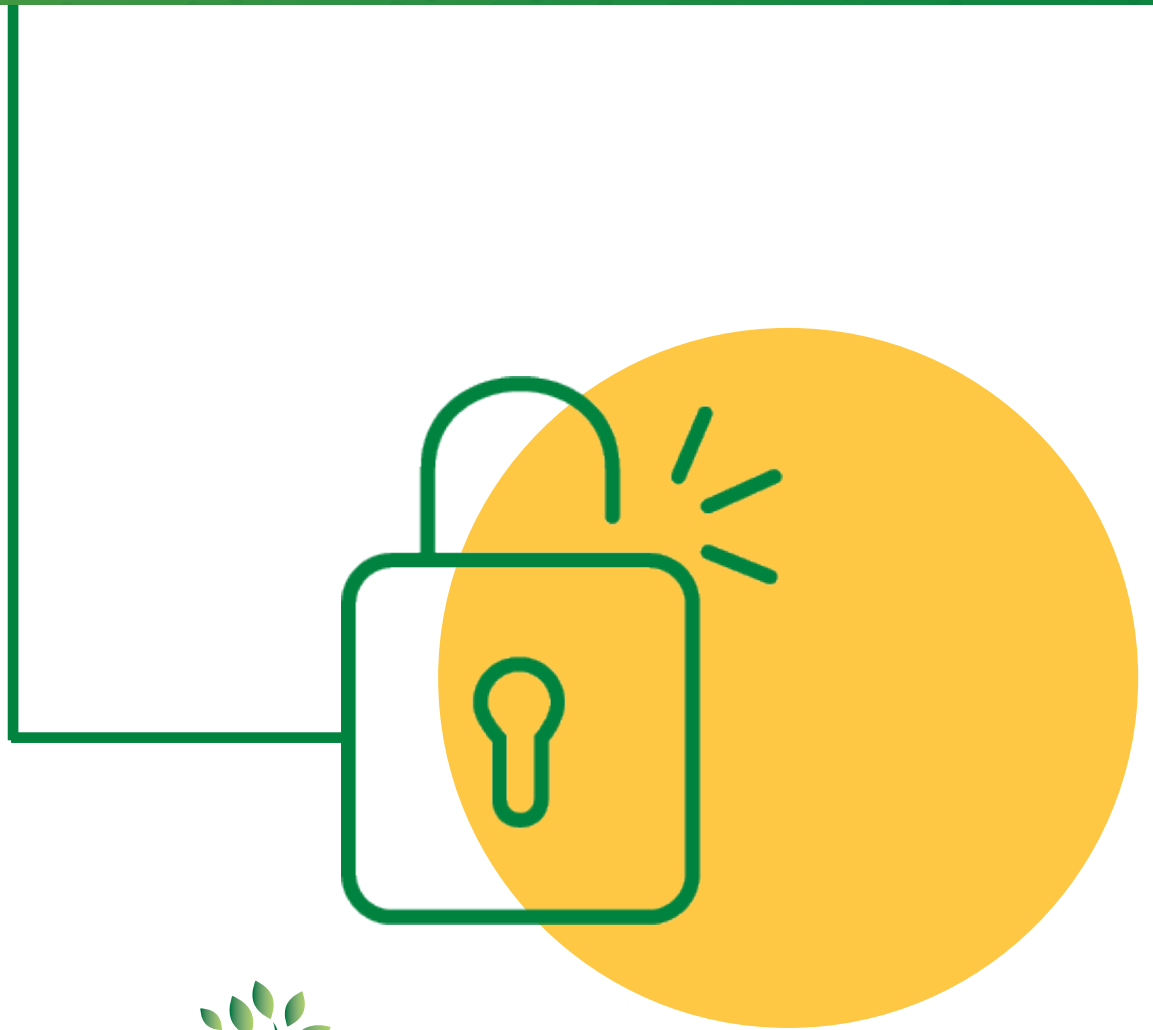


THE POWER OF POTENTIAL

2023 Annual Report



Hometown 
Financial Group

THE HFG STRUCTURE:

HOMETOWN FINANCIAL GROUP, MHC

HOMETOWN FINANCIAL GROUP, INC

AbingtonBank

bankESB

bankHometown

Hometown
Mortgage

A Message from Our CEO



Matt Sosik
Chief Executive Officer

“By every measure, our company is strong, financially sound, and poised for continued success.”

To the Hometown Financial Group Community:

We're thrilled to report that Hometown Financial Group and our banks continue to experience strong financial performance and remain committed to unlocking potential for our customers, our employees, and our communities.

We had a remarkable 2022 financially and that financial success continued into 2023. Assets have grown to nearly \$4.6 billion, earnings reached more than \$44 million in fiscal year 2023, our asset quality remains excellent with just 0.22% in delinquent loans, and our regulatory exam results were excellent. We're proud that all three banks ranked highly in overall performance on the Bank Performance Report for the second quarter, with bankESB repeating in the #1 spot, bankHometown not far behind in the #6 spot, and Abington Bank scoring in the top third at #30. By every measure, our company is strong, financially sound, and poised for continued success.

In 2023, our focus has been on the continued integration and alignment efforts at Abington Bank following the Envision Bank merger. Our eyes continue to be open to relationships with new strategic partners to help fortify and expand our markets. We continually look for ways to realize further efficiencies from our shared services model to keep costs low, as we work to attract the leaders of tomorrow to our banks through a robust recruiting program. All while we ride out the current interest rate environment.

Our commitment to investing in the neighborhoods we serve is as strong as ever, recognizing that we make a real difference when we work together to solve some of our communities' greatest problems. Through our charitable giving program, The Giving Tree, we donated \$1.2 million in grants and sponsorships in 2022 alone, including \$135,000 to support local food pantries in their fight against food insecurity in our communities through our annual Neighbors Helping Neighbors appeal.

Despite what the economy might throw at us and how other banks may falter as a result, we have many reasons to be optimistic. And, we remain appreciative of you, our Corporators, Trustees, Directors, and employees, for your continued support, trust, and leadership. We look forward to continuing our mission of unlocking the potential of our great company as well as for our employees, customers, and communities.

Sincerely,


Matthew S. Sosik
Chief Executive Officer



Unlocking Potential

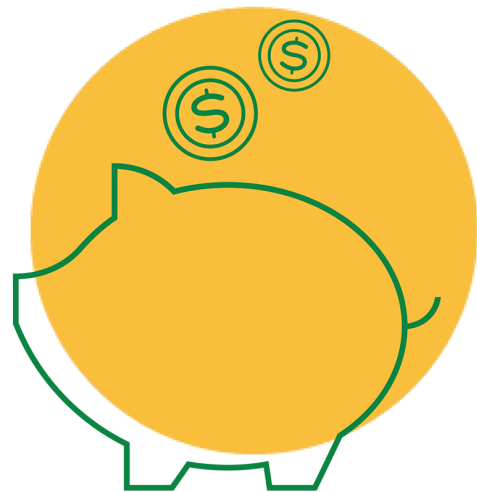
2023 Highlights

\$4.6 billion
In assets

\$44.4 million
Net Income

37 Branches

Across Western and Central Massachusetts, the South Shore, and South Coast



#1

bankESB's rank in the Bank Performance Report

#6 bankHometown
#30 Abington Bank

\$389 million

In new mortgages by Hometown Mortgage plus \$74 million in Home Equity Loans and Home Equity Lines of Credit

\$580K

In grants to first-time home buyers to cover down payments or closing costs, with 40% going to minority applicants



11,129

New consumer and business checking accounts

\$1.1 million

In loans to small businesses through bankHometown's Small Business Initiative

\$572 million

In new commercial loans, closing 320 loans and increasing the portfolio to \$2 billion



\$1.2 million

In donations and sponsorships through The Giving Tree, bringing our 10-year total to \$6.6 million



For the 2nd year in a row,

Hometown Financial Group was voted a Top Financial Services Workplace by our employees!

11

New ATMs and 22 more with upgraded software that enables touchscreens and allows envelope-free and contactless card transactions



JUNE 30, 2023 AND 2022

	2023 (In thousands)	2022 (In thousands)
ASSETS		
Cash and due from banks	\$ 130,260	\$ 554,906
Short-term investments	7,422	7,064
Cash and cash equivalents	137,682	561,970
Interest bearing deposits with other banks	998	3,494
Debt securities available-for-sale, at fair value	421,703	386,904
Marketable equity securities, at fair value	2,202	3,810
Federal Home Loan Bank of Boston stock, at cost	19,088	4,958
Federal Reserve Bank of Boston stock, at cost	16,136	11,483
Loans, net of allowance for loan losses of \$37,423 in 2023 and \$32,882 in 2022	3,659,367	2,545,571
Premises and equipment, net	55,427	48,263
Accrued interest receivable	12,089	6,373
Net deferred tax asset	26,376	12,868
Bank-owned life insurance	99,981	89,620
Goodwill	95,427	27,546
Core deposit intangible	19,453	7,742
Other assets	21,491	8,171
Total assets	<u>\$ 4,587,420</u>	<u>\$ 3,718,773</u>
LIABILITIES AND EQUITY		
Deposits:		
Non-interest-bearing	\$1,340,388	\$1,239,370
Interest-bearing	2,215,591	1,965,032
Total deposits	3,555,979	3,204,402
Federal Home Loan Bank advances	420,789	73,778
Other borrowing	124,744	5,399
Mortgagors' escrow accounts	8,782	5,709
Other liabilities	50,580	37,577
Total liabilities	<u>4,160,874</u>	<u>3,326,865</u>
Equity:		
Surplus	320,928	276,484
Additional capital	123,425	123,425
Accumulated other comprehensive income (loss)	(17,807)	(8,001)
Total equity	<u>426,546</u>	<u>391,908</u>
Total liabilities and equity	<u>\$4,587,420</u>	<u>\$ 3,718,773</u>

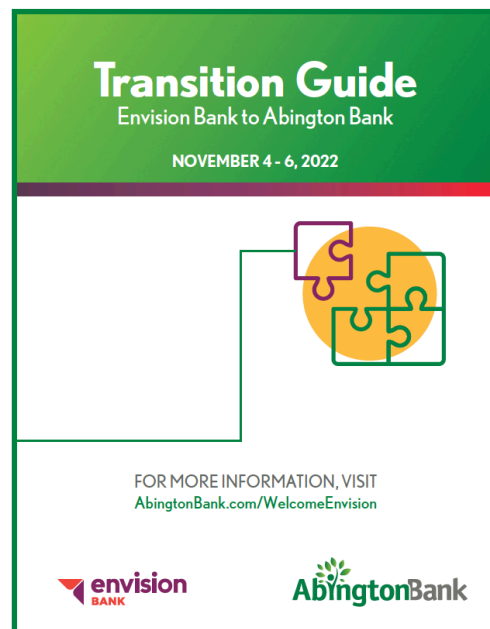
YEARS ENDED JUNE 30, 2023 AND 2022

	2023 (In thousands)	2022 (In thousands)
Interest and dividend income:		
Interest and fees on loans		
Interest and dividends on securities:	\$ 152,209	\$ 100,139
Taxable	14,068	4,733
Tax-exempt	522	663
Dividends	1,779	896
Other interest	9,132	1,953
Total interest and dividend income	<u>177,710</u>	<u>108,384</u>
Interest expense:		
Interest on deposits	21,833	6,194
Interest on Federal Home Loan Bank advances	7,553	2,468
Interest on long-term borrowing	7,524	147
Total interest expense	<u>36,910</u>	<u>8,809</u>
Net interest and dividend income	140,800	99,575
Provision for loan losses	4,624	8,041
Net interest and dividend income after provision for loan losses	<u>136,176</u>	<u>91,534</u>
Non-interest income:		
Service charges and fees on deposits	15,382	13,429
Loss on sales of available-for-sale securities, net	(33)	-
Net realized and unrealized loss on marketable equity securities	(413)	(429)
Gain on sales of other real estate owned	87	-
Loan servicing, net	637	902
Gain on sale of loans	237	1,570
Bank-owned life insurance	2,297	2,037
Net death benefit received from bank-owned life insurance	624	-
Investment services	559	604
Other	801	1,315
Total non-interest income	<u>20,178</u>	<u>19,428</u>
Non-interest expense:		
Salaries and employee benefits	54,213	44,511
Occupancy	7,267	5,611
Equipment	4,694	3,392
Data processing	4,643	4,036
Federal deposit insurance premiums	1,641	977
Advertising	3,332	2,935
Professional fees	1,936	1,564
Director fees	1,348	1,328
Electronic banking	4,459	3,448
Amortization of core deposit intangible assets	2,146	1,132
Acquisition	729	99
Prepayment expense of borrowings	-	512
Other general and administrative	10,037	7,123
Total non-interest expense	<u>96,445</u>	<u>76,668</u>
Income before income tax expense	59,909	34,294
Income tax expense	15,465	8,575
Net income	<u>\$ 44,444</u>	<u>\$ 25,719</u>



With Envision Bank

In late 2022, Hometown Financial Group completed its acquisition of Randolph Bancorp and merged Envision Bank into Abington Bank. Through that acquisition, we added four locations in Stoughton, Randolph, and Braintree to bring our network to 37 full-service offices, welcomed the Abington Bank Community Foundation, formerly the Envision Bank Foundation, and brought total HFG assets to \$4.6 billion.



With the merger came the launch of Hometown Mortgage, the new residential lending division of bankESB that serves all three banks. HFG welcomed Envision's **Ryan Kirwin** as Executive Vice President, Residential Lending to head Hometown Mortgage. Since inception, Hometown Mortgage closed 900 residential mortgages totaling \$389 million, plus 639 Home Equity Loans and Home Equity Lines of Credit totaling \$74 million.



Ryan Kirwin
Executive Vice President,
Residential Lending



Nancy Curry
Executive Vice President,
Senior Commercial Officer

Other important additions were Envision's **Nancy Curry**, who joined Abington Bank as Executive Vice President, Senior Commercial Lending Officer, and **John McCabe**, who joined as Senior Vice President, Retail Banking. In addition, Bill Parent, former Envision Bank Chief Executive Officer, joined us as Chief Strategy Officer for Hometown Financial Group.



John McCabe
Senior Vice President,
Retail Banking



William Parent
Chief Strategy Officer



New Products + Programs

We replaced 11 ATMs and upgraded the software on 22 more across all three banks' ATM networks, which allowed us to introduce new technology including touchscreens, envelope-free deposits, contactless card-enabled transactions, and additional branding on the screens and receipts. In fact, we remain one of only a handful of community banks that offers contactless ATM capabilities, which provides additional security compared to traditional card reading methods.

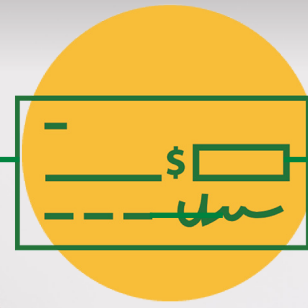
We also rolled out the **Card Manager** app to all three banks, giving customers full control over their debit card through their mobile device, including the ability to set up alerts, travel notifications, and more. We've already signed up 9,000 users who've received more than 550,000 alerts and hope to increase that even further in the coming months.

Abington Bank introduced a full suite of Visa® credit cards to customers for the first time, assuming more than 1,700 Envision Bank credit card customers and adding over 300 more, resulting in nearly 2,100 active cards. Across HFG, our credit card program added more than 1,200 accounts, resulting in over 6,200 active cards and a significant increase in revenue.

Abington Bank also added Government Banking and Cash Management Solutions, providing our municipal, commercial, and business customers with a wide array of products and services to help manage cash flow, payments, and receivables efficiently and effectively. And, Hometown Wealth Management was introduced at Abington Bank as well, with the addition of advisor **Fred Mariano**.

We're on track to outfit every Abington Bank branch with digital screens this year, enabling us to deliver dynamic and relevant content that's tailored to the local market in all 10 branches. We plan to add the same technology in 2024 at bankHometown and bankESB!





More than 11,100 checking accounts opened!

3,267 opened

bankESB

5,601 opened

bankHometown

2,261 opened

Abington Bank



A Team Effort

Through our SINCERE Relationship Builder Program (formerly known as the Checking Acquisition Program), we opened more than 11,100 business and consumer checking accounts between July 2022 and June 2023.

The Retail team also introduced a series of Surprise + Delight events, where branch staff visits a local area business unannounced and delights patrons with everything from free food

and drink, discounts on the business's products or services, bank swag, and special offers on bank products and services. It's been...well, delightful!



Unlocking Potential

Programs for Growth + Development

We introduced our first-ever internal podcast series—aptly named Unlocking Potential—where Learning & Development staff interview subject matter experts on relevant hot topics. The first episode featured Content Design Manager **Jeni Cutter** quizzing Vice President, Information Technology Officer **Michael Fitzgerald** on the importance of Cybersecurity.

Speaking of Cybersecurity education, our Cybersecurity team including members of IT, Marketing, and Learning Development, and spearheaded by the resident HFG superhero “Cy the Cyberhero” have made great strides in teaching employees the importance of guarding our network against cyberthreats like social engineering and phishing. We’ve also started a regular series of cyber tips for customers in our monthly eClub newsletter, too, to ensure they can protect themselves against the latest scams and fraud schemes.



The Bridging Our Potential series continues to be a popular one! Each quarter, three or four employees from across Hometown Financial Group join a virtual panel-style discussion and answer questions about their roles and responsibilities, contributions, and career paths. This unique program lets others get a view from “atop the bridge” into other departments, helping them understand functions and priorities to build knowledge, collaboration, and even development opportunities.

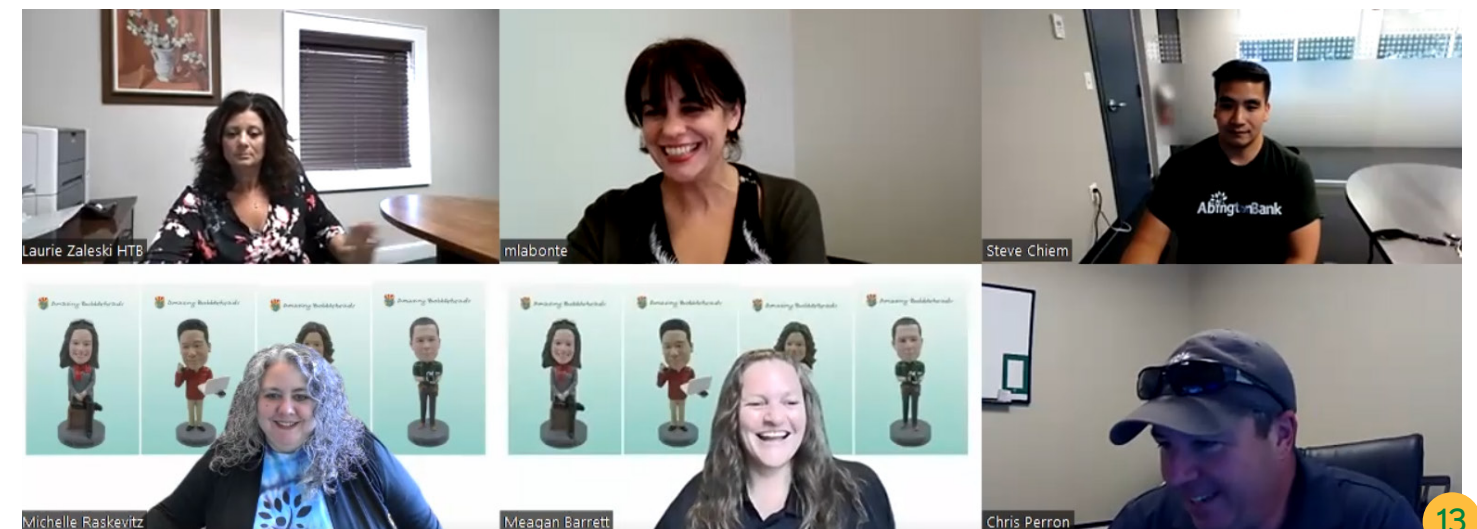
Our employees continued to enhance their knowledge and sharpen their skills through highly recognized, intensive programs. Congratulations to Vice President, Controller **Cassandra Day** who was a 2023 graduate of the Massachusetts Bankers Association’s New England School for Financial Studies at Babson College, and to Digital Marketing Officer **Brenna Breeding** who was a 2023 graduate of the American Bankers Association’s Bank Marketing School. In addition, Assistant Vice President, Branch Officer **Lucas Lawson**, Loan Servicing Officer **Jennifer Barrows**, Business Solutions & Project Manager **Kenneth Peters**, Assistant Vice President, Deposit Services **Susan Rheault**, and Commercial Credit Analyst II **David Santerre** successfully completed their first year of the School for Financial Studies and are expected to graduate next year.



Cassandra Day
Vice President, Controller



Brenna Breeding
Digital Marketing Officer





Looking for a new job? Do tell.



Unlock your potential

The Power of our Brand

As we position ourselves within our marketplaces, we find unique ways to present our Unlock Your Potential brand in order to speak more directly and relevantly to specific audiences of potential customers or employees. Here are a few examples.

Human Resources/Recruiting

To attract a deep pool of strong, skilled talent, we have to cultivate a strong recruiting brand that creates awareness, inspires interest, and ultimately converts them to applicants and new employees. Our enhanced HR/Recruiting effort promises that our banks have the kind of opportunity that interested candidates are looking for to help them key in on their next career move.

We introduced a new Careers microsite that uniquely positions us with a strong set of core values, opportunities for learning and development, a commitment to community, and competitive benefits to help them unlock their full potential. **Visit AbingtonBank.com/Careers.**

Commercial Lending

To attract more commercial lending customers, we need to convey this critical message: Backed by the power of Hometown Financial Group, our banks have the lending capacity, products and services, and expertise to meet business's needs as well as the "big banks," but deliver them with all the accessibility, responsiveness, and efficiency of a community bank.

We launched a new Commercial Lending microsite that uniquely positions us in this way, demonstrating the breadth and depth of our capabilities and expertise, supported by proof

points, recent financing deals, and customer testimonials that drive the message home. **Visit AbingtonBank.com/Commercial or bankESB.com/Commercial.**

In-Branch Experience

We continue to translate our brand into a unique, in-branch customer experience that brings Unlock Your Potential to life, further demonstrating our personalized financial solutions, technology, and commitment to community in a three-dimensional canvas.



Big business plans deserve big lending power.

CONNECT WITH A LENDER



Unlock your potential



FINANCIAL SERVICES

INDUSTRY

TOP WORK PLACES 2023

Customer, Employee + Bank Recognition

We love our customers! So, it's no wonder we held not one but two Customer Appreciation Weeks in April and October this year. Our customers were treated to giveaways, drawings, and exclusive offers to thank them for their business and loyalty.

We celebrated Employee Appreciation Week this past September 11-15, taking an entire week to let our employees know how special they are and how much they make us proud! The week was marked by themed days and giveaways and culminated in an outdoor barbecue for each bank on Friday afternoon.

For the second year in a row, Hometown Financial Group was named a 2023 Financial Services Industry Top Workplaces national

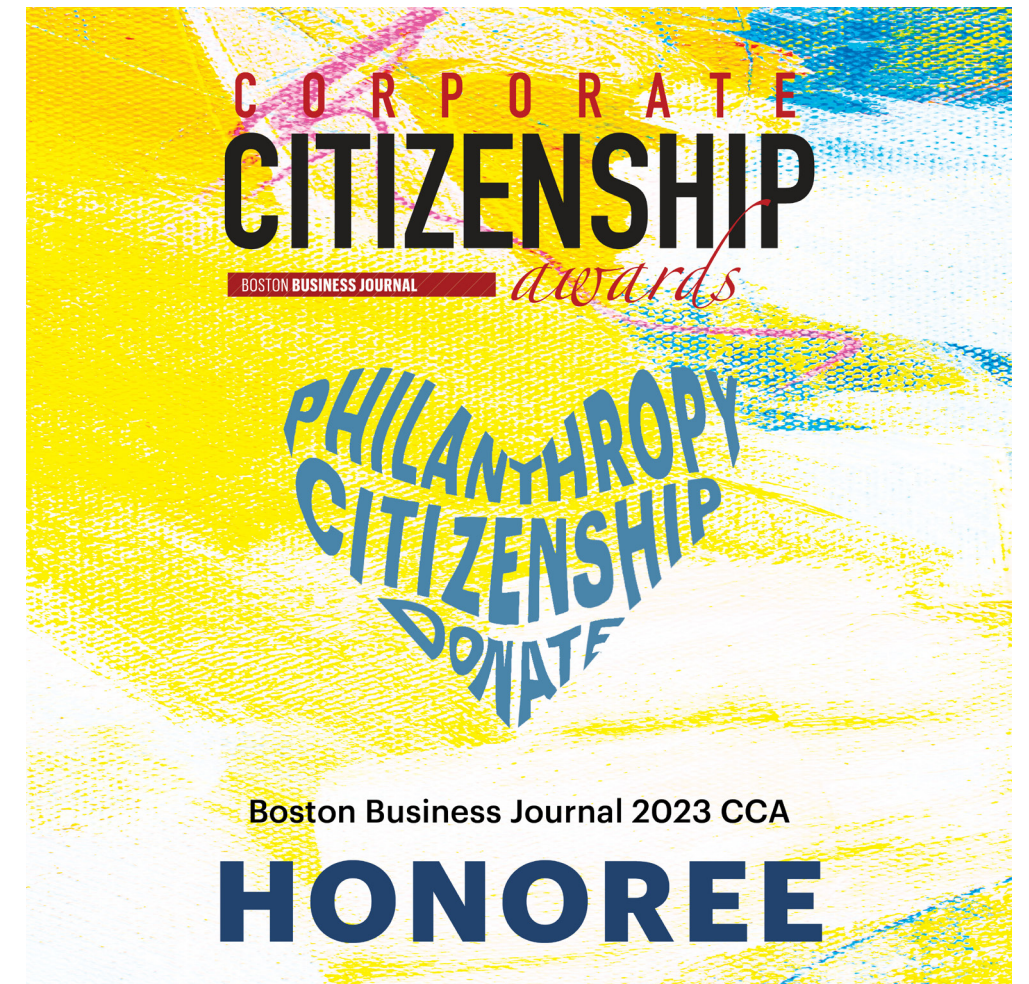
award winner by Energage, a leading provider of employee engagement tools. The award is made even more special by the fact that it's based on our own employees' responses to our employee engagement survey! Top Workplaces Industry awards celebrate organizations that have built a people-first workplace culture and highlight them as an employer of choice within their sector.

All three banks were highly ranked on the second quarter 2023 Bank Performance Report of Massachusetts banks. In fact, bankESB ranked #1 in overall performance for the second quarter! bankHometown wasn't far behind at #6, and Abington Bank ranked in the top third at #30.

All three banks received the 2023 Corporate Citizenship Award from Boston Business Journal, which recognizes them for being among Massachusetts' top 100 most charitable companies! It's bankESB's ninth straight year in making the list and bankHometown's fourth straight year. Abington Bank made the list for the first time.

All three banks were named to The Warren Group's Fast 50 lists of fastest growing institutions for commercial and residential loan growth! In Banker & Tradesman, Abington Bank ranked #3 for growth in commercial loan volume, while bankESB, including Hometown Mortgage, ranked #3 for growth in residential loan volume, #4 for growth in commercial loan volume, and #5 for growth in the number of residential loans. In The Connecticut Record, bankHometown ranked #5 for growth in number of commercial loans and #7 for growth in commercial loan volume.

FAST 50





The Giving Tree

The Giving Tree reflects our deep roots in our communities. Our commitment to making a real difference in the neighborhoods we serve is evident through our banks' contribution programs and charitable foundations—including the new Abington Bank Charitable Foundation. We truly believe we can enhance everyone's quality of life if we work to solve our biggest problems—together.

In 2022 alone, our banks and charitable foundations donated more than \$1.2 million to organizations in our local communities. Over the past decade, we've donated more than \$6.6 million to groups and causes that enrich lives and bring people together.

Here are just some of the efforts The Giving Tree supported.

Neighbors Helping Neighbors

All three banks raised money throughout the month of November to help fight hunger, donating \$135,000 to 42 local food pantries across Massachusetts and northeastern Connecticut in 2022. Since its inception, this program has donated nearly a half-million dollars to the fight against food insecurity. And we're ready to do it again this year!

Funding Their Futures

Abington Bank's newly branded Funding Their Futures program donates \$10 to a local participating school every time a customer opens a new checking account. Since 2015, the program has donated more than \$58,000 to school systems and educational foundations across the South Shore and South Coast. And now with the addition of the Stoughton, Randolph, and Braintree school systems, we're looking forward to adding to that total significantly!

Supporting Our Veterans

bankHometown was proud to hold clothing and food drives in all offices between Memorial Day and Independence Day to benefit two local veterans' organizations: Veterans Inc. and Danielson Veterans Coffeehouse. Our employees volunteered to distribute the donations at veterans' events in the community, too.

Enhancing Emergency Care

bankESB was proud to provide a matching grant of \$500,000 to Cooley Dickinson Hospital in Northampton, as part of their capital campaign to raise funds to transform their emergency department. We're proud to say that, as of last check, our matching grant was successful in bringing in more than \$1.9 million!

Volunteering in our Communities

Our employees are still getting out and about in the community to give their time and talents to causes they care about most. In fact, our employees selflessly committed more than 4,400 volunteer hours in 2022 and nearly 1,900 hours so far in 2023!





Our Thanks

HOMETOWN FINANCIAL GROUP (AND AFFILIATES) CORPORATORS, TRUSTEES, DIRECTORS AND OFFICERS

Hometown Financial Group, MHC

CORPORATORS

Richard Abbott	Paul G. Donlan	Kevin M. Jennings	Brian Ravenelle
Pamela B. Adams	Jill B. Donnelly	Rachael Johnston	Ronald Rheault
Diane E. Aubrey	Antonio E. Dos Santos	Amanda Zedonis Kemp	N. Andrew Robb
Jon L. Backholm	Keith Doyle	Mark M. Klepacki, DMD	Christopher T. Sexton
Melissa Baker	Betty Duprey	Henry J. LaMountain, Sr.	Kevin Shaw
Sakar Bhasin	Steven H. Duvarney	Gordon Lockbaum	Matthew S. Sosik
Mary Ellen Blunt	Fadi El-Massih	Helder Machado	William C. Spang
Peter Boria	Pamela S. Farnham	Kevin J. Mack	Patrick J. Spring
David R. Boyle	David M. Fields	Tiffany Cutting Madru	Elizabeth M. Stark
Paul Bremer	Julie A. Fitton	Mark L. Marzeotti	Michael D. Stowe
Genevieve Brough	Margaret Fredrickson	Charles B. McCullagh, Jr.	Michael Sudofsky
Thomas W. Brown	Roger A. Fuller	Maureen McGuinness	David E. Sullivan
Carolyn A. Burbine	Brian E. Galonek	Robert J. Morton	Paul J. Sullivan **
Jeffrey Carter	Edward Galonek	Edward O'Brien	David E. Surprenant, Esq.
Charles Comeau	Mathew Geffin	Sam S. Pappas, CPA	Angelo M. Tempesta, Jr.
Craig B. Coppola **	Thomas V. Giles	William R. Parks	Charles R. Valade **
Kathleen A. Crewe	James A. Gilpin	Carol A. Perman	Anthony P. Villani
Robert Curran, Jr.	Bryan Givner	Kenneth K. Quigley, Jr.	Paul W. Weldon
Peter D. Deary	J. Michael Grenon	Andrew J. Raczka	Edward L. Woodcome
Michael Detarando	Edward T. Griffin	Timothy A. Rassias	

**Retiring

Hometown Financial Group, MHC / Hometown Financial Group, Inc.

OFFICERS

Matthew S. Sosik CEO & Chairman	Andrew J. Raczka President	Gilbert F. Ehmke Senior EVP, CFO & Treasurer	Anthony P. Villani Clerk/Secretary
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TRUSTEES/DIRECTORS

Richard Abbott	Mark M. Klepacki, DMD	Andrew J. Raczka	Paul J. Sullivan
Peter D. Deary	Robert J. Morton	Matthew S. Sosik	Anthony P. Villani
Brian E. Galonek	Kenneth K. Quigley, Jr.		

DIRECTORS OF HOMETOWN FINANCIAL GROUP BANKS

ABINGTON BANK

Paul J. Sullivan Chairman	Christopher T. Sexton
Carolyn A. Burbine	Elizabeth M. Stark
Robert Curran, Jr.	Angelo M. Tempesta, Jr.
Paul G. Donlan	Mary Cordeiro Clerk
Shaun Fitzgerald **	
Margaret Fredrickson	
James A. Gilpin	
Kenneth K. Quigley, Jr.	
Andrew J. Raczka	

Christopher T. Sexton	Mark M. Klepacki, DMD
Elizabeth M. Stark	Carol A. Perman
Angelo M. Tempesta, Jr.	N. Andrew Robb
Mary Cordeiro Clerk	Anthony P. Villani

Mark M. Klepacki, DMD	Steven H. Duvarney
Carol A. Perman	Julie A. Fitton
N. Andrew Robb	J. Michael Grenon
Anthony P. Villani	Helder Machado

Steven H. Duvarney	Kevin J. Mack
Julie A. Fitton	Robert J. Morton
J. Michael Grenon	Sam S. Pappas, CPA
Helder Machado	Michael D. Stowe

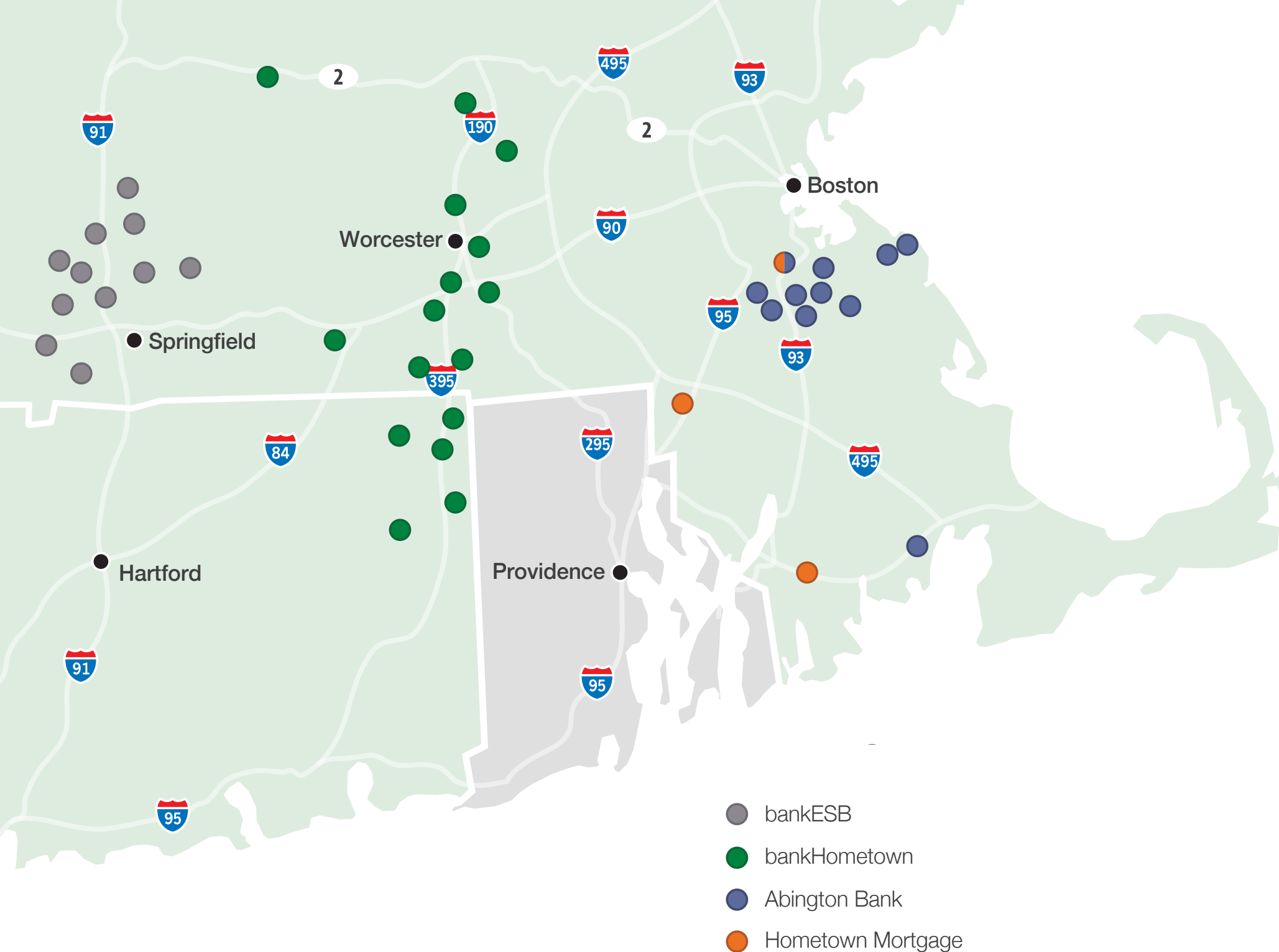
BANKESB

Matthew S. Sosik Pres. & CEO	BANKHOMETOWN
Charles B. McCullagh, Jr. Clerk	Brian E. Galonek Chairman
Richard Abbott	David E. Surprenant, Esq. Vice Chairman
Thomas V. Giles	Henry J. LaMountain, Sr. Clerk
	Peter D. Deary

BANKHOMETOWN	Robert J. Morton
Brian E. Galonek Chairman	Sam S. Pappas, CPA
David E. Surprenant, Esq. Vice Chairman	Michael D. Stowe
Henry J. LaMountain, Sr. Clerk	
Peter D. Deary	

OFFICERS OF HOMETOWN FINANCIAL GROUP BANKS (SVP AND ABOVE)

Nancy Curry EVP Senior Commercial Lending Officer	Randall J. Gage EVP Chief Credit Officer & Regulation O Officer	Michael P. Mahler EVP Senior Commercial Lending Officer	Andrew J. Raczka President & CEO
Bozena C. Dabek EVP Chief Administrative Officer & Diversity Officer	Maryann M. Geiger SVP Director of Operations and Bank Secrecy Act Officer	Sharon Mahler SVP Retail Banking	Maura K. Sheldon SVP Commercial Services
Bonny M. Dattis SVP Human Resources	Dena M. Hall EVP Chief Retail & Marketing Officer	John McCabe SVP Retail Banking	Matthew S. Sosik President & CEO
Gilbert F. Ehmke Senior Executive Vice President, CFO & Treasurer	Kevin S. Higginbottom SVP Commercial Lending	Shawn T. McNerney SVP Commercial Lending	Lynn M. Starr EVP Chief Information Officer & Information Security Officer
Lynne P. Feiz SVP Corporate Communications & Brand Strategy	Ryan J. Kirwin EVP Residential Lending	Katie L. Moar SVP Loan Servicing	Trenton E. Taylor SVP Commercial Lending
William A. Fontes SVP Commercial Lending	Jane W. Loranger SVP Commercial Lending Team Lead	Robert J. Morton President & CEO	Gary Turku SVP Retail Banking
		Christine M. O'Brien SVP Commercial Due Diligence Officer	Karen Yancik SVP Senior Compliance and Risk Management
		William Parent Chief Strategy Officer	



HOMETOWN MORTGAGE

- WESTPORT 875 State Road, Westport, MA 02790
- NORTH ATTLEBOROUGH..... 20 Alice Agnew Drive, North Attleborough, MA 02763
- BRAINTREE 1 Rockdale Street, Braintree, MA, 02184

BANKESB

- AGAWAM..... 770 Main Street, Agawam, MA 01001
- AMHERST 253 Triangle Street, Amherst, MA 01002
- BELCHERTOWN..... 40 State Street, Belchertown, MA 01007
- EASTHAMPTON..... 36 Main Street, Easthampton, MA 01027
- EASTHAMPTON..... 241 Northampton Street, Easthampton, MA 01027
- HADLEY..... 100 East Street, Hadley, MA 01035
- HOLYOKE..... 170 Sargeant Street, Holyoke, MA 01040
- NORTHAMPTON..... 297 King Street, Northampton, MA 01060
- SOUTH HADLEY..... 605 Granby Road, South Hadley, MA 01075
- SOUTHAMPTON..... 134 College Highway, Southampton, MA 01073
- WESTFIELD..... 85 Broad Street, Westfield, MA 01085

BANKHOMETOWN

- ATHOL 90 Exchange Street, Athol, MA 01331
- AUBURN 569 Southbridge Street, Auburn, MA 01501
- BROOKLYN..... 13 Canterbury Road, Brooklyn, CT 06234
- KILLINGLY 3 Central Street, Danielson, CT 06239
- LANCASTER..... 131 Main Street Unit 1, Lancaster, MA 01523
- LEOMINSTER..... 9 Sack Boulevard, Leominster, MA 01453
- MILLBURY 109 Elm Street, Millbury, MA 01527
- OXFORD..... 31 Sutton Avenue, Oxford, MA 01540
- PUTNAM..... 182 Main Street, Putnam, CT 06260
- STURBRIDGE..... 331 Main Street, Sturbridge, MA 01566
- THOMPSON..... 835 Riverside Drive, N. Grosvenordale, CT 06255
- WEBSTER..... 4 Gore Road, Webster, MA 01570
- WEBSTER..... 218R Main Street, Webster, MA 01570
- WOODSTOCK..... 148 Route 171, Woodstock, CT 06281
- WORCESTER 1001 Millbury Street, Worcester, MA 01607
- WORCESTER 270 Grove Street, Worcester, MA 01605

ABINGTON BANK

- ABINGTON 6 Harrison Avenue, Abington, MA 02351
- AVON..... 1 East Main Street, Avon, MA 02322
- BRAINTREE 1 Rockdale Street, Braintree, MA 02184
- COHASSET 800 Chief Justice Cushing Highway (Rte. 3A), Cohasset, MA 02025
- COHASSET 40 South Main Street, Cohasset, MA 02025
- HOLBROOK..... 95 North Franklin Street, Holbrook, MA 02343
- MARION..... 350 Front Street, Marion, MA 02738
- RANDOLPH..... 129 N. Main Street, Randolph, MA 02368
- STOUGHTON..... 87 Sharon Street, Stoughton, MA 02072
- STOUGHTON..... 497 Washington Street, Stoughton, MA 02072



Hometown Financial Group


AbingtonBank


bankESB


bankHometown

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