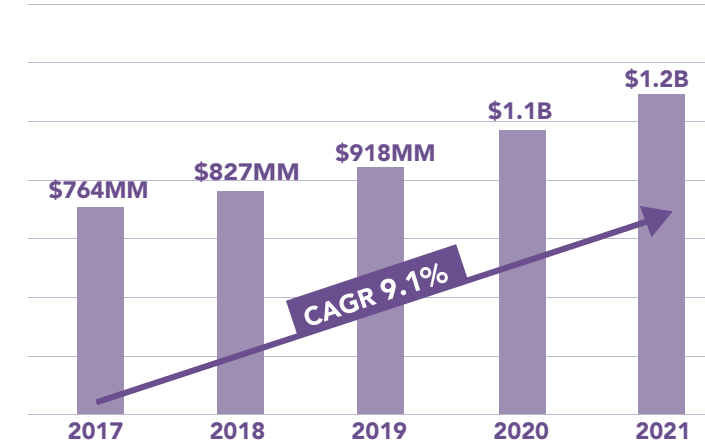
ASSET GROWTH



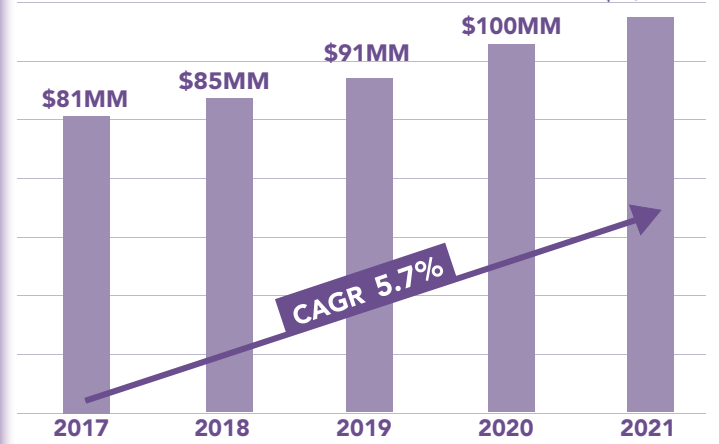
LOAN GROWTH



DEPOSIT GROWTH

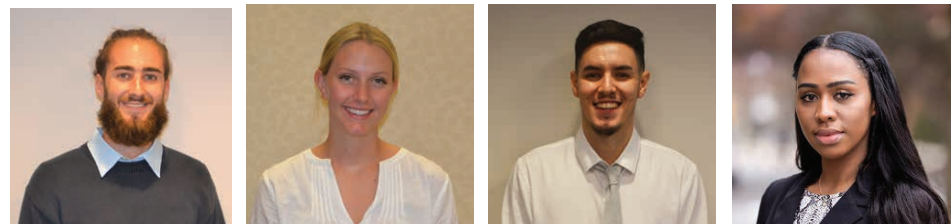


CAPITAL GROWTH



*CAGR is the Compound Annual Growth Rate

STEADFAST COMMITMENT



Tyler Britton Bailey Peach Kyle Cordeiro Simone Lopes

BUILDING THE FUTURE OF BANKING

Years ago the banking industry hosted management trainee programs for recent college graduates as a gateway to a career in banking and finance. Rotating through various departments, trainees earned a hands-on understanding of the business. Seeing the need to bring fresh talent to our industry, BankFive's Management Trainee Program launched in 2020 with three recent participants Tyler Britton, Bailey Peach, and Kyle Cordeiro.



#BETTERTOGETHER

The holiday season heightens awareness of the needs and support provided by community food banks and pantries. The BankFive Foundation, a fund of the SouthCoast Community Foundation, donated \$30,000 to local organizations to support their essential work. The recipient organizations thanked BankFive with social media posts highlighting our better, together campaign.

\$20,000 DONATION

A \$10,000 donation was made to both the United Way of Greater Fall River and to the Hunger Commission at the United Way of Greater New Bedford, in support of programs that provide food to families and individuals in need.

\$10,000 DONATION

In support of their food pantries, a \$1,000 donation was made to each of these organizations: Salvation Army of Fall River, Sister Rose House Soup Kitchen, M.O.L.I.F.E. Inc., First Baptist Church, Our Daily Bread Soup Kitchen, Mercy Meals & More, The Greater Fall River Community Food Pantry, Citizens for Citizens- Food Pantry, East Bay Food Pantry, & Family Pantry of Cape Cod.

SIMONE LOPES

Entering the second Management Trainee Program cohort is Simone Lopes who has worked in our retail branches for three years as a Teller and then Branch Assistant.

"As a Banking Development Trainee, I'll rotate through the majority of our business areas to help develop the skill sets necessary for my long-term placement here at BankFive. One of the major factors that I believe sets BankFive so far apart from other companies is how closely they work with their employees, and how much they want to see us grow within the company. I have never worked for another company where I felt that I could reach out to anyone, regardless of their position, for guidance. I love the fact that most of our current executives and leaders started like me, as a Teller. It is always motivating knowing that you work for a company where you know you will succeed and grow."

MOBILE MARKET

For the fifth year, BankFive was the proud sponsor and host of the United Way of Greater New Bedford's Mobile Market. American Bankers Association recently featured BankFive's volunteer work with United Way of Greater New Bedford's Hunger Commission Mobile Market on their America's Banks campaign website. The site provides data on jobs, lending customers and community engagement for banks across the country.

"This saved us a lot of money on groceries and got us eating more vegetables."

"Mobile Market helped a lot since I'm not working right now due to COVID."

"We've been unable to afford fresh vegetables, Mobile Market let us eat healthier."



MOBILE MARKET New Bedford

759

Households served in New Bedford

2,730

Residents benefited

104

Volunteers

10,000

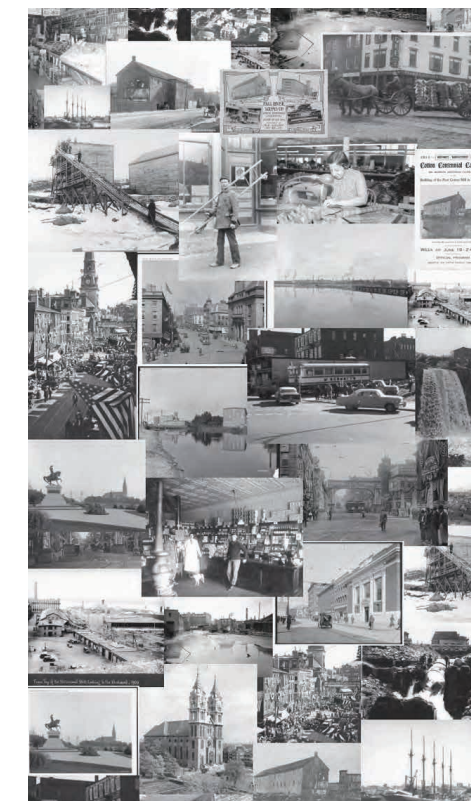
Pounds of produce distributed



FALL RIVER HISTORICAL SOCIETY

Part of remaining steadfast is preserving and honoring our community's history. This year, BankFive pledged a \$75,000 grant to the Fall River Historical Society's endowment. As the only bank headquartered in Fall River, BankFive supports their work, whereby capturing a window to the time and historical circumstances of our founders. The Endowment Fund helps to secure the long-term future of the FRHS by providing reliable annual investment income to support the organization in perpetuity.

BankFive has long partnered with the Historical Society on key pieces of art throughout our headquarters and recently, with photos featured in murals in our renovated Flint and Globe locations.



FINANCIAL PERFORMANCE

CONSOLIDATED BALANCE SHEET

FOR THE YEARS ENDED DECEMBER 31, 2021 AND 2020 - UNAUDITED

LIABILITIES AND RETAINED EARNINGS

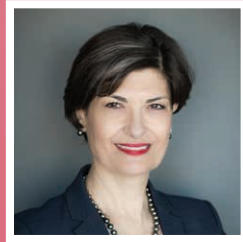
	2021 (IN THOUSANDS)	2020		2021 (IN THOUSANDS)	2020
			Deposits:		
Cash and due from banks	\$11,415	\$14,411	Non interest-bearing	\$283,748	\$224,969
Interest-bearing deposits	35,165	29,877	Interest-bearing	937,749	859,801
Cash and cash equivalents	46,580	44,288	Total deposits	1,221,497	1,084,770
Securities available for sale	243,402	193,293	Federal Home Loan Bank (FHLB) advances	78,829	24,843
Securities held to maturity, at cost (fair value \$12,218 and \$8,854 in 2021 and 2020, respectively)	12,145	8,724	Subordinated notes, net of issuance costs	24,350	-
Marketable equity securities	1,009	815	Mortgage escrow	1,475	1,750
Restricted stock, at cost	7,458	5,211	Accrued expense and other liabilities	15,954	12,244
Loans held for sale	48,673	37,031	Total liabilities	1,342,105	1,123,607
Loans, net of allowance for loan losses of \$8,248 and \$7,025 in 2021 and 2020 respectively	1,032,663	886,451	Commitments and contingencies	-	-
Bank-owned life insurance	21,056	20,797	Retained earnings	114,881	102,753
Premises and equipment, net	17,530	14,869	Accumulated other comprehensive loss	(7,689)	(2,980)
Goodwill	2,203	2,203	Total retained earnings	107,192	99,773
Accrued interest receivable	3,131	3,324	Total liabilities and retained earnings	\$1,449,297	\$1,223,380
Deferred tax asset, net	3,661	2,334			
Other assets	9,786	4,040			
Total assets	\$1,449,297	\$1,223,380			

CONSOLIDATED INCOME STATEMENT

FOR THE YEARS ENDED DECEMBER 31, 2021 AND 2020 - UNAUDITED

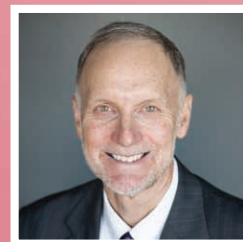
	2021 (IN THOUSANDS)	2020		2021 (IN THOUSANDS)	2020
Interest and dividend income:			Non-interest expense:		
Loans, including fees	\$ 38,024	\$ 36,442	Salaries and employee benefits	\$21,836	\$20,851
Securities	3,990	3,023	Occupancy and equipment	3,352	3,219
Dividends	217	292	Data processing	4,446	3,935
Interest-bearing deposits	48	113	Professional fees	866	728
Total interest and dividend income	42,279	39,870	Advertising	1,323	1,109
Interest expense:			Deposit insurance	494	538
Deposits	5,455	8,468	Other	6,162	5,027
Borrowings	434	1,119	Total non-interest expense	38,479	35,407
Subordinated notes	364	-	Income before income taxes	15,016	11,442
Total interest expense	6,253	9,587	Provision for income taxes	2,888	2,806
Net interest income	36,026	30,283	Net income	\$12,128	\$8,636
Provision for loan losses	1,182	1,062			
Net-interest income after provision for loan losses	34,844	29,221			
Non-interest income:					
Customer service fees	3,946	3,203			
Gain on sales of loans, net	10,078	11,702			
Net gain on sales of securities available for sale	30	747			
Unrealized gain on marketable equity securities	194	315			
Income on bank-owned life insurance	413	446			
Other	3,990	1,215			
Total-non-interest income	\$18,651	\$17,628			

BOARD OF DIRECTORS



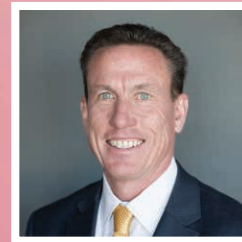
M. Helena Amaral
CPA
Kane & Kane, Inc.

Committees: Executive, Compliance & CRA, Talent & Compensation, ALCO, Nominating & Governance, Board Members & Strategic Planning



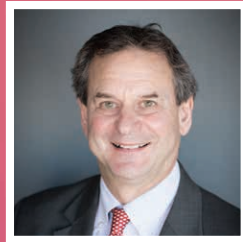
Peter C. Bogle
Retired
Clerk of the Corporation, BankFive

Committees: Executive, Talent & Compensation, ALCO (Chair), Nominating & Governance (Chair), Board Members & Strategic Planning



William H. Lapointe
President
Lapointe Insurance Agency

Committees: Executive, Talent & Compensation, ALCO, Nominating & Governance, Board Members & Strategic Planning (Chair)



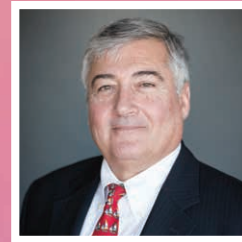
Edward G. Siegal
CPA
GE Supply, LLC

Committees: Executive, Talent & Compensation (Chair), ALCO, Nominating & Governance, Board Members & Strategic Planning



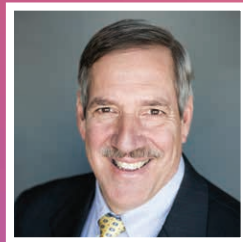
Anne P. Tangen
President & CEO
BankFive

Committees: Executive (Chair), Compliance & CRA, Talent & Compensation, ALCO, IT, Nominating & Governance, Board Members & Strategic Planning



Raymond S. DeLeo
President & CEO
Gooding Realty Corporation

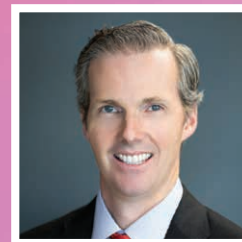
Committees: Compliance & CRA, IT, Audit (Chair), Board Members & Strategic Planning



Karl D. Hetzler
President
H & S Tool and Engineering, Inc.
Committees: Compliance & CRA (Chair), IT, Board Members & Strategic Planning



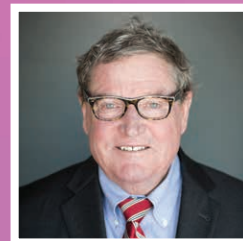
Michelle A. Pelletier
Owner
Jefferson Realty
Committees: Compliance & CRA, IT, Board Members & Strategic Planning



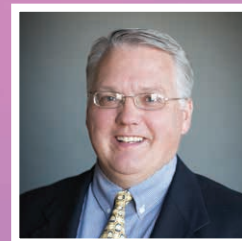
Sumner J. Waring, III
Senior Vice President, COO
Service Corporation International
Committees: Talent & Compensation, ALCO, Board Members & Strategic Planning



Lisa N. Graham
Partner
Norman, Graham & DiGangi
Committees: ALCO, Audit, Board Members & Strategic Planning



Peter T. Kavanaugh
President
Brownell Boat Stands, Inc.
Committees: IT (Chair), Audit, Nominating & Governance, Board Members & Strategic Planning



Jeffrey J. Reilly
Doctor of Chiropractic
Jeffrey J. Reilly, D.C.
Committees: IT, AUDIT
Board Members & Strategic Planning



CORPORATORS

Carmen Aguilar
M. Helena Amaral*
Maureen S. Armstrong
Matthew M. Aspden
Emily Babbitt
Robert Beatty
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Paul T. Carrigg
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Adam Cove
John B. Cummings, III
John F. Dator, Jr.
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Andrew Herlihy
Karl D. Hetzler*
Frank A. Holmes

Helena DaSilva Hughes
James J. Kalife
Alyssa A. Karam
Alex Kavanaugh
Peter T. Kavanaugh*
Bradford L. Kilby
Paul R. Laflamme
Sean R. Lafrance
Ava Lambert
John Lapointe
William H. Lapointe*
Mark L. Levin
Nicole Lund
John A. Markey, Jr.
Jeffrey P. Medeiros
Fr. Jay Mello, Pastor
Jennifer J. Menard
Heike Milhench
Robert A. Mongeon
Cathleen L. Moniz
Robert T. Mullen, Jr.
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Kim L. Perry
Clifford A. Ponte
Michael Quinn
Lisa Raiche
Bradford L. Rapoza
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Jeffrey J. Reilly*

Gina M. Rezendes
Michael J. Rodrigues
Ronald Rusin, Jr.
Steven P. Sabra
Roger H. Saint-Pierre
Andrew G. Schofield, Jr.
Edward G. Siegal*
Michael Silvia
Edward J. Sylvia, CPA
Anne P. Tangen*
Jennifer L. Vincent
Stephen Ward
Sumner J. Waring, III*

*Board Member

HONORARY TRUSTEES

George Bedard
William R. Eccles, Jr.
Bradford J. Faxon
Sr. Kathleen Harrington
Richard L. Lafrance
Robert W. Lavoie
Eldredge H. Leeming
Joan M. Menard
Dorene A. Menezes
M. Paula Raposa

OFFICERS



PRESIDENT & CEO

Anne P. Tangen

EXECUTIVE VICE PRESIDENT

Robert Collins
Catherine Dillon

SENIOR VICE PRESIDENT

William Beauchene
Jimmy Costa
Patrick Deady
Charles DeSimone, III
Jennifer Dooling
Gregory Medeiros
Paul Medeiros
Lynn Motta
Jennifer St. Pierre
Maureen Terranova
Maria Urdi

FIRST VICE PRESIDENT

Gregory Cambio
Deirdre Jannerelli
Andrea Rodrigues
Jeffrey Sanson

VICE PRESIDENT

Alicia Ambrose
Veronica Andrade
Priscilla Beaulieu
Russell Bergeron

Joseph Borges
Lisa Celio
Lisa Cleary

Doreen Constancia
Michael Correia
Scott Correia
David Croteau

William Dawson
John Decker
Stephanie DeSousa
Deidre Fountain
Michelle Guertin
James Hanewich
Luke Lehman
Sharon Macinnes

Janice Martin
Evan Mazetis
Arthur McCue
Kevin McGoff
Michael Mendonca
Cynthia Michonski
Peter Murray
Susana Neves-Coito
Donna Novo
Allison Pereira
John Pigeon
Stephanie Primo-Simons
Elizabeth Provencher
Wilfredo Salvador
Levon Sarian
Brittany Schmidt
Leah Smith
Jonathan Sousa

John Sousa
Rose Vertentes
Claudette Vickery
William Vickery
Melissa Vincent

ASSISTANT VICE PRESIDENT

Tracy Banville
Monica Botelho
Kristen Carvalho
Antonio Esteves
Erin Lynch
Kyle Marois
Isabel Rushton
Ismael Tavares

OFFICER

Cheryl Bennett
Gualter Chaves
Nancy Coelho
Heather Edwards
Leona Missett
Fran Oliveira
Teresa Oliveira
Richard Pacheco
Renee Roberts
Gregory Thoren
Ana Villar
Donna Webster

"Great bank, great people"

-Luis

"I opened a new free checking account at BankFive as I am new to the area. They have numerous locations near me. It was quick, easy and very friendly. I signed up for online banking, ordered a debit card and tried the mobile image deposit. I am extremely satisfied with my experience with BankFive. Thanks."



-Courtney

"BankFive did an excellent job from initial app to final closing. Very professional, but flexible to meet my needs."



-Rich

"I worked with the BankFive team for a while and I found them all doing a fantastic job. Thank you and keep up the great work."



-Mulu

"Excellent service to open a new account. Quick and easy."



-Cheryl

"BankFive was efficient and professional. I would recommend them to anyone purchasing a home."



-Elisabeth

"I can safely entrust my finances. Competent staff, knowledgeable and helpful in many matters."



-Paul

"BankFive blows all other financial institutions out of the water. The customer service is unmatched. I highly recommend BankFive to all. The Bristol RI location is phenomenal. They are the nicest people and on the ball at all times. The fraud detection department has saved me more than once. In this day and age, you cannot be too careful and knowing I have BankFive on my team gives me true peace of mind."



-Robin

"I purchased my first home through BankFive. Three years later I refinanced my mortgage through BankFive, and shortly after I opened a HELOC through BankFive. Every step of each process was handled masterfully by Susana-Neves Coito."



-Carl

"I could not have been happier with my experience with BankFive! Communication and service was exceptional!"



-Rebecca

"Great Experience! Very efficient, easy, and straight to the point! Definitely a 5 Star!"



-Maria

"I am 100% satisfied with their services. Their customer support is one of the best."



-Addie

"Buying my first house was a fantastic experience due to my mortgage loan originator Monica Carreiro Botelho. She was extremely helpful and professional and made me feel extremely comfortable going through this process and was always there to answer whenever I had any questions or concerns. You can tell she is there to help. I would recommend Monica to anyone trying to get a mortgage!"



-Ethan

"BankFive is superb, I love their services, ranging from customer care, to good etiquette practices. A one stop for anybody that wants to do financials."



-C. Syllas

"The online onboarding process for new customers was easy and a good experience."



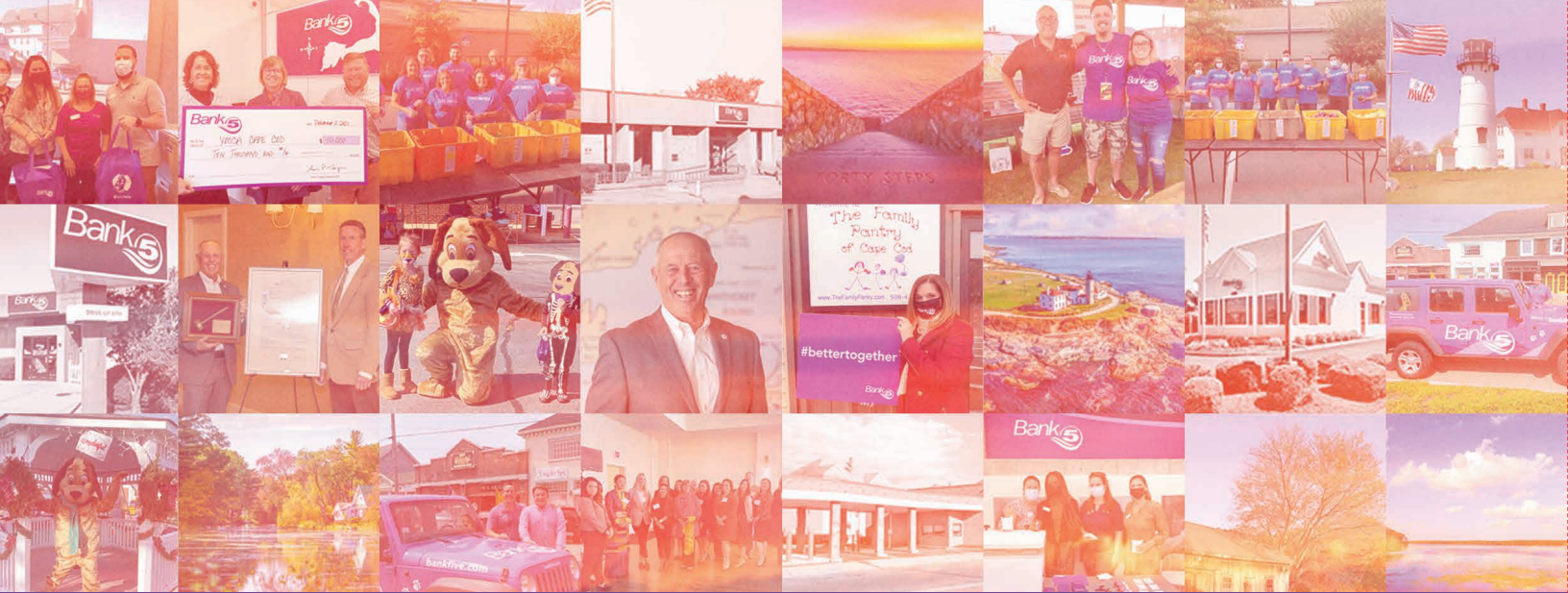
-Robert

"Everyone I worked with as part of the process was super friendly, helpful, and flexible to my needs. Even though my loan was not a big-ticket item I still felt like it got the full attention from BankFive."



-Alex

Customer reviews collected through Trustpilot.



BRANCHES

- EXPRESS OFFICE** 55 Thirteenth Street, Fall River, MA
- FLINT OFFICE** 1301 Pleasant Street, Fall River, MA
- GLOBE OFFICE** 1501 South Main Street, Fall River, MA
- PRESIDENT AVE OFFICE** 1604 President Avenue, Fall River, MA
- NORTH OFFICE** 4171 North Main Street, Fall River, MA
- ACUSHNET OFFICE** 1724 Acushnet Avenue, New Bedford, MA
- COUNTY STREET OFFICE** 160 County Street, New Bedford, MA
- DARTMOUTH OFFICE** 136 Faunce Corner Road, Dartmouth, MA
- FAIRHAVEN OFFICE** 105 Huttleston Avenue, Fairhaven, MA
- SOMERSET OFFICE** 54 County Street, Somerset, MA
- SWANSEA OFFICE** 497 Milford Road, Swansea, MA
- BRISTOL OFFICE** 590 Metacom Avenue, Bristol, RI

LENDING OFFICES

By Appointment Only

- WOBURN LENDING OFFICE** 400 Tradecenter Drive, Suite 3990, Woburn, MA
- HYANNIS LENDING OFFICE** 540 Main Street, Hyannis, MA
- CRANSTON LENDING OFFICE** 175 Sockanosset Cross Road, Cranston, RI
- WRENTHAM MORTGAGE OFFICE** 40 South Street, Suite 1, Wrentham, MA

CORPORATE OFFICE
 79 North Main Street, Fall River, MA
 774.888.6100