



Cambridge Savings Bank

Community Reinvestment Act (CRA) Public File

Last updated: April 1, 2024

Table of Contents

Table of Contents	2
Public Comments and Responses	3
CRA Performance Evaluation	4
Branch Locations – Geographies	42
Branch Locations – Open and Closed Branches	43
Branch Locations – Hours, Locations and Collaboration Rooms	44
Products and Services	45
Assessment Area Geographies	85
Assessment Area Map	99
CRA Small Business Disclosures	100
HMDA Disclosure	203



CRA Public Comments and Responses

Cambridge Savings Bank (“CSB”, the “Bank”) is required to include in our CRA Public File all written comments received from the public along with any Bank response(s), for the current year and each of the two prior calendar years related to our performance in helping to meet community credit needs. CSB is required to update the CRA public file with this information on a quarterly basis for the prior quarter by March 31, June 30, September 30, and December 31.

2022 – None received

2023 – None received

2024:

- Quarter 1 – None received
- Quarter 2
- Quarter 3
- Quarter 4

PUBLIC DISCLOSURE

September 14, 2020

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Cambridge Savings Bank
Certificate Number: 17870

1374 Massachusetts Avenue
Cambridge, Massachusetts 02138

Division of Banks
1000 Washington Street, 10th Floor
Boston, Massachusetts 02118

Federal Deposit Insurance Corporation
350 Fifth Avenue, Suite 1200
New York, New York 10118

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, nor should it 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 Division of Banks or the Federal Deposit Insurance Corporation concerning the safety and soundness of this financial institution.

TABLE OF CONTENTS

Institution Rating	
Overall Rating	1
Performance Test Ratings Table	1
Summary of Major Factors Supporting Rating	1
Institution	
Scope of Evaluation	3
Description of Institution	5
Description of Assessment Area	7
Conclusions on Performance Criteria	12
Appendix	
Scope of Evaluation	28
Division of Banks Fair Lending Policies and Procedures	28
Glossary	30

INSTITUTION RATING

INSTITUTION'S CRA RATING: This institution is rated **Outstanding**.

PERFORMANCE LEVELS	PERFORMANCE TESTS		
	Lending Test*	Investment Test	Service Test
Outstanding		X	X
High Satisfactory	X		
Satisfactory*			
Needs to Improve			
Substantial Noncompliance			

** The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.*

*** FDIC rules and regulations stipulate use of a "high satisfactory" and "low satisfactory" rating for the three tests. This jointly issued public evaluation uses the term "satisfactory" in lieu of "low satisfactory" for the Lending, Investment, and Service Test ratings, as the Division does not have a "low satisfactory" rating.*

The Lending Test is rated High Satisfactory.

- Lending levels reflect good responsiveness to assessment area credit needs.
- An adequate percentage of loans are made in the institution's assessment area.
- The geographic distribution of loans reflects adequate penetration throughout the assessment area.
- The distribution of borrowers reflects, given the product lines offered by the institution, good penetration among retail customers of different income levels and business customers of different size.
- The institution makes extensive use of innovative and flexible lending practices in order to serve assessment area credit needs.
- The institution made a relatively high level of community development loans.

The Investment Test is rated Outstanding.

- The institution has an excellent level of qualified community development investments and grants, often in a leadership position, particularly those that are not routinely provided by private investors.
- The institution exhibits excellent responsiveness to credit and community economic development needs.
- The institution makes significant use of innovative and/or complex investments to support community development initiatives.

The Service Test is rated Outstanding.

- Delivery systems are accessible to essentially all geographies and individuals of different income levels in the assessment area.
- To the extent changes have been made, the institution's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and to low- and moderate-income individuals.
- Services (including, where appropriate, business hours) do not vary in a way that inconveniences certain portions of the assessment area(s), particularly low- and moderate-income geographies or low- and moderate-income individuals.
- The institution is a leader in providing community development services.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated September 25, 2017, to the current evaluation dated September 14, 2020. Examiners used the Interagency Large Institution Examination Procedures to evaluate Cambridge Savings Bank's (CSB) CRA performance. These procedures include three tests: the Lending Test, Investment Test, and Service Test.

The Lending Test considered the institution's performance according to the following criteria.

- Lending activity
- Assessment area concentration
- Geographic distribution
- Borrower profile
- Innovative and flexible lending practices
- Community development loans

The Investment Test considered the following criteria.

- Number and dollar amount of qualified investments
- Responsiveness to credit and community development needs
- Innovativeness or complexity of qualified investments

The Service Test considered the following criteria.

- Accessibility of delivery systems
- Changes in branch locations
- Reasonableness of business hours and services
- Community development services

Loan Products Reviewed

Examiners determined that the bank's major product lines are home mortgage and small business loans. This conclusion considered the bank's business strategy and the number and dollar volume of loans originated during the evaluation period.

The bank's record of originating home mortgage and small business loans contributed equally to overall conclusions. Although commercial loans represent a majority of the bank's portfolio by dollar amount (54 percent), home mortgage originations exceeded small business originations by number and dollar volume during the review period. Examiners did not consider other product lines such as consumer loans, small farm loans, and other loan types due to no or limited representation in the loan portfolio. Therefore, as they provide no material support for conclusions or ratings, they are not presented in this evaluation.

In evaluating the bank's performance under the Lending Test, examiners considered all home

mortgage loan originations reported on the bank's 2018 and 2019 Home Mortgage Disclosure Act (HMDA) Loan Application Registers (LARs). In 2018, the bank reported 629 originated loans totaling \$345.7 million. In 2019, the bank reported 727 originated loans totaling \$452.4 million. The 2019 increase is due to an active refinance market given lower interest rates.

This evaluation also considered all small business loans reported on the bank's CRA Loan Register (LR) in 2018 and 2019. A small business loan has an original loan amount of \$1 million or less and is either secured by nonfarm nonresidential property or is classified as a commercial and industrial loan. In 2018, the bank reported 184 small business loans totaling \$40.0 million. In 2019, the bank reported 217 loans totaling \$38.7 million.

For the Lending Test, examiners reviewed the number and dollar volume of home mortgage and small business loans. Although the evaluation presents the number and dollar volume of loans, examiners emphasized performance by number of loans. The number of loans is a better indicator of the number of individuals and businesses served. The geographic distribution and borrower profile criteria only analyze loans extended within the bank's assessment area.

Examiners reviewed community development loans, investments and services, as well as innovative and/or flexible lending practices from the prior evaluation date of September 25, 2017, through the current examination date of September 14, 2020.

DESCRIPTION OF INSTITUTION

Background

CSB is headquartered in Cambridge, Massachusetts (MA) and primarily operates in the eastern part of Massachusetts in Essex, Middlesex, Norfolk, and Suffolk Counties. The bank is a wholly owned subsidiary of Cambridge Financial Group, Inc. (CFG), a mutual holding company. CFG also wholly owns 1834 Realty, Inc., which holds and manages CSB premises in Cambridge. In addition, CSB has subsidiaries. Porter Securities Inc., Porter Securities II, Inc., Porter Securities III, Inc., and MCBSC, Inc. are all securities corporations that acquire and hold securities for the bank. Porter Dunster Inc. holds and manages bank premises and CSB Transaction, LLC holds bank owned real estate. The bank also operates the Cambridge Savings Charitable Foundation to provide charitable contributions to community-based organizations throughout the assessment area.

The institution received an “Outstanding” rating from the Division and FDIC during its prior joint evaluation using Interagency Large Institution Examination Procedures.

Operations

In addition to its main office in Cambridge, the bank operates 16 full-service brick and mortar branches in Arlington (3), Bedford, Belmont, Burlington (2), Cambridge (3), Charlestown, Concord, Lexington, Melrose, Newton Center, and Watertown. The bank also maintains six stand-alone automated teller machines (ATMs) in Burlington, Somerville, Harvard Square (2), Kendall Square, and Cambridge (The Charles Hotel).

CSB offers various traditional banking products to serve its consumer and commercial customers. Consumer loan products include home mortgage loans, construction loans, home equity loans, home equity lines of credit, automobile loans, secured and unsecured consumer loans, first-time homebuyer programs, and affordable home loan programs. Business loan products include, but are not limited to, commercial real estate loans, term loans, working capital and asset based loans, commercial construction, Small Business Association (SBA) loans, and business overdraft lines of credit. Deposit services include certificates of deposit and various checking and savings accounts for individuals and businesses. In addition, CSB offers cash management services for commercial customers including remote deposit capture, lockbox, zero balance accounts, escrow management, wire transfers, and payroll services. Alternative banking services include online and mobile banking functions, automated and assisted telephone banking services, and an ATM at each branch. Interactive Teller Machines (ITMs) are also available at three branch locations - Cambridge (2) and Charlestown. CSB also offers investment advisory services through SigFig Wealth Management.

Since the previous evaluation, the bank opened a new branch. In January 2018, the bank opened its Charlestown branch in an upper-income census tract. In June 2020, the bank acquired Melrose Bank and retained its sole banking office in a middle-income census tract in Melrose. No branch offices have closed since the prior evaluation.

Ability and Capacity

As of June 30, 2020, the bank had total assets of approximately \$5.1 billion, which included total loans of \$4.1 billion, or approximately 80.0 percent of total assets. The bank's net loan-to-deposit ratio, as of the same date, was 99.3 percent. Since the previous evaluation, the bank's assets increased 45.7 percent and total loans increased 46.4 percent. The merger with Melrose Bank and the opening of the Charlestown branch contributed to these increases. The loan portfolio distribution remained relatively consistent since the prior evaluation.

CSB is primarily a commercial lender. Non-farm non-residential loans represent 37.2 percent of the portfolio, by dollar volume. Commercial and industrial loans make up an additional 17.0 percent of the portfolio. Collectively, loans secured by 1-4 residential properties and multi-family loans represent 37.5 percent of the loan portfolio. The following table illustrates the loan portfolio.

Loan Portfolio Distribution as of 6/30/2020		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	310,611	7.6
Secured by Farmland	0	0.0
Secured by 1-4 Family Residential Properties	1,208,986	29.7
Secured by Multifamily (5 or more) Residential Properties	316,808	7.8
Secured by Nonfarm Nonresidential Properties	1,512,245	37.2
Total Real Estate Loans	3,348,650	82.3
Commercial and Industrial Loans	693,476	17.0
Agricultural Production and Other Loans to Farmers	0	0.0
Consumer Loans	6,914	0.2
Obligations of State and Political Subdivisions in the U.S.	0	0.0
Other Loans	21,359	0.5
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
Total Loans	4,070,399	100.0
<i>Source: Reports of Condition and Income</i>		

There were no significant financial or legal impediments identified that would limit the bank's ability to help meet its assessment area's credit or community development needs.

DESCRIPTION OF ASSESSMENT AREA

The CRA requires each financial institution to define one or more assessment areas within which examiners will evaluate its CRA performance. CSB designated a single assessment area, which meets the regulation's technical requirements. The bank does not have branches outside the Boston-Cambridge-Newton, MA-New Hampshire (NH) Metropolitan Statistical Area (MSA) (14460). Therefore, separate assessment area analyses are not required for this evaluation. Examiners analyzed and conducted a full-scope review of the bank's performance within the assessment area.

Economic and Demographic Data

The assessment area includes 243 census tracts located in Essex, Middlesex, Norfolk, and Suffolk Counties in MA. Since the prior evaluation, the bank added 5 census tracts in Essex County to include the town of Saugus; 34 tracts in Middlesex County to include the cities and towns of Everett, Malden, Melrose, Stoneham, and Wakefield; and 25 tracts in Suffolk County to include the cities of Chelsea and Revere. The following table details the assessment area by county.

Assessment Area Cities and Towns	
Essex County	
Saugus	
Middlesex County	
Acton	Malden
Arlington	Medford
Bedford	Melrose
Belmont	Newton
Burlington	Somerville
Cambridge	Stoneham
Concord	Waltham
Everett	Watertown
Lexington	Winchester
Lincoln	Woburn
Norfolk County	
Brookline	
Suffolk County	
Boston*	Chelsea
Charlestown	Revere

*The assessment area contains the Allston/Brighton neighborhoods in the city of Boston.

The cities and towns in Essex and Middlesex Counties are within the Cambridge-Newton-Framingham, MA MD (15764). The cities and towns in Suffolk and Norfolk Counties are within the Boston, MA Metropolitan Division (MD) (14454). Both MDs are part of the greater Boston-Cambridge-Newton, MA-NH MSA.

The 243 census tracts reflect the following income designations according to the 2015 American Community Survey (ACS) U.S. Census:

- 12 low-income tracts,

- 62 moderate-income tracts,
- 83 middle-income tracts,
- 84 upper-income tracts, and
- 2 tracts with no income designation

Since the prior evaluation, the number of low-income census tracts increased by 3, the number of moderate-income tracts increased by 18, the number of middle-income tracts increased by 17, and the number of upper-income tracts increased by 3. Low- and moderate-income census tracts are primarily concentrated in Allston, Brighton, Cambridge, Charlestown, Chelsea, and Somerville. There are no underserved or distressed nonmetropolitan middle-income geographies or designated disaster areas within the assessment area. However, there are several opportunity zones. The Opportunity Zone Program provides investment incentives to encourage growth in low-income areas. Within the bank's assessment area, Allston, Brighton, Cambridge, Chelsea (2), Everett, Malden (2), Medford, Revere, and Saugus contain opportunity zones.

The following table illustrates select assessment area demographic characteristics.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	243	4.9	25.5	34.2	34.6	0.8
Population by Geography	1,122,410	4.8	25.8	35.9	33.5	0.0
Housing Units by Geography	463,156	4.8	25.5	36.8	32.9	0.0
Owner-Occupied Units by Geography	225,878	2.5	17.1	37.7	42.7	0.0
Occupied Rental Units by Geography	209,064	7.3	34.0	36.1	22.6	0.0
Vacant Units by Geography	28,214	5.3	28.7	35.4	30.6	0.0
Businesses by Geography	102,682	5.1	17.8	38.2	38.9	0.1
Farms by Geography	1,288	2.6	13.5	41.4	42.5	0.0
Family Distribution by Income Level	250,231	23.0	15.9	18.7	42.4	0.0
Household Distribution by Income Level	434,942	26.2	14.5	16.2	43.1	0.0
Median Family Income MSA - 14454 Boston, MA		\$90,699	Median Housing Value			\$493,728
Median Family Income MSA - 15764 Cambridge-Newton- Framingham, MA		\$100,380	Median Gross Rent			\$1,472
			Families Below Poverty Level			7.0%
<i>Source: 2015 ACS and 2019 D&B Data Due to rounding, totals may not equal 100.0% (* The NA category consists of geographies that have not been assigned an income classification.</i>						

The demographic table shows that there is relatively limited opportunity to make home mortgage loans in the low-income census tracts due to lower percentages of owner-occupied housing units in these tracts.

According to 2019 D&B data, there were 102,682 businesses in the assessment area. Gross annual revenues (GARs) for these businesses are below.

- 86.0 percent have \$1 million or less
- 6.1 percent have more than \$1 million
- 7.9 percent have unknown revenues

The small business loan analysis under the Borrower Profile criterion compares the distribution of businesses by GAR level. D&B demographic data indicates that during 2019, 81.8 percent of businesses in the assessment area have GARs of less than \$0.5 million, 64.2 percent of businesses have four or fewer employees, and 89.9 percent of businesses operate from a single location. These factors indicate that the majority of businesses in the assessment area are very small. Service industries represent the largest portion of businesses at 46.3 percent; followed by non-classifiable establishments (16.1 percent); retail trade (10.8 percent); and finance, insurance, and real estate (9.6 percent).

Examiners used the FFIEC-updated median family income level to analyze home mortgage loans under the Borrower Profile criterion. The following table illustrates the low-, moderate-, middle-, and upper-income categories.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Boston, MA MD Median Family Income (14454)				
2018 (\$99,300)	<\$49,650	\$49,650 to <\$79,440	\$79,440 to <\$119,160	≥\$119,160
2019 (\$105,500)	<\$52,750	\$52,750 to <\$84,400	\$84,400 to <\$126,600	≥\$126,600
Cambridge-Newton-Framingham, MA MD Median Family Income (15764)				
2018 (\$110,300)	<\$55,150	\$55,150 to <\$88,240	\$88,240 to <\$132,360	≥\$132,360
2019 (\$115,500)	<\$57,750	\$57,750 to <\$92,400	\$92,400 to <\$138,600	≥\$138,600
<i>Source: FFIEC</i>				

According to data obtained from Moody's Analytics as of August 2020, the top employers in the Boston, MA MD included Partners Healthcare, University of Massachusetts, and Stop & Shop Supermarket Co. In the Cambridge-Newton-Framingham, MA MD, the top employers included Harvard University, Massachusetts Institute of Technology, and the TJX Co, Inc.

Data obtained from the United States (U.S.) Bureau of Labor Statistics indicates that the 2019 annual average unemployment rate in MA was 2.9 percent. The 2019 annual average unemployment rate in Essex, Middlesex, Norfolk, and Suffolk Counties were 3.0 percent, 2.3

percent, 2.5 percent, and 2.6 percent, respectively. Unemployment rates in the assessment area generally decreased over the evaluation period.

Competition

The bank operates in a highly competitive market for credit and financial services. FDIC Deposit Market Share data as of June 30, 2019, revealed that 39 financial institutions operated 301 branches throughout the assessment area. CSB ranked 3rd with a 6.9 percent market share. The top two institutions were Bank of America, N.A. with a 24.8 percent market share and Citizens Bank, N.A. with a 13.7 percent market share.

The bank also operates in a competitive market for loans. In 2018, 447 lenders originated or purchased 30,881 home mortgage loans in the bank's assessment area. The top five lenders captured 27.3 percent of the market share including Citizens Bank, N.A.; Bank of America, N.A.; Wells Fargo Bank, N.A.; Leader Bank, N.A.; and Guaranteed Rate, Inc. CSB ranked 21st with 1.2 percent of the market share. Lending activity remained consistent in 2019 with 479 lenders originating or purchasing 39,537 home mortgage loans within the bank's assessment area. The top five lenders captured a combined market share of 27.3 percent and included Citizens Bank, N.A.; Wells Fargo Bank, N.A.; Guaranteed Rate, Inc.; Bank of America; and Leader Bank, N.A. CSB ranked 23rd with 1.0 percent of the market share.

Small business lending is also competitive. Aggregate small business data reflects lending information for whole counties; therefore, the aggregate small business data considers all lenders in Essex, Middlesex, Norfolk, and Suffolk Counties. Based on 2018 small business aggregate data, 175 lenders made 100,017 small business loans. CSB ranked 48th out of this group, with a 0.2 percent market share. The top three lenders accounted for 50.0 percent of the market share including American Express, FSB; Bank of America, N.A.; and Chase Bank USA, N.A. Aggregate information for 2019 was not available as of the evaluation date.

Community Contact

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying the credit and community development needs. This information helps determine whether local financial institutions are responsive to these needs. It also shows available credit and community development opportunities.

Examiners relied on a recently completed community contact with a non-profit organization serving neighborhoods within Boston. The organization focuses on educating potential borrowers on financing options, as well as the responsibilities, advantages, and disadvantages of homeownership. The contact identified a significant need for affordable housing stock, as well as the need for first-time homebuyer programs with enhanced down payment assistance. The contact further indicated that some low- and moderate-income borrowers are delaying home purchases or are purchasing homes outside of Boston due to the area's high homeownership costs. In addition, the contact indicated the need for more financial literacy programs, particularly for younger borrowers with student loan debt, as younger borrowers represent an increasing percentage of potential homebuyers.

Examiners also relied on a recently completed community contact of a community development corporation that creates and preserves affordable rental housing in the assessment area. The organization seeks financing through low-income housing tax credits and other investments to fund affordable housing projects. The contact noted challenges with the high demand for these investments. Many investors and developers compete for a limited supply of tax credit awards and the process involves numerous applications before tax credits are granted and awarded. This process can delay the corporation's housing projects. Additionally, the contact noted, due to the demand for affordable rental housing, there is a long waiting list of applicants. An increase in affordable rental housing, particularly multifamily housing, would be helpful.

Examiners contacted a third community organization that preserves affordable rental housing and provides support services to individuals and families in the assessment area. Support services include housing search and stabilization, career services, and financial literacy. As a small non-profit organization that relies on state financing, the contact noted challenges with securing state funds for affordable housing projects due to the high competition level. Any funding is often focused on larger organizations and projects. The contact noted that the COVID-19 pandemic has created additional needs. A current need is increased internet access and devices for low-income families, which will allow children to access school remotely. Internet costs and devices are a big expense for many low-income families. In addition, the contact noted individuals and families continue to need basic budgeting and financial literacy programs.

Credit and Community Development Needs and Opportunities

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that affordable housing and financial literacy represent primary credit needs for the assessment area.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

The bank's overall Lending Test performance is rated High Satisfactory. The following sections discuss the bank's performance under each criterion.

Lending Activity

The bank's lending levels reflect good responsiveness to assessment area credit needs. In 2018 and 2019, CSB originated 1,356 home mortgage loans totaling approximately \$798.1 million and 401 small business loans totaling approximately \$78.7 million. Of this total, 756 home mortgage loans, totaling approximately \$454.5 million and 234 small business loans, totaling approximately \$36.9 million, were inside the assessment area.

The Description of Assessment Area section previously discussed the bank's market share rankings for home mortgage and small business lending.

Assessment Area Concentration

The bank made an adequate percentage of home mortgage and small business loans, by number and dollar volume, within its assessment area. See the following table.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2018	367	58.3	262	41.7	629	218,968	63.3	126,709	36.7	345,677
2019	389	53.5	338	46.5	727	235,503	52.1	216,930	47.9	452,433
Subtotal	756	55.8	600	44.2	1,356	454,471	56.9	343,639	43.1	798,111
Small Business										
2018	107	58.2	77	41.8	184	17,608	44.1	22,365	56.0	39,973
2019	127	58.5	90	41.5	217	19,305	49.8	19,429	50.2	38,734
Subtotal	234	58.4	167	41.6	401	36,913	46.9	41,794	53.1	78,707
Total	990	56.3	767	43.7	1,757	491,384	56.0	385,433	44.0	876,818

*Source: Bank Data
Due to rounding, totals may not equal 100.0%*

Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the assessment area. The bank's adequate performance of home mortgage and small business lending supports this conclusion. Examiners focused on the percentage by number of loans in low- and moderate-income census tracts.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects adequate penetration throughout the assessment area. In 2018 and 2019, lending in the low- and moderate-income areas trailed the aggregate and demographic data. However, aggregate performance and demographics are based on the revised assessment area, which includes 18 additional moderate-income census tracts that were not part of the assessment area prior to June 2020. A review of the bank's performance based upon the prior assessment area revealed similar performance.

Geographic Distribution of Home Mortgage Loans						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2018	2.5	3.1	6	1.6	2,280	1.0
2019	2.5	2.9	6	1.5	2,086	0.9
Moderate						
2018	17.1	20.3	55	15.0	35,160	16.1
2019	17.1	18.7	44	11.3	29,963	12.7
Middle						
2018	37.7	37.0	121	33.0	61,243	28.0
2019	37.7	38.5	134	34.4	73,049	31.0
Upper						
2018	42.7	39.6	185	50.4	120,285	54.9
2019	42.7	40.0	205	52.7	130,405	55.4
Not Available						
2018	0.0	0.0	0	0.0	0	0.0
2019	0.0	0.0	0	0.0	0	0.0
Totals						
2018	100.0	100.0	367	100.0	218,968	100.0
2019	100.0	100.0	389	100.0	235,503	100.0

Source: 2015 ACS; Bank Data, 2018 & 2019 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%

Small Business Loans

The geographic distribution of small business loans reflects adequate penetration. In 2018, lending in low-income tracts was less than aggregate and demographics. In 2019, lending in low-income areas improved by both number and dollar volume and exceeded aggregate and demographics by dollar volume. In moderate-income tracts, lending trailed aggregate and demographics in both years.

Geographic Distribution of Small Business Loans						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2018	5.1	5.2	4	3.7	765	4.3
2019	5.1	--	6	4.7	1,955	10.1
Moderate						
2018	17.2	19.3	16	15.0	2,558	14.5
2019	17.8	--	13	10.2	1,554	8.0
Middle						
2018	38.9	39.1	37	34.6	8,107	46.0
2019	38.2	--	60	47.2	8,194	42.4
Upper						
2018	38.7	36.4	49	45.8	6,133	34.8
2019	38.9	--	48	37.8	7,602	39.4
Not Available						
2018	0.1	0.0	1	0.9	45	0.3
2019	0.1	--	0	0.0	0	0.0
Totals						
2018	100.0	100.0	107	100.0	17,608	100.0
2019	100.0	--	127	100.0	19,305	100.0
<i>Source: 2018 & 2019 D&B Data; Bank Data; 2018 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

Borrower Profile

The distribution of borrowers reflects, given the product lines offered by the institution, good penetration among individuals of different income levels and businesses of different sizes in the assessment area. Adequate performance of home mortgage lending and excellent performance of small business lending supports the conclusion.

Home Mortgage Loans

The distribution of home mortgage loans to individuals of different income levels, including low- and moderate-income borrowers, reflects adequate penetration. Examiners focused on comparisons to aggregate data and area demographics. As shown in the following table, lending

to low-income borrowers trailed the aggregate and demographic data in 2018 and 2019. Although the bank's lending to low-income borrowers was significantly less than the percent of low-income families in the assessment area, there are important demographic performance context factors to note. A low-income family in the assessment area, making less than \$57,750, would likely have trouble qualifying for a mortgage under conventional underwriting standards considering the median housing value in the assessment area is \$493,728. Further, 7.0 percent of families in the assessment area are below the poverty level, a sub-set of the low-income category.

Similarly, lending to moderate-income borrowers during 2018 and 2019 was less than aggregate and demographics. However, the bank ranked above similarly situated institutions in both 2018 and 2019 in lending to moderate-income borrowers.

Distribution of Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2018	23.0	4.2	6	1.6	818	0.4
2019	23.0	3.4	5	1.3	928	0.4
Moderate						
2018	15.9	12.6	32	8.7	8,624	3.9
2019	15.9	12.7	33	8.5	9,622	4.1
Middle						
2018	18.7	21.2	73	19.9	25,744	11.8
2019	18.7	20.9	66	17.0	27,521	11.7
Upper						
2018	42.5	49.6	229	62.4	140,421	64.1
2019	42.5	51.5	266	68.4	165,455	70.3
Not Available						
2018	0.0	12.4	27	7.4	43,362	19.8
2019	0.0	11.4	19	4.9	31,976	13.6
Totals						
2018	100.0	100.0	367	100.0	218,968	100.0
2019	100.0	100.0	389	100.0	235,503	100.0
<i>Source: 2015 ACS; Bank Data, 2018 & 2019 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

Small Business Loans

The distribution of small business loans reflects excellent penetration of loans to businesses with GARs of \$1.0 million or less. In 2018, CSB significantly outperformed aggregate data by number, but fell short of demographics. In 2019, bank lending improved by both number and

dollar volume, but again fell short of demographics by number. However, it is important to note that the percent of businesses shows all businesses in the assessment area, not just those in the market for a small business loan.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000						
2018	84.1	41.9	80	74.8	10,555	59.9
2019	85.9	--	97	76.4	12,470	64.6
>\$1,000,000						
2018	7.1	--	27	25.2	7,053	40.1
2019	6.1	--	30	23.6	6,835	35.4
Revenue Not Available						
2018	8.8	--	0	0.0	0	0.0
2019	8.0	--	0	0.0	0	0.0
Totals						
2018	100.0	100.0	107	100.0	17,608	100.0
2019	100.0	--	127	100.0	19,305	100.0

Source: 2018 & 2019 D&B Data; Bank Data; 2018 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%

Innovative and Flexible Lending

The bank makes extensive use of innovative and/or flexible lending programs to assist in meeting the credit needs of its assessment area. CSB offers various programs designed to assist low- and moderate-income individuals and first-time homebuyers with low minimum down payments, discounted interest rates, and no mortgage insurance requirements. The bank also offers several loan programs designed to provide credit to small businesses, including programs offering government guarantees, longer loan terms, and no pre-payment penalties. During the evaluation period, the bank originated 315 innovative and flexible loans, totaling approximately \$172.8 million, to individuals and businesses. Of these loans, the bank originated 141 loans totaling \$38.9 million under affordable housing programs and 174 loans totaling \$133.9 million under the small business programs. CSB's use of innovative and flexible lending programs increased significantly since the previous evaluation where the bank originated 289 innovative and flexible loans totaling \$59.7 million. This increase is due to three new MassHousing loan programs where the bank originated 15 loans for \$2.8 million and five other new residential programs where the bank originated 41 loans totaling \$10.1 million. Additionally, in 2020, the bank originated 59 Payroll Protection Program (PPP) loans for approximately \$120 million. The bank's use of innovative and flexible lending programs is above that of similarly situated institutions.

Innovative and/or Flexible Lending Programs										
Type of Program	2017		2018		2019		YTD 2020		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
MassHousing (First-Time Homebuyers)	0	0	0	0	1	463	2	683	3	1,146
MassHousing Partnership (MHP One)	1	191	2	534	9	2,328	4	1,253	16	4,306
MassHousing Loans with No Mortgage Insurance	0	0	1	446	0	0	0	0	1	446
MassHousing	0	0	4	1,019	2	747	0	0	6	1,766
MassHousing 100	0	0	1	305	2	627	0	0	3	932
MassHousing 100 Down Payment Assistance	0	0	1	9	3	31	2	30	6	70
Conventional First-Time Homebuyer	12	3,858	30	8,932	14	4,386	9	2,891	65	20,067
Home Possible Lender Paid Mortgage Insurance	0	0	0	0	1	323	1	326	2	649
Home Possible	0	0	3	791	14	4,274	1	256	18	5,321
Home Possible 80	2	610	0	0	0	0	0	0	2	610
HomeReady	0	0	1	204	6	1,545	7	1,782	14	3,531
Credit Builder	0	0	0	0	3	8	2	2	5	10
Subtotal Residential Loans	15	4,659	43	12,240	55	14,732	28	7,223	141	38,854
SBA Loans Guaranteed	21	1,314	43	5,212	38	4,999	10	2,533	112	14,058
PPP	0	0	0	0	0	0	59	119,675	59	119,675
Jobs for New England	1	70	1	60	1	50	0	0	3	180
Subtotal Commercial Loans	22	1,384	44	5,272	39	5,049	69	122,208	174	133,913
Totals	37	6,043	87	17,512	94	19,781	97	129,431	315	172,767

Source: Bank Data

The following highlights the bank's various innovative and/or flexible loan programs.

Home Mortgage Lending Programs

- *Conventional First-Time Homebuyer:* This CSB product is designed to assist first-time homebuyers who may not qualify for a traditional mortgage. This product offers flexible down payment and income qualifications, no points and no closing costs, and lower interest rates. The majority of the applicants are low- and moderate-income individuals.
- *Home Possible:* Offered in conjunction with the Massachusetts Housing Finance Agency (MHFA), the Home Possible program facilitates home ownership among low- and moderate-income individuals by offering loans with a low down payment, high loan-to-value limits, and reduced mortgage insurance costs. This program is only available to low- and moderate-income individuals.

- *MassHousing Partnership ONE*: Through MHFA, CSB offers ONE mortgage loans to first-time homebuyers that meet income and asset limitations. Requirements include that the applicant must be a first-time homebuyer, must complete an education class, have a 3 percent down payment, have less than \$75,000 in total household assets, have a credit score of at least 640, and agree to use the property as a primary residence.

Small Business Lending Programs

- *SBA Loans Guaranteed*: CSB is a preferred lender for the SBA 7(a) loan program. This loan product offers small businesses a maximum loan amount of \$5 million with the SBA guaranteeing up to 85 percent of most loan values. This loan product is the SBA's primary program for providing financing to small businesses.
- *PPP*: The PPP provides low-cost, forgivable loans to qualifying small business to help cover payroll costs, mortgage interest, rent, and utilities during periods of severe business disruption or temporary closure caused by the COVID-19 pandemic. This program was created in 2019.
- *Jobs for New England*: Designed to support small, minority and women-owned businesses in New England that create or retain jobs, this Federal Home Loan Bank of Boston-subsidized program provides low interest rate loans for working capital and facility expansion or modification.

Community Development Lending

CSB made a relatively high level of community development loans. In total, the bank originated 32 community development loans totaling approximately \$98.9 million. Of these loans, the bank originated nine community development loans, totaling approximately \$13.1 million, inside the assessment area and one loan for \$2 million that benefited a broader statewide and regional area that included the bank's assessment area. As examiners determined that the bank met the assessment area's overall needs, examiners also counted community development loans made outside the assessment area. The bank originated 23 loans totaling approximately \$85.8 million outside the assessment area. Total community development loan activity of \$98.9 million represents a significant increase since the prior evaluation. At the prior evaluation, the bank originated 20 community development loans (inside and outside the assessment area), totaling \$45.5 million. The bank's current level of activity (\$98.9 million) represents 2.2 percent of average total assets and 2.9 percent of average total loans since the prior CRA evaluation. Furthermore, community development loan activity is above that of similarly situated institutions. The following table details the bank's community development lending by community development purpose and by year.

Community Development Lending										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2017	3	16,273	0	0	0	0	0	0	3	16,273
2018	10	35,956	2	7,776	0	0	0	0	12	43,732
2019	8	15,345	1	10,000	1	5,168	0	0	10	30,513
YTD 2020	4	5,106	3	3,277	0	0	0	0	7	8,383
Total	25	72,680	6	21,053	1	5,168	0	0	32	98,901

Source: Bank Data

The following are examples of community development loans made to organizations and corporations that benefit towns inside the assessment area and surrounding neighborhoods:

- In 2017, the bank originated a \$25.5 million loan to fund the construction of a 120-unit apartment building in Woburn. Of the units, 25 percent are allocated as affordable housing for low- and moderate-income individuals. The bank received credit for approximately \$6.4 million of the loan.
- In 2018, the bank originated a \$860,326 loan to a community development corporation to construct 20 affordable residential housing units in Cambridge. The bank received credit for the entire loan amount.
- In 2019, the bank originated a \$1.5 million loan to a community development corporation that provides affordable housing and community services to low- and moderate-income individuals in Cambridge. The bank received credit for the entire loan amount.
- In 2019, the bank renewed a \$2.0 million loan to a non-profit organization providing residential support services to low- and moderate-income children and adults with intellectual disabilities in Newton as well as in other communities outside the bank's assessment area. The bank received credit for the entire loan amount.
- In 2020, the bank originated a \$1.5 million loan to a non-profit organization that provides meals to critically and chronically ill low- and moderate-income individuals in Boston and surrounding communities. The bank received credit for the entire loan amount.

INVESTMENT TEST

The bank's overall Investment Test performance is rated Outstanding. The following sections discuss the bank's performance under each criterion.

Investment Activity

The bank made an excellent level of qualified investments, particularly those that are not routinely provided by private investors, often in a leadership position. During the evaluation period, the bank made 386 qualified investments totaling \$96.2 million. This total includes

qualified equity investments of approximately \$93.9 million and bank and charitable foundation donations of approximately \$2.3 million. This dollar amount of equity investments and donations equate to 1.9 percent of average total assets and 7.7 percent of average securities since the prior evaluation. At the prior evaluation, the bank made \$82.8 million in qualified equity investments and donations.

A majority of the investments, by dollar volume, supported community development services to low- and moderate-income individuals in the assessment area. Examiners compared the bank's overall investment activity to that of similarly situated institutions. Comparable institutions were selected based on asset size, geographic location, and lending focus. CSB's investment activity exceeded other similarly situated institutions. The following table illustrates the bank's community development investments by year and purpose.

Qualified Investments										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	11	4,675	9	40,381	4	7,187	1	14,595	25	66,838
2017	0	0	0	0	0	0	0	0	0	0
2018	2	18,575	0	0	2	3,000	0	0	4	21,575
2019	2	2,262	0	0	2	2,000	1	1,255	5	5,517
YTD 2020	0	0	0	0	0	0	0	0	0	0
Subtotal	15	25,512	9	40,381	8	12,187	2	15,850	34	93,930
Qualified Grants & Donations	74	555	224	1,304	12	38	42	422	352	2,319
Total	89	26,067	233	41,685	20	12,225	44	16,272	386	96,249
<i>Source: Bank Data</i>										

Equity Investments

The bank has 34 qualified equity investments totaling approximately \$93.9 million, 9 totaling approximately \$27.1 million that are new and 25 totaling \$66.8 million that remain from the prior period. The total dollar amount of equity investments equates to 1.8 percent of average total assets and 7.7 percent of average total securities. The following are examples of new equity investments.

- In 2018, CSB participated with several other institutions and purchased tax-exempt bonds to renovate an existing 199-unit affordable housing development in Jamaica Plain. CSB's participation consisted of two bonds totaling approximately \$18.6 million. Although located outside the assessment area, examiners considered this investment as this affordable housing project provided housing opportunities not only for Jamaica Plain residents, but also for residents from neighboring communities that are within the bank's assessment area.
- In 2019, the bank invested in a \$1.2 million tax-exempt bond to construct a hotel that will serve as an anchor business in a low-income census tract in Roxbury. The hotel will employ area residents and provide opportunities to stabilize and revitalize the low-income census

tract. The 135-room hotel will create a number of housekeeping and managerial low- and moderate-income jobs. Although not located in the bank's assessment area, Roxbury borders the assessment area and may benefit the low-income census tracts located in Allston and Brighton.

- During 2019, the bank invested \$2 million in the Massachusetts Housing Equity Fund (Fund). The Fund invests in projects that rehabilitate or construct affordable housing in low- and moderate-income neighborhoods in the bank's assessment area.

Donations

During the evaluation period, CSB and its charitable foundation made approximately \$2.3 million in qualified donations. The majority of the bank's CRA qualified donations supported community service organizations that primarily benefit low- and moderate-income individuals. The following are notable examples of qualified donations.

- **Community Servings** – Community Servings provides medically tailored and nutritious meals to chronically and critically ill individuals and their families throughout the assessment area. More than 90 percent of clients served are below the poverty level.
- **The Somerville Homeless Coalition (SHC)** - SHC works to provide support and housing solutions to homeless and near-homeless individuals and families. The bank and foundation's contribution provides assistance for various services, such as housing services, emergency shelters, and food assistance programs.
- **Operation Able** – Operation Able empowers job seekers, the underemployed, those in career transition and military veterans with support services to re-enter the workforce. The bank and foundation's contribution assists low- and moderate-income individuals with occupational and computer skills training, workshops, job search training and support, coaching and career counseling.

Responsiveness to Credit and Community Development Needs

CSB exhibits excellent responsiveness to credit and community economic development needs. The bank and foundation provided approximately \$26 million in investments and grants to affordable-housing related initiatives, which a community contact identified as a great need in the area given high housing costs. The bank increased its new equity investments to affordable housing initiatives from approximately \$585,000 during the prior evaluation to more than \$20 million during this evaluation. Overall, equity investments created more than 200 affordable housing units. Additionally, the bank and its charitable foundation contributed to organizations that preserve and retain affordable housing units.

The bank and its charitable foundation also made a large number of grants that supported low- and moderate-income individuals. The bank targeted donations to some of the lowest income individuals and areas of its assessment area. In response to the COVID-19 Pandemic, the charitable foundation pledged \$1 million dollars for 2020. As of the evaluation date,

approximately \$500,000 was designated to organizations in the assessment area who support low- and moderate-income individuals.

Community Development Initiatives

The bank makes significant use of innovative and/or complex investments to support community development initiatives. The bank's diverse CRA investment portfolio consists of industrial revenue bonds, limited partnership investments, tax credit investments, and grants. These investments require the collaboration of multiple funding partners and sources, are competitive to obtain, and involve bank technical expertise. When compared to similarly situated institutions, the diversity of the CRA investment portfolio positions the bank above its peers.

SERVICE TEST

The bank's overall Service Test performance is rated Outstanding. The following sections discuss the bank's performance under each criterion.

Accessibility of Delivery Systems

Delivery systems are accessible to essentially all portions of the bank's assessment area.

The bank operates 17 branches. All branches have at least one 24-hour deposit taking ATM and are bi-lingual in English and Spanish. The bank also operates six stand-alone ATMs. Two are check deposit and cash dispensing ATMs. One is in Kendall Square in a middle-income area and the other in Harvard Square in an upper-income area. The remaining four ATMs (Burlington, Cambridge, Harvard Square, and Somerville), operate as cash dispensing only. Since the last evaluation, the bank added two ITMs for a total of three ITMs. ITMs allow customers more ways to transact with a virtual teller and offer extended hours past normal branch hours. ITMs are at the Porter Square branch (53 White Street) and Inman Square branch (1378 Cambridge Street) in Cambridge and at the Charlestown branch.

The following table illustrates the distribution of branches and ATMs by tract income level.

Branch and ATM Distribution by Geography Income Level								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	12	4.9	53,659	4.8	0	0.0	0	0.0
Moderate	62	25.5	289,403	25.8	0	0.0	0	0.0
Middle	83	34.2	403,183	35.9	7	42.0	12	46.2
Upper	84	34.6	376,165	33.5	10	58.0	14	53.8
NA	2	0.8	0	0.0	0	0.0	0	0.0
Total	243	100.0	1,122,410	100.0	17	100.0	26	100.0

Source: 2015 ACS Data; Bank Data

As the table illustrates, the bank does not have any branches in the low- and moderate-income census tracts. However, the lack of branch presence within these areas does not limit accessibility from nearby communities and residents. Of the bank's 17 branches, six border moderate-income census tracts and one borders a low-income and a moderate-income tract.

More specifically, the 630 Massachusetts Avenue branch in Cambridge abuts three moderate-income tracts and the 1374 Massachusetts Avenue branch in Cambridge abuts two moderate-income tracts. Additionally, the 1378 Cambridge Street branch in Cambridge is adjacent to three moderate-income tracts. Further, the branches at 626 Massachusetts Avenue and 188 Massachusetts Avenue in Arlington each border one moderate-income census tract. Finally, the new Charlestown branch and the new Melrose branch each border one moderate-income census tract. The Charlestown branch also borders a low-income census tract. All individuals, including low- and moderate-income census tract residents can also access the Arlington, Cambridge, and Watertown branches by public transportation (bus, subway, and commuter rail) increasing the branches' accessibility and attracting individuals from the surrounding census tracts.

In addition to the branch, ATM and ITM network, CSB offers alternative delivery systems to expand retail banking service access to all individuals. The bank offers bank by mail, automated telephone and assisted banking, and mobile wallet. Additionally, the bank's online and mobile banking platforms connect consumers and businesses to their accounts 24 hours a day to perform various transactions. According to the 2019 FDIC Survey on Household Use of Banking and Financial Services (2019 FDIC Survey), mobile and online banking account usage among unbanked households increased sharply over the evaluation cycle. The survey results indicate an increased demand and access for online and mobile capabilities for these households. The bank's online functions include money transfers, bill pay, and online account opening. Through the mobile functions, customers and businesses have the added function of depositing checks. Most recently, the bank expanded its services beyond the branch level and into the business workplace with a unique online and in-person program titled CSB@Work. Businesses and their employees enrolled in this program, receive the convenience of CSB banking from their worksite, online banking tools, and financial education program.

The bank employs approximately 45 individuals who speak at least one language outside of English. Languages spoken include Arabic, Chinese, Greek, Hindi, Portuguese, Spanish, and

Vietnamese. Based on the 2019 FDIC Survey of unbanked and underbanked households, minority individuals in the northeast region have much higher populations of individuals underserved by retail banking. According to the U.S. Census data, Suffolk County represents the highest concentration of individuals with limited English proficiency totaling 18 percent of the population, followed by Essex County at 9.8 percent, and Middlesex County at 9.3 percent. The data reveals a need for language assistance. CSBs language services enhance accessibility to bank products and services and promotes economic inclusion among first-generation immigrants and other consumers who may otherwise have limited financial resources, many of which are low- or moderate-income individuals and families. These language services help, as demographics indicate that a large portion of low- and moderate-income individuals in the assessment area are first-generation Americans, where English may not be their first language.

Lastly, CSB offers several flexible services to help customers during the COVID-19 Pandemic. These include increased ATM withdrawal limits and waivers of overdraft, ATM, and certificate of deposit withdrawals fees. These services primarily assisted and benefited low- and moderate-income individuals.

Changes in Branch Locations

To the extent changes have been made, the institution's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and to low- and moderate-income individuals. During the evaluation period, the bank opened a branch at 1 Thompson Square in Charlestown, located in an upper-income census tract. This office is located in an upper-income census tract and borders a low-income and a moderate-income tract. Additionally, the bank merged with Melrose Bank and through the merger acquired the 638 Main Street branch in Melrose. This office is located in a middle-income census tract and directly abuts a moderate-income census tract.

Reasonableness of Business Hours and Services

The bank's services (including, where appropriate, business hours) do not vary in a way that inconveniences certain portions of its assessment area, particularly low- and moderate-income geographies or low- and moderate-income individuals. All branches offer the same loan and deposit products and services. Although branch hours vary slightly with earlier opening and later closing times at the bank's main branch in Harvard Square, no hours vary as to inconvenience a specific geography. The Harvard Square branch has a large amount of foot traffic from surrounding areas and from employees at nearby restaurant and retail shops. These extended hours make it easier for employees to access the bank before or after work.

The bank's three ITMs offer extended weekday hours from 7:00 a.m. until 7:00 p.m. and Saturday hours until 3:00 p.m.; whereas, most physical branches close earlier on weekdays and Saturdays. The bank offers low cost checking and savings accounts options making it a desirable option for low- and moderate-income and unbanked customers. According to the 2019 FDIC Survey, approximately 29 percent of unbanked households cited the main reason for not banking, is not having enough money to maintain the minimum balance requirements. CSB's Simple Checking account has a \$10 minimum balance to open. There is no monthly fee and no

transaction requirements on this account. The Basic Savings account has a \$10 minimum to open and a \$1 monthly fee if the minimum daily balance falls below \$10.

Community Development Services

The institution is a leader in providing community development services and was also actively involved in providing financial literacy to low- and moderate-income individuals. During the evaluation period, the bank provided 289 instances of financial literacy, first-time homebuyer sessions, and technical assistance to local community development organizations that serve low- and moderate-income individuals and support affordable housing. The bank's self-created financial literacy program led by CSB's designated financial education specialists delivered courses to 22 organizations. As noted by two community contacts, financial literacy programs are greatly needed in the assessment area. In addition, employees participated on various boards and committees with organizations that focus on affordable housing, community services, and economic development, many serving the assessment area's low- and moderate-income individuals and/or geographies.

Since the prior evaluation, the bank's community development activities increased from 249 instances to 289 instances. The increase is due to the bank's efforts to enhance financial literacy within the assessment area, to reach different segments of the expanded assessment area, and to create additional presence with the Charlestown branch opening and Melrose Bank merger. The number and qualitative components of activities positions the bank above three similarly situated institutions in community development performance.

The following table summarizes the community development services by year and by purpose.

Community Development Services					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2017	3	9	0	0	12
2018	22	86	2	0	110
2019	23	93	5	0	121
YTD 2020	16	27	3	0	46
Total	64	215	10	0	289
<i>Source: Bank Data</i>					

The following are examples of community development services provided

- **Food for Free Inc.** - Food for Free distributes food to over a hundred local food programs. The program also provides home delivery to low-income Cambridge residents who are unable to reach a food pantry due to illness or disability. A senior vice president served on the Board as treasurer and on the finance committee in 2018. Currently, a vice president serves on the Board and the development committee.

- **Just-A-Start** – Just-A-Start builds and preserves affordable housing, offers education and workforce training, and provides housing resources and services to low- to moderate-income people in Cambridge and nearby communities. They serve approximately 3,000 individuals and families annually. A senior vice president serves on the finance and audit committee Boards.
- **Somerville Homeless Coalition** - The Somerville Homeless Coalition works to provide support and housing solutions to homeless and near-homeless individuals and families. The organization provides various services, such as housing, emergency shelters, and food assistance programs. A senior vice president served on the Board and the planning committee in 2018 and 2019. A vice president currently serves on the organization's Board.

Financial Education to CRA-eligible Organizations

During the evaluation period, the bank collaborated with 22 CRA-eligible organizations to provide 173 financial education and first-time homebuyer courses to approximately 2,100 low- and moderate-income individuals. The following is a sample of the organizations that the bank partnered with during the evaluation period.

- **Cambridge Family and Children's Services (CFCS)** – In 2018, 2019, and 2020, the bank conducted 29 financial education workshops for CFCS and presented to 97 low- and moderate-income individuals. Workshop topics included budgeting and saving, managing a checking account, credit, and fraud prevention. CFCS provides intervention to at risk families, placement services for children through adoption and foster programs, and residential programs. CFCS has a demand for financial education to assist at risk families. Therefore, the workshops assist in meeting the needs of clients served.
- **Community Learning Center** – In 2018 and 2019, the bank conducted 14 English as a second language courses at the Community Learning Center. Financial topics covered fraud prevention, budgeting and credit, and basic banking. The Community Learning Center helps adults improve their lives and increase their community participation through free educational programs and services. A majority of students are low- and moderate-income.
- **Somerville Community Corporation (SCC)** – In 2018, 2019, and 2020, the bank conducted 27 first-time homebuyer seminars and fraud awareness workshops. SCC's membership consists mostly of low- and moderate-income individuals.
- **Urban Edge** – In 2017, 2018, 2019, and 2020, the bank conducted 14 first-time homebuyer seminars for Urban Edge. This organization builds and maintains affordable housing and assists disadvantaged families and individuals with various financial counseling programs. Urban Edge serves predominantly low- and moderate-income individuals.

Financial Education

In addition to partnering with CRA-eligible organizations, the bank continues to be actively involved and a leader in providing valuable financial education throughout its assessment area to low- and moderate-income individuals. Through its self-created financial education program, the bank serves its community and responds to the growing need for financial education for individuals of all ages. This financial education initiative brings a distinct set of courses tailored to children, high school students, and adults. In its Teach Children to Save classes, presenters discuss money concepts noted in a children's book and teach the comparative values of coins. During the evaluation period, the bank conducted 27 sessions with 848 students participating throughout nine schools. All schools have student populations where greater than 50 percent received free or reduced lunch prices.

The bank also hosted 16 financial education sessions for 149 students in the Mayor's Summer Youth Employment Program. Eligible candidates for this program must be approved for the free or reduced lunch program. At the program's completion, the Harvard Square branch team opened 12 savings accounts.

Other Activity

Through the Individual Development Account (IDA) program, the bank matches low- and moderate-income individuals' deposits into the IDA. The program's goal is to help these individuals accumulate savings to purchase a home, finance their small business, or fund higher education. The bank participates in IDAs that serve clients of Allston Brighton Community Development Corporation, Somerville Community Corporation, and Cambridge Housing Authority.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

No evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs was identified.

APPENDIX

SCOPE OF EVALUATION

SCOPE OF EVALUATION			
TIME PERIOD REVIEWED	9/25/2017 – 9/14/2020		
FINANCIAL INSTITUTION			PRODUCTS REVIEWED
Cambridge Savings Bank			Residential Mortgage Loans and Small Business Loans
AFFILIATE(S)	AFFILIATE RELATIONSHIP		PRODUCTS REVIEWED
N/A			

FAIR LENDING POLICIES AND PROCEDURES

The Division of Banks provides comments regarding the institution's fair lending policies and procedures pursuant to Regulatory Bulletin 1.3-106. A review of the bank's public comment file indicated the bank received no complaints pertaining to the institution's CRA performance since the previous evaluation. Examiners conducted the fair lending review in accordance with the Federal Financial Institutions Examination Council (FFIEC) Interagency Fair Lending Examination Procedures. Based on these procedures, examiners did not note any evidence of disparate treatment.

MINORITY APPLICATION FLOW

Division of Bank examiners reviewed the bank's 2018 and 2019 HMDA LARs to determine if the application flow from the different racial groups within the bank's assessment area reflected the assessment area's demographics. Considering the assessment area's demographic composition and comparisons to 2018 and 2019 aggregate data, the bank's minority application flow is reasonable.

The bank's assessment area contained a population of 1,122,410 individuals of which 30.6 percent are minorities. The assessment areas minority and ethnic population is 5.7 percent Black/African American, 11.6 percent Asian/Pacific Islander, 0.1 percent American Indian, 10.3 percent Hispanic or Latino and 2.9 percent other.

Examiners compared the bank's application activity with that of the aggregate's for 2018 and 2019. The data comparison assists in deriving reasonable expectations for the application rate the bank received from minority residential loan applicants. Refer to the following table for information on the bank's minority application flow as well as the aggregate lenders in the bank's assessment area.

MINORITY APPLICATION FLOW						
RACE	2018		2018 Aggregate Data	2019		2019 Aggregate Data
	#	%	%	%	%	
American Indian/ Alaska Native	0	0.0	0.3	0	0.0	0.2
Asian	58	12.4	12.8	60	11.7	12.6
Black/ African American	10	2.1	2.4	4	0.8	2.3
Hawaiian/Pacific Islander	0	0.0	0.2	1	0.2	0.2
2 or more Minority	0	0.0	0.1	0	0.0	0.1
Joint Race (White/Minority)	19	4.1	2.2	14	2.7	2.2
Total Racial Minority	87	18.6	18.0	79	15.4	17.6
White	283	60.5	58.6	346	67.6	57.8
Race Not Available	98	20.9	23.4	87	17.0	24.6
Total	468	100.0	100.0	512	100.0	100.0
ETHNICITY						
Hispanic or Latino	6	1.3	5.8	11	2.2	5.7
Joint (Hisp/Lat /Not Hisp/Lat)	5	1.0	1.3	2	0.4	1.2
Total Ethnic Minority	11	2.3	7.1	13	2.6	6.9
Not Hispanic or Latino	362	77.4	69.3	418	81.6	68.3
Ethnicity Not Available	95	20.3	23.6	81	15.8	24.8
Total	468	100.0	100.0	512	100.0	100.0

Source: HMDA Aggregate Data (2018 and 2019), HMDA LAR Data (2018 and 2019)

In 2018, the bank received 468 HMDA reportable loan applications from within its assessment area. Of these applications, the bank received 87 or 18.6 percent from minority applicants, of which 63 or 72.4 percent resulted in originations. The aggregate received 44,304 HMDA reportable loan applications of which the bank received 7,990 or 18.0 percent from minority applicants and 4,734 or 59.2 percent were originated. The bank also received 11 or 2.3 percent of applications from ethnic groups of Hispanic origin within its assessment area of which the bank originated 9 or 81.8 percent versus the aggregate that received 3,144 applications or 7.1 percent of which 1,661 or 52.8 percent were originated.

In 2019, the bank received 512 HMDA reportable loan applications from within its assessment area. Of these applications, the bank received 79 or 15.4 percent from minority applicants, of which 58 or 73.4 percent resulted in originations. The aggregate received 54,384 HMDA reportable loan applications of which 9,580 or 17.6 percent were received from minority applicants and 5,815 or 60.7 percent were originated. The bank also received 13 or 2.6 percent of applications from ethnic groups of Hispanic origin within its assessment area of which 7 or 53.8 percent were originated versus the aggregate that received 3,746 applications or 6.0 percent of which 1,966 or 52.5 percent were originated.

Considering the assessment area's demographic composition and comparisons to 2018 and 2019 aggregate data, the bank's minority application flow is reasonable.

GLOSSARY

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county. Census tract boundaries normally follow visible features, but they may follow governmental unit boundaries and other non-visible features in some instances. They always nest within counties. Census tracts average about 4,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogenous for population characteristics, economic status, and living conditions to allow for statistical comparisons.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

Community Development: For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies; or
- (5) Enable or facilitate projects or activities that address needs regarding foreclosed or abandoned residential properties in designated target areas.

Community Development Corporation (CDC): A CDC allows banks and holding companies to make equity type of investments in community development projects. Bank CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Bank CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

Community Development Financial Institutions (CDFIs): CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

Community Development Loan: A loan that

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose bank:
 - (i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
 - (ii) Benefits the bank's assessment area(s) or a broader statewide or regional area including the bank's assessment area(s).

Community Development Service: A service that

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the bank's retail banking services under § 345.24(d).

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, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Core Based Statistical Areas (CBSAs): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

Distressed Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) an unemployment rate of at least 1.5 times the national average;
- (2) a poverty rate of 20 percent or more; or,
- (3) a population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

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. Other family 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).

Family Income: Includes the income of all members of a family that are age 15 and older.

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (for example, 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 do 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; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Disclosure Loan Application Register (HMDA LAR): The HMDA LARs record all applications received for residential purchase, refinance, home improvement, and temporary-to-permanent construction loans.

Home Mortgage Loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multi-family (five or more families) dwelling loans, loans to purchase manufactured homes, and refinancings of home improvement and home purchase loans.

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.

Household Income: Includes the income of the householder and all other persons that are age 15 and older in the household, whether related to the householder or not. Because many households are only one person, median household income is usually less than median family income.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (for example, geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is 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.

Low Income Housing Tax Credit: The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

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 metropolitan area/assessment area.

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities 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.

Micropolitan Statistical Area: CBSA associated with at least one urbanized area having a population of at least 10,000, but less than 50,000.

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 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 and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area: All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

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

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

Rated area: A rated area is a state or multistate metropolitan 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 area, the institution will receive a rating for the multistate metropolitan area.

Rural Area: Territories, populations, and housing units that are not classified as urban.

Small Business Investment Company (SBIC): SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

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

Small Farm Loan: 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, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Underserved Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for

- Population size, density, and dispersion indicating the area's population is sufficiently small, thin, and
- Distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

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

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, "urban" consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

"Urban" excludes the rural portions of "extended cities"; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

PERFORMANCE EVALUATION DISCLOSURE GUIDE

Massachusetts General Laws Chapter 167, Section 14, as amended, and the Uniform Interagency Community Reinvestment Act (CRA) Guidelines for Disclosure of Written Evaluations, and Part 345 of the Federal Deposit Insurance Corporation's Rules and Regulations, require all financial institutions to take the following actions within 30 business days of receipt of the CRA evaluation of their institution:

- 1) Make its most current CRA performance evaluation available to the public;
- 2) At a minimum, place the evaluation in the institution's CRA public file located at the head office and at a designated office in each assessment area;
- 3) Add the following language to the institution's required CRA public notice that is posted in each depository facility:

"You may obtain the public section of our most recent CRA Performance Evaluation, which was prepared by the Massachusetts Division of Banks, at (Address at main office)."

"You may obtain the public section of our most recent CRA Performance Evaluation, which was prepared by the Federal Deposit Insurance Corporation, at (Address at main office)."

[Please Note: If the institution has more than one assessment area, each office (other than off-premises electronic deposit facilities) in that community shall also include the address of the designated office for that assessment area.]

- 4) Provide a copy of its current evaluation to the public, upon request. In connection with this, the institution is authorized to charge a fee which does not exceed the cost of reproduction and mailing (if applicable).

The format and content of the institution's evaluation, as prepared by its supervisory agencies, may not be altered or abridged in any manner. The institution is encouraged to include its response to the evaluation in its CRA public file.

Cambridge Savings Bank
Branch, ATM and ITM Geographies
3/1/2024

Branch_Name	ATM_Name	Address	City	State_Abrv	Zip	State	MSA	County	CensusTrac	Census Tract Income Level
Arlington Center Banking Center	Arlington Center Banking Center ATM	626 Massachusetts Avenue	Arlington	MA	02476	MA	15764	17	3567.01	Upper
Arlington East Arlington Banking Center	Arlington East Arlington Banking Center ATM	188 Massachusetts Avenue	Arlington	MA	02474	MA	15764	17	3561.00	Upper
Arlington Heights Banking Center	Arlington Heights Banking Center ATM	1300 Massachusetts Avenue	Arlington	MA	02476	MA	15764	17	3566.02	Upper
Bedford Banking Center	Bedford Banking Center ATM	181 Great Road	Bedford	MA	01730	MA	15764	17	3591.00	Upper
Belmont Banking Center	Belmont Banking Center ATM	40 Leonard Street	Belmont	MA	02478	MA	15764	17	3578.00	Upper
Burlington 3rd Ave	Burlington 3rd Ave ATM	140 Middlesex Turnpike	Burlington	MA	01803	MA	15764	17	3324.02	Middle
Burlington Cambridge Street	Burlington Cambridge Street ATM	154 Cambridge Street	Burlington	MA	01803	MA	15764	17	3322.02	Middle
Central Square Banking Center	Central Square Banking Center ATM	630 Massachusetts Avenue	Cambridge	MA	02139	MA	15764	17	3531.01	Middle
Charlestown Banking Center	Charlestown Banking Center ATM	1 Thompson Square	Charlestown	MA	02129	MA	14454	25	0403.00	Upper
Concord Banking Center	Concord Banking Center ATM	202 Sudbury Road	Concord	MA	01741	MA	15764	17	3611.00	Upper
Harvard Square Banking Center - Main Office	Harvard Square Banking Center ATM	1374 Massachusetts Avenue	Cambridge	MA	02130	MA	15764	17	3537.00	Upper
Inman Square Banking Center	Inman Square Banking Center ATM	1378 Cambridge Street	Cambridge	MA	02139	MA	15764	17	3528.00	Middle
Lexington Center Banking Center	Lexington Center Banking Center ATM	1781 Massachusetts Avenue	Lexington	MA	02420	MA	15764	17	3584.00	Upper
Melrose Banking Center	Melrose Banking Center ATM	638 Main Street	Melrose	MA	02176	MA	15764	17	3364.02	Middle
Newton Centre Banking Center	Newton Centre Banking Center ATM	739 Beacon Street	Newton	MA	02459	MA	15764	17	3736.00	Upper
Porter Square Banking Center	Porter Square Banking Center ATM	53 White Street	Cambridge	MA	02140	MA	15764	17	3547.00	Upper
Somerville Assembly Row	Somerville Assembly Row ATM	475 Foley Street	Somerville	MA	02145	MA	15764	17	3501.06	Middle
Watertown Banking Center	Watertown Banking Center ATM	54 Arsenal Street	Watertown	MA	02472	MA	15764	17	3704.01	Upper
	Burlington 22 3RD Ave ATM	22 Third Ave.	Burlington	MA	01803	MA	15764	17	3324.02	Middle
	Harvard Square MT Auburn ATM	104 Mt Auburn St.	Cambridge	MA	02138	MA	15764	17	3541.00	Upper
	Kendall Square ATM	350 Kendall Street	Cambridge	MA	02142	MA	15764	17	3523.00	Middle
	Somerville ITM	711 Somerville Avenue	Somerville	MA	02143	MA	15764	17	3510.01	Upper
	The Charles Hotel ATM	1 Bennett Street	Cambridge	MA	02138	MA	15764	17	3541.00	Upper
	Burlington Cambridge Street ITM	154 Cambridge Street	Burlington	MA	01803	MA	15764	17	3322.02	Middle
	Charlestown Banking Center ITM	1 Thompson Square	Charlestown	MA	02129	MA	14454	25	0403.00	Upper
	Harvard Square Banking Center ITM	1374 Massachusetts Avenue	Cambridge	MA	02130	MA	15764	17	3537.00	Upper
	Inman Square Banking Center ITM	1378 Cambridge Street	Cambridge	MA	02139	MA	15764	17	3528.00	Middle
	Porter Square Banking Center ITM	53 White Street	Cambridge	MA	02140	MA	15764	17	3547.00	Upper
	Somerville ITM	711 Somerville Avenue	Somerville	MA	02143	MA	15764	17	3510.01	Upper
	Somerville Assembly Row ITM	475 Foley Street	Somerville	MA	02145	MA	15764	17	3501.06	Middle
	Arlington Heights Banking Center ITM	1300 Massachusetts Avenue	Arlington	MA	02476	MA	15764	17	3566.02	Upper
	Belmont Banking Center ITM	40 Leonard Street	Belmont	MA	02478	MA	15764	17	3578.00	Upper
	Cambridge Central Square ITM	630 Massachusetts Avenue	Cambridge	MA	02139	MA	15764	17	3531.01	Middle

BRANCH OPENINGS AND CLOSINGS
(Current Year and Two Prior Calendar Years)

BRANCH OPENED		BRANCH CLOSED	
DATE	LOCATION	DATE	LOCATION
June 1, 2020	Melrose 638 Main Street Melrose, MA 02176 Census Tract 3364.02	October 19, 2020	Burlington Cambridge St 214 Cambridge Street Burlington, MA 01803 Census Tract: 3321.00
October 19, 2020	Burlington Cambridge St 154 Cambridge Street Burlington, MA 01803 Census Tract: 3322.00	January 4, 2024	JFK Street ATM 36 JFK Street Cambridge, MA 02138 Census Tract 3537.00
August 16, 2021	Somerville: Assembly Row 475 Foley Street Somerville, MA 02145 Census Tract: 3501.03		

BRANCH HOURS & LOCATIONS



Arlington—Arlington Center^{1,2,3}

626 Massachusetts Avenue
Arlington, MA 02476
617.441.4204

Drive-Up Window during
branch hours
24-hour Drive-Up ATM

Arlington—East Arlington^{1,2}

188 Massachusetts Avenue
Arlington, MA 02474
617.441.4203

Drive-Up Window during
branch hours
24-hour Drive-Up ATM

Arlington—Arlington Heights²

1300 Massachusetts Avenue
Arlington, MA 02476
617.441.4205

24-hour Drive-Up ATM

ITM-Video Banker Hours:
Mon-Fri 8:00am-6:00pm
Sat 8:00am-3:00pm

Bedford²

181 Great Road
Bedford, MA 01730
617.441.4206

Drive-Up Window during
branch hours
24-hour Drive-Up ATM

Belmont Center^{1,2}

40 Leonard Street
Belmont, MA 02478
617.441.4327

ITM-Video Banker Hours:
Mon-Fri 8:00am-6:00pm
Sat 8:00am-3:00pm

Burlington—3rd Ave^{1,3}

140 Middlesex Turnpike
Burlington, MA 01803
617.441.7045

Drive-Up Window during
branch hours
24-hour Drive-Up ATM

Burlington—Cambridge St.

The Shoppes at Simonds Park
154 Cambridge Street
Burlington, MA 01803
617.441.4207

ITM-Video Banker Hours:
Mon-Fri 8:00am-6:00pm
Sat 8:00am-3:00pm

Cambridge—Central Square¹

630 Massachusetts Avenue
Cambridge, MA 02139
617.441.4298

ITM-Video Banker Hours:
Mon-Fri 8:00am-6:00pm
Sat 8:00am-3:00pm

Cambridge—Harvard Square^{1,3}

Corporate Headquarters
1374 Massachusetts Avenue
Cambridge, MA 02138
617.441.4154

ITM-Video Banker Hours:
Mon-Fri 8:00am-6:00pm
Sat 8:00am-3:00pm

Cambridge—Inman Square

1378 Cambridge Street
Cambridge, MA 02139
617.441.4287

ITM-Video Banker Hours:
Mon-Fri 8:00am-6:00pm
Sat 8:00am-3:00pm

Cambridge—Porter Square¹

Shopping Center
53 White Street
Cambridge, MA 02140
617.441.4270

ITM-Video Banker Hours:
Mon-Fri 8:00am-6:00pm
Sat 8:00am-3:00pm

Charlestown¹

1 Thompson Square
Charlestown, MA 02129
617.398.5700

ITM-Video Banker Hours:
Mon-Fri 8:00am-6:00pm
Sat 8:00am-3:00pm

Concord²

202 Sudbury Road
Concord, MA 01742
617.441.7115

Drive-Up Window during
branch hours
24-hour Drive-Up ATM

Lexington Center^{1,2}

1781 Massachusetts Avenue
Lexington, MA 02420
781.861.1980

Melrose³

638 Main Street
Melrose, MA 02176
781.665.2501

Drive-Up Window during
branch hours
24-hour Drive-Up ATM

Newton Centre

739 Beacon Street
Newton, MA 02459
617.441.7065

Somerville—Assembly Row

475 Foley Street
Somerville, MA 02145
617.684.6231

ITM-Video Banker Hours:
Mon-Fri 8:00am-6:00pm
Sat 8:00am-3:00pm

Watertown²

54 Arsenal Street
Watertown, MA 02472
617.441.7088

Drive-Up Window during
branch hours
24-hour Drive-Up ATM

BRANCH HOURS

Mon-Wed	9:00am-4:00pm
Thu	9:00am-5:00pm
Fri	9:00am-4:00pm
Sat	9:00am-12:00pm

CONTACT CENTER

888.418.5626

Mon-Fri	8:00am-6:00pm
Sat	9:00am-3:00pm

ADDITIONAL ATM LOCATIONS

Burlington—3rd Ave 22 Third Avenue

Open 24 hours
(Withdrawals only)

Cambridge—The Charles Hotel 1 Bennett Street

Open 24 hours
(Withdrawals only)

Cambridge—Harvard Square 104 Mount Auburn Street

Open 24 hours

Cambridge—Kendall Square 350 Kendall Street

Open 24 hours

Somerville 711 Somerville Avenue

Open 24 hours

ITM-Video Banker Hours:
Mon-Fri 8:00am-6:00pm
Sat 8:00am-3:00pm

Consumer Products & Services	Consumer Banking Services (cont.)	Business Product & Services
<p>Consumer Deposit Products</p> <p>Consumer Checking CSB One Checking Performance Checking Performance Plus Checking Simple Checking Simple Checking for Students</p> <p>Consumer Savings Basic Savings High Yield Money Market Simple Savings Term Certificates of Deposits</p> <p>Consumer Retirement Roth IRA Traditional IRA</p> <p>Consumer Loan Products</p> <p>Consumer Loans Deposit Account Secured Loan Home Equity Line of Credit Home Equity Fixed Rate Loan Home Improvement Loan New and Used Auto Loans Overdraft Line of Credit Personal Loan</p> <p>Residential Mortgage Loans Adjustable-Rate Mortgage (ARM) Affordable Home Loan Programs Construction Loan Credit Builder Loan CSB Home Achieve CSB 100% Loan First Time Home Buyer CSB 100% Loan No Monthly PMI Fixed Rate Mortgage Mass Housing Loan</p> <p>Consumer Banking Services Apple Pay Bill Payment Card Control Credit Score Coin Counting Debit MasterCard Direct Deposit E-transfer Google Pay Medallion Services Mobile Apps Mobile Banking Mobile Deposit Mobile Wallet Money Management</p>	<p>Consumer Banking Services (cont.) Online Banking Online Statements/Notices Online Account Opening Samsung Pay Text Banking Text Fraud Alerts Telephone Banking Wire Transfers (Domestic and International)</p> <p>General Banking Services Escrow Management Service Foreign Check Collection Foreign Currency Purchase Merchant Services Money Orders Night Depository Notary Public Services Overdraft Protection from Savings Payroll Services Safe Deposit Boxes Stop Payments Treasurers Checks US Savings Bond Redemption</p> <p>Investment Services Connect Invest</p> <p>Business Products and Services</p> <p>Business Deposit Products</p> <p>Business Checking Analyzed Business Checking Asset-Based Lending Checking Commercial Checking Interest on Lawyer Trust Account - (IOLTA) Residential Builder Commercial Checking Small Business Checking</p> <p>Business Savings Commercial Money Market Commercial Savings Small Business Money Market Term Certificates of Deposit</p> <p>Business Retirement Plans SEP Retirement Plan IRA SIMPLE Retirement Plan IRA</p>	<p>Business Loan Products Asset-Based Lending (Revolving and Term) Business Overdraft Protection Commercial Construction Loan Commercial Letter of Credit Commercial Line of Credit Commercial Real Estate Line of Credit Commercial Real Estate Mortgage Commercial Real Estate Term Commercial Term Loan CSB Non-Profit Lending SBA Line of Credit SBA Term Loan Small Business Letter of Credit Small Business Line of Credit Small Business Real Estate Small Business Term Loan</p> <p>Treasury Management ACH Debit Block/Filter ACH EDI Detail Notification ACH Origination ACH Prefunding Business Bill Pay Business Debit Card Business Mobile Banking Business Mobile Deposit Business Online Banking Check Positive Pay Check Positive Pay Direct File Transmission Escrow Management Service IntraFi Cash Service Lockbox Processing (Wholesale & Retail) Merchant Services Night Depository Online Statements Remote Deposit Capture Repurchase Sweep Sweep-to-Line of Credit Tax Payments Wire Transfers (Domestic & International) Zero Balance Account</p> <p>Note: A variety of Small Business Programs are available.</p>

Current as of December 1, 2023

Understanding Your Deposit Account

For Personal Accounts



TABLE OF CONTENTS

Welcome to Cambridge Savings Bank.

We are pleased to provide you with this account information.

Refer to this disclosure for:

- Terms and Conditions of Your Personal Account**
- Electronic Funds Transfer Agreement - Your Rights and Responsibilities**
- Funds Availability**
- Truth in Savings Disclosure**
- Additional Legal Terms (Including Arbitration Provision)**

Refer to the Personal Account Fee Schedule for:

- monthly maintenance service charge (if applicable)
- ways to waive monthly maintenance service charge (if applicable)
- fees for other services

TERMS AND CONDITIONS OF YOUR PERSONAL ACCOUNT2

Important Information About Procedures for Opening a New Account2

Account Opening.....2

Agreement.....2

Liability2

Deposits2

Withdrawals.....2

Understanding and Avoiding Overdraft and Insufficient Funds (NSF) Fees2

Foreign Items and Other Non-Routine Items3

Authorized Signature.....3

Chapter 167D Accounts (“18-65 Accounts”)3

Ownership of Account and Beneficiary Designation3

Stop Payments.....4

Telephone Transfers.....4

Transfer Limitations.....4

Amendments and Termination4

Correction of Clerical Errors4

Notices4

Statements4

Account Transfer.....4

Reimbursement of Federal Benefit Payments.....4

Setoff.....4

Restrictive Legends or Endorsements5

Facsimile Signatures.....5

Check Processing5

Check Cashing.....5

Assisted Cash Deposits and Withdrawals.....5

Endorsements.....5

Fiduciary Accounts.....5

Credit/Consumer Verification5

Legal Actions Affecting Your Account5

Account Security5

Instructions From You5

Monitoring and Recording Telephone Calls and Account Communications5

Claim of Loss.....6

Early Withdrawal Penalties.....6

Changes in Name and Contact Information6

Resolving Account Disputes.....6

Waiver of Notices6

ACH and Wire Transfers6

International ACH Transactions6

Service Charge.....6

Pledges6

Power of Attorney.....6

Stale-Dated Checks6

UTMA Accounts6

Cash Transaction Reporting.....6

Changing Account Products.....6

Transactions by Mail6

Check Storage and Copies6

Substitute Checks and Your Rights.....6

Truncation, Substitute Checks, and Other Check Images7

Unlawful Internet Gambling Notice.....7

ELECTRONIC FUNDS TRANSFER AGREEMENT

YOUR RIGHTS AND RESPONSIBILITIES7

FUNDS AVAILABILITY9

TRUTH-IN-SAVINGS DISCLOSURE10

Checking Accounts - Common Features.....10

Performance Plus Checking Account.....10

Performance Checking Account.....10

Simple Checking Account10

Simple Checking for Students Account.....10

CSB One Checking10

Savings Accounts - Common Features.....10

High Yield Money Market Account11

Simple Savings Account.....11

Basic Savings Account.....11

Certificates of Deposit (CD).....11

ADDITIONAL LEGAL TERMS (INCLUDING ARBITRATION PROVISION)11

48 TERMS AND CONDITIONS OF YOUR PERSONAL ACCOUNT

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT - To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

ACCOUNT OPENING - We will not consider an account to be open until we have received and approved all account opening documentation and the account has been funded. Online applications received on nonbusiness days are considered received on the next business day. The deposit account relationship with you is a voluntary one and we reserve the right, as provided by law, to decline to open a deposit account with you.

AGREEMENT - This document, along with any other documents we give you pertaining to your account(s), is a contract (also referred to as "this agreement") that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you open the account (whether in-person, electronically, or by any other method permitted by us) or continue to use the account after receiving a notice of change or amendment, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this agreement. If you have any questions, please contact us.

This agreement is subject to applicable federal laws, the laws of the commonwealth of Massachusetts and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this agreement is to:

- (1) summarize some laws that apply to common transactions;
- (2) establish rules to cover transactions or events which the law does not regulate;
- (3) establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
- (4) give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this agreement is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document. Nothing in this agreement is intended to vary our duty to act in good faith and with ordinary care when required by law.

As used in this agreement the words "we," "our," and "us" mean Cambridge Savings Bank, also known as CSB, and the words "you" and "your" mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. However, this agreement does not intend, and the terms "you" and "your" should not be interpreted, to expand an individual's responsibility for an organization's liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally applicable to that type of organization. The headings in this agreement are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this agreement should be construed so the singular includes the plural and the plural includes the singular.

LIABILITY - You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges, without notice to you, directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and we can deduct any amounts deposited into the account and apply those amounts to the shortage. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft.

You will be liable for our costs as well as for our reasonable attorneys' fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account. This includes, but is not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account. This also includes any action that you or a third party takes regarding the account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys' fees can be deducted from your account when they are incurred, without notice to you.

DEPOSITS - We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn "on us"). Before settlement of any item becomes final, we act only as your agent, regardless of the form of endorsement or lack of endorsement on the item and even though we provide you provisional credit for the item. We may reverse any provisional credit for items that are lost, stolen, or returned. Unless prohibited by law, we also reserve the right to charge back to your account the amount of any item deposited to your account or cashed for you which was initially paid by the payor bank and which is later returned to us due to an allegedly forged, unauthorized or missing endorsement, claim of

alteration, encoding error, counterfeit cashier's check or other problem which in our judgment justifies reversal of credit. You authorize us to attempt to collect previously returned items without giving you notice, and in attempting to collect we may permit the payor bank to hold an item beyond the midnight deadline. We are not responsible for transactions by mail or outside depository until we actually record them. We will treat and record all transactions received after our "daily cutoff time" on a business day we are open, or received on a day we are not open for business, as if initiated on the next business day that we are open. At our option, we may take an item for collection rather than for deposit. If we accept a third-party check or draft for deposit, we may require any third-party endorsers to verify or guarantee their endorsements, or endorse in our presence.

Multiple Endorsements - We may not accept for deposit or cash checks with multiple endorsements unless we can verify all endorsements.

WITHDRAWALS

Important terms for accounts where more than one person can withdraw - Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person who signs or has authority to make withdrawals to endorse any item payable to you or your order for deposit to this account or any other transaction with us.

Postdated checks - A postdated check is one which bears a date later than the date on which the check is written. We may properly pay and charge your account for a postdated check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. Because we process checks mechanically, your notice will not be effective and we will not be liable for failing to honor your notice unless it precisely identifies the number, date, amount and payee of the item.

Checks and withdrawal rules - If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal or transfer request which is greater in number than the frequency permitted by our policy, or which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply any frequency limitations. In addition, we may place limitations on the account until your identity is verified.

Even if we honor a nonconforming request, we are not required to do so later. If you violate the stated transaction limitations (if any), in our discretion we may close your account or reclassify your account as another type of account. If we reclassify your account, your account will be subject to the fees and earnings rules of the new account classification.

If we are presented with an item drawn against your account that would be a "substitute check," as defined by law, but for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item.

Cash withdrawals - We recommend you take care when making large cash withdrawals because carrying large amounts of cash may pose a danger to your personal safety. As an alternative to making a large cash withdrawal, you may want to consider a cashier's check also known as a Treasurer's or bank check or similar instrument. You assume full responsibility of any loss in the event the cash you withdraw is lost, stolen, or destroyed. You agree to hold us harmless from any loss you incur as a result of your decision to withdraw funds in the form of cash.

Multiple signatures, electronic check conversion, and similar transactions - An electronic check conversion transaction is a transaction where a check or similar item is converted into an electronic fund transfer as defined in the Electronic Fund Transfers regulation. In these types of transactions the check or similar item is either removed from circulation (truncated) or given back to you. As a result, we have no opportunity to review the signatures or otherwise examine the original check or item. You agree that, as to these or any items as to which we have no opportunity to examine the signatures, you waive any requirement of multiple signatures.

UNDERSTANDING AND AVOIDING OVERDRAFT AND INSUFFICIENT FUNDS (NSF) FEES

Generally - The information in this section is being provided to help you understand what happens if your account is overdrawn. Understanding the concepts of overdrafts and insufficient funds (NSF) is important and can help you avoid being assessed fees or charges. This section also provides contractual terms relating to overdrafts and NSF transactions.

An overdrawn account will typically result in you being charged an overdraft fee or an NSF fee. Generally, an overdraft occurs when there is not enough money in your account to pay for a transaction, but we pay (or cover) the transaction anyway. An NSF transaction is slightly different. In an NSF transaction, we do not cover the transaction. Instead, the transaction is rejected and the item or requested payment is returned. In either situation, we may charge you a fee.

Determining your available balance - We use the "available balance" method to determine whether your account is overdrawn, that is, whether there is enough money in your account to pay for a transaction. Importantly, your "available" balance may not be the same as your account's "actual" balance. This means an overdraft or an NSF transaction could occur regardless of your account's actual balance.

Your account's actual balance (sometimes called the ledger balance) only includes transactions that have settled up to that point in time, that is, transactions (deposits and payments) that have posted to your account. The actual balance does not include outstanding transactions (such as checks that have not yet cleared and electronic

transactions that have been authorized but which are still pending). The balance on your periodic statement is the ledger balance for your account as of the statement date.

As the name implies, your available balance is calculated based on the money "available" in your account to make payments. In other words, the available balance takes ACH credit transactions and debit card transactions that have been authorized, but not yet settled, and adds or subtracts them from the actual balance. In addition, when calculating your available balance, any "holds" placed on deposits that have not yet cleared are also subtracted from the actual balance. For more information on how holds placed on funds in your account can impact your available balance, read the subsection titled "A temporary debit authorization hold affects your account balance."

Overdrafts - You understand that we may, at our discretion, honor withdrawal requests that overdraw your account. In determining whether or not to pay an overdraft, we may consider a number of different factors, including without limitation, account status, age of account, transaction activity (including volume, dollar amount and transaction patterns), relationship information and balances. These factors are subject to change at any time, at our discretion, and without prior notice. However, the fact that we may honor withdrawal requests that overdraw the account balance does not obligate us to do so later. So you can NOT rely on us to pay overdrafts on your account regardless of how frequently or under what circumstances we have paid overdrafts on your account in the past. We can change our practice of paying, or not paying, discretionary overdrafts on your account without notice to you. You can ask us if we have other account services that might be available to you where we commit to paying overdrafts under certain circumstances, such as an overdraft protection line-of-credit or a plan to sweep funds from another account you have with us. You agree that we may charge fees for overdrafts. For consumer accounts, we will not charge fees for overdrafts caused by ATM withdrawals or one-time (sometimes referred to as "everyday") debit card transactions if you have not opted-in to that service. We may use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees.

Insufficient funds (NSF) fees - If an item drafted by you (such as a check) or a transaction you set up (such as a preauthorized transfer) is presented for payment in an amount that is more than the amount of money available in your account, and we decide not to pay the item or transaction, you agree that we can charge you an NSF fee for returning the payment. Be aware that such an item or payment may be presented multiple times by the merchant or other payee until it is paid, and that we do not monitor or control the number of times a transaction is presented for payment. You agree that we may charge you an NSF fee each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.

Payment types - Some, but not necessarily all, of the ways you can access the funds in your account include debit card transactions, automated clearing house (ACH) transactions, and check transactions. All these payment types can use different processing systems and some may take more or less time to post. This information is important for a number of reasons. For example, keeping track of the checks you write and the timing of the preauthorized payments you set up will help you to know what other transactions might still post against your account. For information about how and when we process these different payment types, see the "Payment order of items" subsection below.

Balance information - Keeping track of your balance is important. You can review your balance in a number of ways including reviewing your periodic statement, reviewing your balance online, accessing your account information by phone, at a CSB ATM/ITM, or coming into one of our branches.

Funds availability - Knowing when funds you deposit will be made available for withdrawal is another important concept that can help you avoid being assessed fees or charges. Please see our funds availability disclosure within this handbook for information on when different types of deposits will be made available for withdrawal. For an account to which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. An item may be returned after the funds from the deposit of that item are made available for withdrawal. In that case, we will reverse the credit of the item. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the times we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

A temporary debit authorization hold affects your account balance - On debit card purchases, merchants may request a temporary hold on your account for a specified sum of money when the merchant does not know the exact amount of the purchase at the time the card is authorized. The amount of the temporary hold may be more than the actual amount of your purchase. Some common transactions where this occurs involve purchases of gasoline, hotel rooms, or meals at restaurants. When this happens, our processing system cannot determine that the amount of the hold exceeds the actual amount of your purchase. This temporary hold, and the amount charged to your account, will eventually be adjusted to the actual amount of your purchase, but it could be three calendar days, or even longer in some cases, before the adjustment is made. Until the adjustment is made, the amount of funds in your account available for other transactions will be reduced by the amount of the temporary hold. If one or more transactions are presented for payment in an amount greater than the funds left after the deduction of the temporary hold amount, you may be charged an NSF or overdraft fee according to our NSF or overdraft fee policy, which may result in one or more overdraft or NSF fees. You may be charged the fee even if you would have had sufficient funds in your account if the amount of the hold had been equal to the amount of your purchase.

Payment order of items - The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. The payment order can affect the number of items overdrawn or returned unpaid and the amount of the fees you may have to pay. To assist you in managing your account, we are providing you with the following information regarding how we process those items.

To explain our payment group selections, CSB receives several payment files each day. Payments are first posted by the order of the payment file received, with the smallest items in each of the payment files posted first.

If one or more checks, items, or transactions are presented without sufficient funds in your account to pay it, you may be charged an NSF or overdraft fee according to our NSF or overdraft fee policy, which may result in one or more overdraft or NSF fees. We will not charge you a fee for paying an overdraft of an ATM or one-time (sometimes referred to as "everyday") debit card transaction if this is a consumer account and you have not opted-in to that service. The amounts of the overdraft and NSF fees are disclosed elsewhere, as are your rights to opt in to overdraft services for ATM and one-time debit card transactions, if applicable. We encourage you to make careful records and practice good account management. This will help you to avoid creating items without sufficient funds and potentially incurring the resulting fees.

FOREIGN ITEMS AND OTHER NON-ROUTINE ITEMS - We are not required to accept checks that are drawn on a non-U.S. bank or payable in a foreign currency and you agree not to deposit such items through our ATMs or our mobile application. Items drawn on non-U.S. banks, bond coupons, and any other unusual item are accepted for collection only and are not governed by our Funds Availability disclosure. We may, but will not be required to, give you provisional credit for these items. Your Account will not be finally credited for the amount of such items until the payments are actually received by us. Refer to the Personal Account Fee Schedule for fees applicable to such transactions.

If you make or receive a deposit in foreign currency or send a wire transfer in foreign currency the foreign currency exchange rate we will apply to convert the foreign currency into U.S. dollars is determined by us at our discretion and will generally be less favorable than the rate charged to us. For information regarding the exchange rate applied to international transactions using your CSB Debit Mastercard refer to the Electronic Funds Transfer Your Rights and Responsibilities section of this agreement.

AUTHORIZED SIGNATURE - Your signature on the Signature Card is your authorized signature. For the payment of funds and for other purposes relating to any account you have with us, we are authorized to recognize your signature but we will not be liable to you for refusing to honor your checks or other signed instructions if we believe in good faith that the signature appearing on such checks or instructions is not genuine.

When you transact business on accounts in person, we may ask for your name, address, date of birth and other information that will allow us to identify you.

Notice of withdrawal - We reserve the right to require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account, other than a time deposit or demand deposit, or from any other savings deposit as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.) Withdrawals from Certificates of Deposit prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your separately provided notice of penalty for early withdrawal.

CHAPTER 167D ACCOUNTS ("18-65 ACCOUNTS") - Except as indicated below, we do not intend to subject your account to (i) a service, maintenance or similar charge, (ii) a minimum balance requirement, (iii) a charge for a deposit or withdrawal, or (iv) a fee for the initial order or subsequent refills of the basic line of checks offered by us if you qualify for the minor or senior citizen exemption under Chapter 167D of Massachusetts General Laws. You must notify us if you or a joint account owner qualify so that we may administer your account accordingly. Despite this exemption, we may still assess a fee for certain services in accordance with our published Personal Account Fee Schedule, including stop payment orders, wire transfers, Treasurer's or bank checks, money orders and deposit items returned unpaid, transactions at electronic branches and through other electronic devices, and services not directly associated with the deposit, withdrawal or transfer of funds from any such account. We may also assess you a reasonable charge when payment on any check or other transaction on the account has been refused because of insufficient funds or has been paid despite insufficient funds (as permitted by law).

OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION - These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We reserve the right to refuse some forms of ownership and beneficiary designations on any or all of our accounts unless otherwise prohibited by law. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

Individual Account - is an account in the name of one person.

Joint Account - With Survivorship (And Not As Tenants In Common) - is an account in the name of two or more persons. Each of you intend that when you die the balance in the account (subject to any previous pledge to which we have agreed) will belong to the survivor(s). If two or more of you survive, you will own the balance in the account as joint tenants with survivorship and not as tenants in common.

Totten Trust Account - One or two of you (called trustees) may create such an account in trust for one or more other persons (called beneficiaries). At the time the account is opened or a beneficiary is added, you must provide any information we may reasonably require in order to identify your beneficiary, including without limitation the beneficiary's street address and date of birth. Payments may be made to the trustee, or if there are two trustees, to either or both of the trustees or the survivor. Unless otherwise required by applicable state law, after the death of the last surviving

trustee and upon the request of a beneficiary, we will distribute the balance in the account in equal shares or in a check payable jointly to all surviving beneficiaries and close the account. If all beneficiaries predecease the last surviving trustee, the balance in the account will be paid to the legal representative of the estate of that trustee or otherwise in accordance with applicable state law.

STOP PAYMENTS - If you do not want us to pay a check or other item drawn on your account, you may order us to place a stop payment on the check or item by notifying us in person or by contacting us. We will accept a stop payment order from you or any authorized account signer, regardless of which account owner signed the check. You may generally stop payment on a check or other item drawn on your account, provided that we have not accepted, paid in cash, made final payment on or otherwise become accountable for such check or item, except to the extent otherwise required by law.

Stop payment orders must be submitted in a timely manner and reasonably describe the check or other item by the exact number and dollar amount of the check or other item, and any other information that would assist us in identifying the check or item (for example, payee name, date of check and check number). We must be afforded a reasonable opportunity to act on any stop payment order before it can be considered effective.

We will send you a confirmation notice for all telephone stop payment orders. You may send written stop payment orders to us at any of our branch offices. Your stop payment order will generally be effective when it is processed on your account. Oral and written stop payment orders are valid for six (6) months, unless you renew your stop payment order before the expiration of this time period. We will not inform you when a stop payment order is about to expire. If you do not renew your stop payment order timely in writing and the check or other item is presented to us for payment, we may pay it.

You will be charged for every stop payment order we receive from you, and your account will be debited accordingly. This fee is disclosed in the Personal Account Fee Schedule.

Stop payment requests may not be issued on bank checks (for example, Treasurer's checks). We may, however, replace a lost, stolen or destroyed bank check, provided you comply with our established procedures. If the original bank check is presented to us for payment before your claim becomes effective, we may pay the check, and we will not be liable to you for that item.

TELEPHONE TRANSFERS - A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Limitations on the number of telephonic transfers from a savings account, if any, are described elsewhere.

TRANSFER LIMITATIONS - For savings and money market accounts you may make up to six transfers or withdrawals by means of a preauthorized, automatic, or telephonic transfer to another account of yours or to a third party or by check, debit card, or similar order to a third party during any calendar month (or statement cycle of at least four weeks). A preauthorized transfer includes any arrangement with us to pay a third party from your account at (i) a predetermined time; (ii) on a fixed schedule or (iii) upon oral or written orders including orders received through the automated clearing house (ACH). If the transfer or withdrawal is initiated in person, by mail, or at an ATM then there is no limit on the number of payments that may be made directly to you, directly to us for amounts you owe us, or transfers to other accounts you have with us. Withdrawals by phone are also unlimited if you are requesting that a check be mailed to you.

AMENDMENTS AND TERMINATION - We may amend or delete any term of this agreement. We may also add new terms to this agreement. In addition, we may suspend, modify, convert, or terminate a service, convert this account to another account type, or close this account for any reason. For any of these types of changes, we will give you reasonable notice in writing by any reasonable method including by mail, by any electronic communication method to which you have agreed, on or with a periodic statement, or through any other method permitted by law. If we close the account, we will tender the account balance to you or your agent personally, by mail, or by another agreed upon method.

Reasonable notice depends on the circumstances, and in some cases, such as when we cannot verify your identity or we suspect fraud, it might be reasonable for us to give you notice after the change becomes effective. For instance, if we suspect fraudulent activity with respect to your account, and if we deem it appropriate under the circumstances and necessary to prevent further fraud, we might immediately freeze or close your account and then give you notice.

Unless otherwise indicated in the notice of change, if we have notified you of a change to your account, and you continue to have your account after the effective date of the change, you have accepted and agreed to the new or modified terms. You should review any change in terms notice carefully as the notice will provide important information of which you may need to be aware.

We reserve the right to waive any term of this agreement. However, such waiver shall not affect our right to enforce the term at a later date.

If you request that we close your account, you are responsible for leaving enough money in the account to cover any outstanding items or transactions to be paid from the account. When we close the account we will tender the account balance, if any, to you or your agent personally, by mail, or by another agreed upon method.

Any items and transactions presented for payment after the account is closed may be dishonored. Any deposits we receive after the account is closed may be returned. We will not be liable for any damages for not honoring any such debits or deposits received after the account is closed.

Note: Rules governing changes in interest rates are provided separately in the Truth-in-Savings disclosure or in another document. In addition, for changes governed by a specific law or regulation, we will follow the specific timing and format notice requirements of those laws or regulations.

CORRECTION OF CLERICAL ERRORS - Unless otherwise prohibited by law, you agree, if determined necessary in our reasonable discretion, to allow us to correct clerical errors, such as obtaining your missing signature, on any account documents or disclosures that are part of our agreement with you. For errors on your periodic statement, please refer to the STATEMENTS section.

NOTICES - Any written notice you give us is effective when we actually receive it, and it must be given to us according to the specific delivery instructions provided elsewhere, if any. We must receive it in time to have a reasonable opportunity to act on it. If the notice is regarding a check or other item, you must give us sufficient information to be able to identify the check or item, including the precise check or item number, amount, date and payee. We will mail, send electronically (if you have consented to receive such electronic communications), or otherwise make available to you a statement reflecting your account activity for each statement period as well as other important notices regarding your account. Written notice we give you is effective upon the earlier of when it is deposited in the mail with proper postage and addressed to your mailing address we have on file or otherwise made available to you. Notice to any of you is notice to all of you.

STATEMENTS - Your duty to report unauthorized signatures (including forgeries and counterfeit checks) and alterations on checks and other items - You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures or alterations (including forgeries and counterfeit checks), you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is first sent or made available to you.

You further agree that if you fail to report any unauthorized signatures or alterations in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

Your duty to report other errors or problems - In addition to your duty to review your statements for unauthorized signatures and alterations, you agree to examine your statement with reasonable promptness for any other error or problem - such as an encoding error or problem. You agree that the time you have to examine your statement and items and report to us will depend on the circumstances. However, this time period shall not exceed 60 days. Failure to examine your statement and items and report any errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any errors on items identified in that statement and as between you and us the loss will be entirely yours.

There are different time periods for notifying us of errors related to: (1) forged, missing or unauthorized endorsements; (2) substitute checks; and (3) electronic funds transfers. For forged, missing or unauthorized endorsements you must notify us within the time period specified by applicable state law.

Errors relating to electronic fund transfers or substitute checks - For information on errors relating to electronic fund transfers (e.g., online, mobile, debit card or ATM transactions) refer to your Electronic Fund Transfers disclosure and the sections on consumer liability and error resolution. For information on errors relating to a substitute check you received, refer to your disclosure entitled Substitute Checks and Your Rights.

Duty to notify if statement not received - You agree to immediately notify us if you do not receive your statement by the date you normally expect to receive it. Not receiving your statement in a timely manner is a sign that there may be an issue with your account, such as possible fraud or identity theft. Absent a lack of ordinary care by us, a failure to receive your statement in a timely manner does not extend the time you have to conduct your review under this agreement.

ACCOUNT TRANSFER - This account may not be transferred or assigned without our prior written consent.

REIMBURSEMENT OF FEDERAL BENEFIT PAYMENTS - If we are required for any reason to reimburse the federal government for all or any portion of a benefit payment that was directly deposited into your account, you authorize us to deduct the amount of our liability to the federal government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other available legal remedy to recover the amount of our liability.

SETOFF - We may (without prior notice and when permitted by law) set off the funds in this account against any due and payable debt any of you owe us now or in the future. If this account is owned by one or more of you as individuals, we may set off any funds in the account against a due and payable debt a partnership owes us now or in the future, to the extent of your liability as a partner for the partnership debt. If your debt arises from a promissory note, then the amount of the due and payable debt will be the full amount we have demanded, as entitled under the terms of the note,

and this amount may include any portion of the balance for which we have properly accelerated the due date.

This right of setoff does not apply to this account if prohibited by law. For example, the right of setoff does not apply to this account if: (a) it is an Individual Retirement Account or similar tax-deferred account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (c) the debtor's right of withdrawal only arises in a representative capacity. We will not be liable for the dishonor of any check when the dishonor occurs because we set off a debt against this account. You agree to hold us harmless from any claim arising as a result of our exercise of our right of setoff.

RESTRICTIVE LEGENDS OR ENDORSEMENTS - The automated processing of the large volume of checks we receive prevents us from inspecting or looking for restrictive legends, restrictive endorsements or other special instructions on every check. For this reason, we are not required to honor any restrictive legend or endorsement or other special instruction placed on checks you write unless we have agreed in writing to the restriction or instruction. Unless we have agreed in writing, we are not responsible for any losses, claims, damages, or expenses that result from your placement of these restrictions or instructions on your checks. Examples of restrictive legends placed on checks are "must be presented within 90 days" or "not valid for more than \$1,000.00." The payee's signature accompanied by the words "for deposit only" is an example of a restrictive endorsement.

FACSIMILE SIGNATURES - You authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose.

CHECK PROCESSING - We process items mechanically by relying almost exclusively on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed and endorsed or to determine if it contains any information other than what is encoded in magnetic ink. You agree that we have exercised ordinary care if our automated processing is consistent with general banking practice, even though we do not inspect each item. Because we do not inspect each item, if you write a check to multiple payees, we can properly pay the check regardless of the number of endorsements unless you notify us in writing that the check requires multiple endorsements. We must receive the notice in time for us to have a reasonable opportunity to act on it, and you must tell us the precise date of the check, amount, check number and payee. We are not responsible for any unauthorized signature or alteration that would not be identified by a reasonable inspection of the item. Using an automated process helps us keep costs down for you and all account holders.

CHECK CASHING - We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. We may also require reasonable identification to cash a check, draft or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint.

ASSISTED CASH DEPOSITS AND WITHDRAWALS - You, or any party acting on your behalf, may be asked to provide reasonable identification as well as other information to complete a cash transaction at any branch or ATM location. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint. Failure to provide such information when asked may result in the transaction being denied.

ENDORSEMENTS - We may accept for deposit any item payable to you or your order, even if they are not endorsed by you. We may give cash back to any one of you. We may supply any missing endorsement(s) for any item we accept for deposit or collection, and you warrant that all endorsements are genuine.

FIDUCIARY ACCOUNTS - Accounts may be opened by a person acting in a fiduciary capacity. A fiduciary is someone who is appointed to act on behalf of and for the benefit of another. We are not responsible for the actions of a fiduciary, including the misuse of funds. This account may be opened and maintained by a person or persons named as a trustee under a written trust agreement, or as executors, administrators, or conservators under court orders. You understand that by merely opening such an account, we are not acting in the capacity of a trustee in connection with the trust nor do we undertake any obligation to monitor or enforce the terms of the trust or letters.

CREDIT/CONSUMER VERIFICATION - You agree that we may verify credit/consumer and employment history by any necessary means, including preparation of a report by a credit/consumer reporting agency.

LEGAL ACTIONS AFFECTING YOUR ACCOUNT - If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed "legal action" in this section), we will comply with that legal action as required by applicable law. However, nothing in this agreement shall be construed as a waiver of any rights you may have under applicable law with regards to such legal action. Subject to applicable law, we may, in our sole discretion, (i) freeze the funds in the account and not allow any payments or transfers out of the account, or (ii) take such other action that we determine may be appropriate under the circumstances, until there is a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with

the legal action and applicable law. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys' fees, and our internal expenses) may be charged against your account, unless otherwise prohibited by applicable law. The list of fees applicable to your account(s) - provided elsewhere - may specify additional fees that we may charge for responding to certain legal actions.

Products or services offered by the Bank may not be knowingly or unknowingly used to participate in or facilitate any of the following:

- Transactions with entities or individuals subject to sanctions imposed by the Office for Foreign Asset Controls (OFAC).
- Any activities that may be deemed illegal under federal or relevant state law.

Any determination by the Bank in its sole discretion of a breach of this section may result in restrictions on your ability to continue to conduct transactions.

You also agree not to use your account to conduct transactions related to unlawful Internet gambling. We may refuse any gambling transaction or any other transaction which we determine in our discretion to be high risk, whether lawful or not and you agree that we shall not be liable to you for refusing to process or for delaying the processing of any such transaction provided that we have acted in good faith.

Evidence to establish your identity or the authenticity of any signature may also be required when deemed necessary or appropriate by the Bank. The Bank reserves the right to request from you from time to time new signature(s) or any other documentation necessary to establish your identity, the authenticity of any signature or supporting documentation for a transaction request. You agree to hold us harmless for refusing to pay or to release funds or to take any other action relating to your account where the refusal is based on your failure to provide the signatures or documentation requested by us.

ACCOUNT SECURITY -

Your duty to protect account information and methods of access - Our policy may require methods of verifying your identity before providing you with a service or allowing you access to your account. We can decide what identification is reasonable under the circumstances. For example, process and identification requirements may vary depending on whether they are online or in person. Identification may be documentary or physical and may include collecting a fingerprint, voiceprint, or other biometric information.

It is your responsibility to protect the account numbers and electronic access devices (e.g., a debit card) we provide you for your accounts. You should also safeguard your username, password, and other access and identifying information when accessing your account through a computer or other electronic, audio, or mobile device or technology. If you give anyone authority to access the account on your behalf, you should exercise caution and ensure the trustworthiness of that agent. Do not discuss, compare, or share information about your account numbers with anyone unless you are willing to give them full use of your money. An account number can be used by thieves to issue an electronic debit or to encode your number on a false demand draft which looks like and functions like an authorized check. If you furnish your access device or information and grant actual authority to make transfers to another person (a family member or coworker, for example) who then exceeds that authority, you are liable for the transfers unless we have been notified that transfers by that person are no longer authorized. Your account number can also be used to electronically remove money from your account, and payment can be made from your account even though you did not contact us directly and order the payment.

You must also take precaution in safeguarding your blank checks. Notify us at once if you believe your checks have been lost or stolen. As between you and us, if you are negligent in safeguarding your checks, you must bear the loss entirely yourself or share the loss with us (we may have to share some of the loss if we failed to use ordinary care and if we substantially contributed to the loss).

Positive pay and other fraud prevention services - Except for consumer electronic fund transfers subject to Regulation E, you agree that if we offer you services appropriate for your account to help identify and limit fraud or other unauthorized transactions against your account, and you reject those services, you will be responsible for any fraudulent or unauthorized transactions which could have been prevented by the services we offered. You will not be responsible for such transactions if we acted in bad faith or to the extent our negligence contributed to the loss. Such services include positive pay or commercially reasonable security procedures. If we offered you a commercially reasonable security procedure which you reject, you agree that you are responsible for any payment order, whether authorized or not, that we accept in compliance with an alternative security procedure that you have selected. The positive pay service can help detect and prevent check fraud and is appropriate for account holders that issue a high volume of checks, a lot of checks to the general public, or checks for large dollar amounts.

INSTRUCTIONS FROM YOU - Unless required by law or we have agreed otherwise in writing, we are not required to act upon instructions you give us via facsimile transmission, email, voicemail, or phone call to a facsimile number, email address, or phone number not designated by us for a particular purpose or for a purpose that is unrelated to the request or instruction.

MONITORING AND RECORDING TELEPHONE CALLS AND ACCOUNT COMMUNICATIONS - Subject to federal and state law, we may monitor or record phone calls for security reasons, to maintain a record, and to ensure that you receive courteous and efficient service. You consent in advance to any such recording.

To provide you with the best possible service in our ongoing business relationship for your account, we may need to contact you about your account from time to time by telephone, text messaging, or email. In contacting you about your account, we may use any telephone numbers or email addresses that you have previously provided to

us by virtue of ~~an~~ existing business relationship or that you may subsequently provide to us.

You acknowledge that the number we use to contact you may be assigned to a landline, a paging service, a cellular wireless service, a specialized mobile radio service, other radio common carrier service, or any other service for which you may be charged for the call. You acknowledge that we may contact you by voice, voicemail, or text messaging. You further acknowledge that we may use pre-recorded voice messages, artificial voice messages, or automatic telephone dialing systems.

If necessary, you may change or remove any of the telephone numbers, email addresses, or other methods of contacting you at any time using any reasonable means to notify us.

CLAIM OF LOSS - The following rules do not apply to a transaction or claim related to a consumer electronic fund transfer governed by Regulation E (e.g., an every day/one-time consumer debit card or ATM transaction). The error resolution procedures for consumer electronic fund transfers can be found in our initial Regulation E disclosure generally titled, "Electronic Fund Transfers." For other transactions or claims, if you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the loss. You will notify law enforcement authorities of any criminal act related to the claim of lost, missing, or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys' fees incurred by you.

You agree that you will not waive any rights you have to recover your loss against anyone who is obligated to repay, insure, or otherwise reimburse you for your loss. You will pursue your rights or, at our option, assign them to us so that we may pursue them. Our liability will be reduced by the amount you recover or are entitled to recover from these other sources.

EARLY WITHDRAWAL PENALTIES (and involuntary withdrawals) - We may impose early withdrawal penalties on a withdrawal from Certificates of Deposit even if you don't initiate the withdrawal. For instance, the early withdrawal penalty may be imposed if the withdrawal is caused by our setoff against funds in the account or as a result of an attachment or other legal process. We may close your account and impose the early withdrawal penalty on the entire account balance in the event of a partial early withdrawal. See your separately provided notice of penalty for early withdrawal for additional information.

CHANGES IN NAME AND CONTACT INFORMATION - You are responsible for notifying us of any change in your name, address, or other information we use to communicate with you. Unless we agree otherwise, notice of such a change must be made in writing. Informing us of your address or name change on a check reorder form is not sufficient. We will attempt to communicate with you only by use of the most recent information you have provided to us. If provided elsewhere, we may impose a service fee if we attempt to locate you.

RESOLVING ACCOUNT DISPUTES - We may place an administrative hold on the funds in your account (refuse payment or withdrawal of the funds) if it becomes subject to a claim adverse to (1) your own interest; (2) others claiming an interest as survivors or beneficiaries of your account; or (3) a claim arising by operation of law. The hold may be placed for such period of time as we believe reasonably necessary to allow a legal proceeding to determine the merits of the claim or until we receive evidence satisfactory to us that the dispute has been resolved. We will not be liable for any items that are dishonored as a consequence of placing a hold on funds in your account for these reasons.

WAIVER OF NOTICES - To the extent permitted by law, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your account. For example, if you deposit an item and it is returned unpaid or we receive a notice of nonpayment, we do not have to notify you unless required by federal Regulation CC or other law.

ACH AND WIRE TRANSFERS - This agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. Credit entries may be made by ACH. If we receive a payment order to credit an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

INTERNATIONAL ACH TRANSACTIONS - Financial institutions are required by law to scrutinize or verify any international ACH transaction (IAT) that they receive against the Specially Designated Nationals (SDN) list of the Office of Foreign Assets Control (OFAC). This action may, from time to time, cause us to temporarily suspend processing of an IAT and potentially affect the settlement and/or availability of such payments.

SERVICE CHARGE - If you close your account either by your request, or if your account balance is zero, you are responsible for paying any service charges due. If the service charges cause your account balance to become zero or negative, we reserve the right to close your account without notice.

PLEDGES - Each owner of this account may pledge all or any part of the funds in it for any purpose to which we agree. Any pledge of this account must first be satisfied before the rights of any surviving account owner or account beneficiary become effective.

POWER OF ATTORNEY - You agree that in no event are we obligated to act under any power of attorney whether durable or otherwise, which you may execute at any time, and we may refuse to recognize the authority of any person to whom you may give such a power of attorney. It is solely within our discretion whether or not we choose to recognize and act based upon such power of attorney. If we do recognize the authority of any person acting under a power of attorney, you agree that we shall have the right to rely on that power and the authority of the person acting, without liability, and we shall have no obligation to see to the application of any monies drawn on your account(s) under said power of attorney. You also agree that we are not obligated to determine whether the attorney is acting properly under the power. We will not be liable if any attorney-in-fact exceeds his or her powers. If we do accept the power of attorney, we may continue to allow transactions until such time as we receive and have had a reasonable opportunity to act on written notice that the power of attorney has been revoked. In order for us to accept any power of attorney, the document must be either an original or a certified copy, along with any other documents we may require. We reserve the right to require that we be indemnified and held harmless for any claims against us arising from permitting the use of the power of attorney.

STALE-DATED CHECKS - We are not obligated to, but may at our option, pay a check, presented for payment more than six months after its date. If you do not want us to pay a stale-dated check, you must place a stop-payment order on the check in the manner we have described elsewhere.

UTMA ACCOUNTS - Under the Uniform Transfers to Minors Act, the funds in the account are owned by the minor. The account may be accessed only by the custodian, and the funds must be used for the benefit of the minor. We, however, have no duty or agreement whatsoever to monitor or insure that the acts of the custodian are for the minor's benefit. We are not responsible to monitor age or eligibility for an UTMA account, even though our records may include the minor's date of birth. It is the custodian's responsibility to properly distribute the funds in the account upon the minor's death or attainment of the age of majority. Currently the age of majority for the purposes of UTMA is twenty-one. For this type of account, the minor's SSN/TIN is used for the Backup Withholding Certification.

CASH TRANSACTION REPORTING - To help law enforcement agencies detect illegal activities, the law requires all financial institutions to gather and report information on some types of cash transactions. If the information we need to complete the report is not provided, we are required to refuse to handle the transaction. If you have any questions regarding these rules, the U.S. Treasury Financial Crimes Enforcement Network (FinCEN) maintains a frequently asked questions (FAQ) document online. The FAQ also includes additional information for contacting FinCEN.

CHANGING ACCOUNT PRODUCTS - We may change your account to another product offered by us at any time by giving you notice that your account will be changed to another product on a specified date. If your account is a Certificate of Deposit, the change will not occur before the next maturity date of your account. If you do not close your account before the date specified in the notice, we may change your account to that other product on the date specified in the notice.

TRANSACTIONS BY MAIL - You may deposit checks or drafts by mail. You should endorse the item being sent through the mail with the words "For Deposit Only" and should include your correct account number underneath to ensure the item is credited to the correct account. You should use the pre-encoded deposit slips found in your checkbook. If you do not use your deposit slip or provide us with instructions indicating how or where the item should be credited, we may apply it to any account or any loan balance you have with us or we may return the item to you. Receipts for such transactions will be mailed to you only if a self-addressed stamped envelope is provided. Following your deposit, examine your statement carefully or contact us to ensure that we received the item. Do not send cash through the mail for deposit.

CHECK STORAGE AND COPIES - You agree that you will not receive your canceled checks. We will store your canceled checks or copies of them for a reasonable retention period. You may request copies from us in the manner we require.

SUBSTITUTE CHECKS AND YOUR RIGHTS:

What is a substitute check?

To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

What are my rights regarding substitute checks?

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for

ELECTRONIC FUNDS TRANSFER AGREEMENT YOUR RIGHTS AND RESPONSIBILITIES

example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, insufficient fund check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500 of your refund (plus interest if your account earns interest) within 10 calendar days after we receive your written claim (as stated below) and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we receive your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

How do I make a claim for a refund?

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us.

You must contact us within 60 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include —

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check and/or the following information to help us identify the substitute check: (identifying information, for example, the check number, the name of the person to whom you wrote the check, the amount of the check, date of the check and account number).

HOW CHECKING ACCOUNTS ARE MAINTAINED - For our internal accounting purposes, consumer checking accounts will consist of two sub-accounts: a transaction (checking) sub-account and a holding (savings) sub-account. All deposits, checks, electronic transfers and other debits will be posted to the checking sub-account. The Bank will monitor the activity of the checking sub-account and transfer funds from the savings sub-account to meet your needs.

Transfers can occur on any business day. Transfers to the savings sub-account will be made whenever available balances in the checking sub-account exceed a preset level (which we may set and change at our discretion without notice to you). Transfers from the savings sub-account to the checking sub-account will be made whenever checking sub-account balances fall below a predetermined level. In accordance with Federal limitations, we may make up to six transfers during each monthly statement cycle from the savings sub-account to the checking sub-account. If a sixth transfer is needed in this period, all balances in the savings sub-account will be returned to the checking sub-account.

Both sub-accounts are treated as a single account for the purposes of deposits and withdrawals, access and information, statement and tax reporting, fees, etc. If your checking account is a non-interest bearing account, neither the checking sub-account nor the savings sub-account will receive any interest. If your checking account is an interest bearing account, both the checking sub-account and the savings sub-account will receive the same interest rate at all times, and your periodic statement will reflect a single blended Annual Percentage Yield ("APY") and APY Earned.

TRUNCATION, SUBSTITUTE CHECKS, AND OTHER CHECK IMAGES - If you truncate an original check and create a substitute check, or other paper or electronic image of the original check, you warrant that no one will be asked to make payment on the original check, a substitute check or any other electronic or paper image, if the payment obligation relating to the original check has already been paid. You also warrant that any substitute check you create conforms to the legal requirements and generally accepted specifications for substitute checks. You agree to retain the original check in conformance with our policy for retaining original checks. You agree to indemnify us for any loss we may incur as a result of any truncated check transaction you initiate. We can refuse to accept substitute checks that have not previously been warranted by a bank or other financial institution in conformance with the Check 21 Act. Unless specifically stated in a separate agreement between you and us, we do not have to accept any other electronic or paper image of an original check.

UNLAWFUL INTERNET GAMBLING NOTICE - Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling.

This Electronic Funds Transfer Agreement (the "Agreement") sets forth your rights and responsibilities with regard to your use of electronic banking transactions, such as preauthorized credits or payments, telephone transfers, online banking and bill payment services and use of a CSB Debit Card. Indicated below are the types of electronic funds transfers ("EFTs") we are capable of handling, some of which may not apply to your account. Please read this Agreement carefully because it tells you your rights and obligations for the transactions listed. Our online banking and bill payment services are also governed by our CSB Online Banking Agreement. You should keep this Agreement for future reference.

A. Preauthorized credits: You may make arrangements with third parties for certain direct deposits to be made to your checking, savings, or money market account(s).

B. Preauthorized payments: You may make arrangements with third parties to pay certain recurring bills from your checking, statement savings, or money market account(s).

C. Telephone Transfers: You may transfer funds by telephone between your checking accounts, money market accounts, and savings accounts, provided the deposit accounts have exactly the same account name(s). You may also access your equity line of credit and make payments to your mortgage, consumer loans, and overdraft line of credit.

We agree to transfer money between your accounts upon your telephone request provided that:

1. You have sufficient funds available in the deposit account you are transferring from at the time of the request.
2. You are transferring funds to and from the deposit or credit accounts that are designated on the CSB Automated Telephone Banking System.

D. CSB Debit Mastercard: CSB Debit Mastercards are available with all personal checking, savings and money market accounts. You may use your CSB Debit Mastercard to perform the functions set forth below:

- make deposits at our ATMs
- make cash withdrawals
- transfer funds between your designated checking, savings, and money market accounts
- obtain information about your designated account balances
- access your designated checking account to purchase goods and services through point-of-sale (POS) functionality at merchants that have agreed to accept your card.

You may designate multiple checking, savings, and/or money market accounts to be accessed by your card at CSB ATMs, however you must designate one checking account as the primary account. The primary checking account is the only checking account that may be accessed at ATMs that are not operated by CSB and it is this checking account that will be associated with POS purchases. POS purchase functionality may not be available for savings or money market accounts.

Generally, Cambridge Savings Bank Debit Mastercards have an individual daily ATM cash withdrawal limit of \$1,005 and a limit of \$1,500 for purchases. You may request that we change these limits, but CSB will adjust the limits at our discretion.

1. **Cash Advances.** You can use your CSB Debit Card to get cash advances in amounts of up to your daily transaction limit from participating financial institutions and others that are authorized to make Mastercard® cash advances. Such advances are automatically deducted from your designated checking account.
2. **Mastercard Merchant Transactions.** You can use your CSB Debit Card to make purchases of goods and services wherever Mastercard is accepted in amounts up to your daily transaction limit. Such purchases are deducted from your designated checking account. All purchases and cash advances are aggregated for purposes of your individual daily transaction limit, which is generally \$1,500 per day per CSB Debit Card.
3. **Limitations on Frequency of Transfers.** You can use your CSB Debit Card for a total of fifteen (15) point-of-sale (POS) merchant transactions per day. We may allow more transactions per day if you request it from us in writing at the address at the end of this Agreement.

E. Electronic Check Conversion: A paper check may be converted by a merchant or service provider into an electronic funds transfer. Your authorization to make this type of electronic funds transfer may be communicated in writing or posted on a sign by the merchant or service provider.

A transfer can happen in the following ways.

- You can authorize a merchant to convert your paper check into an electronic funds transfer when buying goods and services.
- When you mail a check to a merchant or service provider it may be converted to an electronic funds transfer.
- When you offer a check to a merchant or service provider, you may be asked to authorize the merchant or service provider to electronically charge your account a fee if the check is returned to the merchant or service provider unpaid. This fee is considered an electronic funds transfer.

The following provisions apply to CSB Debit Card transactions:

1. Holds: If you use your CSB Debit Card for a purchase transaction, we may place a hold on the funds available in your designated account or any account you have with us, plus any available overdraft protection, based on the authorization prior to settlement. The amount held will be equal to the transaction amount requested by the merchant for authorization. During this hold period, the designated funds will not be available for withdrawal. This could result in an overdraft if sufficient funds are not available in your account to cover both the hold and any checks or other items posting to the account.

2. Authorization System: We have an authorization system that may for security reasons limit the number or amount of CSB Debit Card transactions we approve in a day. We will not be responsible if you are prevented from making a purchase because of that system or because the system is not working properly for any reason. We will not be liable if a merchant refuses to honor your CSB Debit Card. We are not responsible for any injury to you or to anyone else caused by any goods or services purchased or leased with your CSB Debit Card. We may also require the merchant or bank that honors your CSB Debit Card to obtain prior authorization for any transaction over a certain dollar amount, which is set at our discretion and may be changed from time to time.

3. Other Limitations: We may restrict access to your account if we notice use of the CSB Debit Card that we believe to be suspicious, fraudulent, or illegal. Access may be reinstated once we notify you and have rectified any problems. We also have the right to suspend or terminate your use of your CSB Debit Card at any time without notice.

4. Direct Debiting of Your Account: When making a merchant purchase or procuring a cash advance, you authorize us to debit and pay monies from your designated account for the total amount of the transaction as shown on any sales draft or withdrawal order originated by use of your CSB Debit Card, whether or not signed by you, and we are permitted to handle such sales drafts or withdrawal orders in the same way we handle checks drawn on your designated account, with the exception that you will have no right to stop payment.

OWNERSHIP OF CARD

Your Card is not transferable and remains our property. You agree to return the Card to us immediately upon our demand. For your own protection, ATMs may be programmed to retain Cards in certain circumstances.

LIMITATION OF BANK'S RESPONSIBILITY

Your Card and electronic banking services are made available for your convenience and, except to the extent provided by applicable law, we will not be liable for the unavailability or failure to operate of all or any part of the electronic banking services system, including any POS terminal, card authorization terminal or other link in the authorization system. We will not be liable for any personal injury or tangible property damage suffered or incurred by you through use or attempted use of your Card at any terminal.

RIGHT TO WITHDRAW FUNDS

To the extent permitted by law, we will have the right to withdraw funds from any account(s) in your name in order to cover any electronic funds transfer.

CASH REFUNDS ON PURCHASES NOT AVAILABLE

YOU ARE RESPONSIBLE FOR RESOLVING ALL DISPUTES CONCERNING THE QUALITY OF GOODS OR SERVICES PURCHASED FROM THE MERCHANT THAT ACCEPTED YOUR CARD.

We will not make cash refunds on purchases. Any claim or defense for purchases must be handled by you directly with the merchant or other business establishment which accepted your Card. You may not assert disputes you may have with a merchant against us, as, for example, when you believe that the goods or services paid for with your Card were defective, not delivered or not as promised. Any such dispute is solely between you and the merchant, and you must still pay the total amount of the sales draft plus any appropriate charges we may be authorized to make. Any merchant credit vouchers for returns or adjustments will be credited to your designated account when received by us. There may be a delay between the time you contact a merchant for a credit and the time we receive the corresponding merchant's credit voucher.

FEES

We do not charge for direct deposits to personal accounts. Please refer to our Personal Account Fee Schedule for other fees and charges for our electronic banking services. Electronic transactions are also subject to overdraft fees. In addition to the fees set forth in our Personal Account Fee Schedule, there may be other fees associated with performing certain transactions at ATMs or POS terminals not owned or operated by CSB. These other fees are not assessed by us and will not be waived.

NOTICE REGARDING ATM FEES BY OTHERS

If you use an automated teller machine that is not operated by us, you may be charged a fee by the operator of the machine and/or by an automated transfer network.

CSB ATM LOCATIONS

Our ATMs are located at each of our branches and at other non-branch locations. Please contact us for a listing of all locations or visit our website.

DOCUMENTATION

Terminal Transfers: You can get a receipt at the time you make any transfer to or from your account using an ATM, ITM or POS terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.

Direct Deposits: If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, the person or

company making the deposit will tell you every time they send us the money or you can contact us to find out whether or not the deposit has been made.

Notice of Varying Amounts: If regular payments from your account may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

Periodic Statements: You will receive a monthly or quarterly account statement from us for your checking, savings, money market, or CD accounts.

Evidence of Transfer: Any documentation provided to you which indicates that an electronic fund transfer was made to another person shall be admissible as evidence of the transfer and shall constitute prima facie proof that the transfer was made.

ATM Receipts: Evidence of Available Balance: Your ATM receipt will show evidence of your actual balance. The actual balance for a transaction on your checking account represents the funds in your checking account and does not include any available overdraft options or Overdraft Line of Credit you have associated with that checking account.

STOPPING PREAUTHORIZED PAYMENTS

- **Right to stop payment and procedure for doing so:** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how: contact us in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. We may charge you for each stop payment order you give (see our Personal Account Fee Schedule).
- **Liability for failure to stop payment of preauthorized transfer:** If you properly order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

YOUR ABILITY TO STOP PAYMENT

The initiation by you of certain electronic fund transfers from your account, except as otherwise provided in the agreement, will effectively eliminate your ability to stop payment of the transfer.

UNLESS OTHERWISE PROVIDED IN THIS AGREEMENT, YOU (THE CONSUMER) MAY NOT STOP PAYMENT OF ELECTRONIC FUND TRANSFERS, THEREFORE YOU SHOULD NOT EMPLOY ELECTRONIC ACCESS FOR PURCHASES OR SERVICES UNLESS YOU ARE SATISFIED THAT YOU WILL NOT NEED TO STOP PAYMENT.

Currency Conversion and Cross-Border Transaction Fees. If you initiate a transaction with your Cambridge Savings Bank Debit Mastercard in a currency other than US Dollars, Mastercard will convert the charge into a US Dollar amount. The Mastercard currency conversion procedure is based on rates observed in the wholesale market or, where applicable, on government-mandated rates. The currency conversion rate Mastercard generally uses is the rate for the applicable currency that is in effect on the day the transaction occurred. However, in limited situations, particularly where Mastercard transaction processing is being delayed, Mastercard may instead use the rate for the applicable currency in effect on the day the transaction is processed.

Mastercard charges us a Currency Conversion Assessment of 20 basis points (.2% of the transaction) for performing the currency conversion. In addition, Mastercard charges us an Issuer Cross-Border Assessment of 90 basis points (.9% of the transaction) on all cross-border transactions regardless of whether there is a currency conversion. A cross-border transaction is a transaction that occurs at a card acceptance location in a different country from the country in which the card was issued. This means a cross-border transaction can occur even though the transaction is made when you are not in a foreign country. For example, a transaction made online with a foreign merchant is a cross-border transaction even though made while you are physically in the United States.

Advisory Against Illegal Use. You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

FINANCIAL INSTITUTION'S LIABILITY

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- (1) If, through no fault of ours, you do not have sufficient available funds in your account to make the transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (3) If the ATM where you are making the transfer does not have enough cash.
- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (5) If circumstances beyond our control (such as fire, power outage or flood) prevent the transfer, despite reasonable precautions that we have taken.

- (6) If the funds in your account are subject to legal process or other encumbrance restricting such transfer, including without limitation any freeze or administrative hold we may have placed on your account.

There may be other exceptions stated elsewhere in this Agreement, the CSB Personal Online Banking Agreement or in other agreements with you.

CONFIDENTIALITY

In order that your privacy may be protected, we will not disclose any information about you or your account to any person, organization, or agency except:

- (1) for certain routine disclosures necessary for the completion of a transfer; or
- (2) for verification of the existence and condition of your account for a credit bureau or merchant; or
- (3) to persons authorized by law in the course of their official duties; or
- (4) to our employees, auditors, service providers, attorneys or collection agents in the course of their duties; or
- (5) pursuant to a court order or lawful subpoena; or
- (6) to a consumer reporting agency or to any other person as permitted by Chapter 93 of Massachusetts General Laws; or
- (7) by your written authorization which shall automatically expire 45 days after our receipt of your authorization.
- (8) to any other person who is a party to an electronic funds transfer or is necessary to effectuate the transfer, but only to the extent that the information disclosed is necessary to effectuate the transfer.

GENERAL PROVISIONS

Joint Accounts: If you have a joint account, each accountholder will be bound by this Agreement and will be responsible for paying all amounts owed as a result of this Agreement.

Collection Expenses: If we ever have to file a lawsuit to collect what you owe us, you will pay our reasonable expenses, including attorney's fees.

Our Rules, Regulations and Other Agreements: The accounts that you designated may also be governed by other agreements between you and us and by the rules and regulations in the Understanding Your Deposit Account booklet.

OVERDRAWING YOUR ACCOUNT(S)

You agree not to initiate an electronic banking transaction that would exceed the balance of available funds in your account or that would cause a withdrawal or transfer from a type of account that you do not have or have not selected. We will not be required to complete any such transactions, but if we do, you agree to pay us the excess amounts or improperly withdrawn or transferred amounts immediately upon request.

AMENDMENTS

We have the right to change the terms and conditions of this Agreement at any time. We will notify you at least 30 days before the change will take effect if the change will result in greater cost or liability to you or decreased access to your account. We do not have to notify you in advance, however, if the change is necessary for security reasons.

TERMINATION

To terminate this Agreement or any services pursuant to this Agreement, you may send a written request to Cambridge Savings Bank, Customer Service Department, P.O. Box 380206, Cambridge, MA 02238-0206. We have the right to terminate this Agreement at any time. If we do, we will generally notify you within 10 business days of termination.

Whether you terminate this Agreement or we do, the termination will not affect your obligations under this Agreement, even if we allow a transaction to be completed after this Agreement has been terminated.

If you no longer wish to use your Card, you must cut the Card in half and forward it to or return it to any of our banking offices. Should you close all of your designated accounts, your Card privileges will be canceled, and we will retain your Card if you attempt to use it.

WHAT LAW APPLIES TO THIS AGREEMENT

Any questions under this Agreement will be decided under Massachusetts law. If any term of this Agreement cannot legally be enforced, the Agreement is to be considered changed to the extent necessary to comply with the law.

LOST OR STOLEN CARDS, PINS OR PASSWORDS

Tell us AT ONCE if you think your Card, PIN or Password has been lost, stolen or used without your permission. Telephoning is the best way of minimizing your possible losses. You may be liable for the unauthorized use of your Card and PIN. You will not be liable for unauthorized use that occurs after you notify us of the loss, theft, or possible unauthorized use.

If you think your Card and/or PIN has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, contact us immediately. Contact information can be found at the end of this Agreement.

During non-business hours, to report lost or stolen CSB Debit Cards only, please call 800-472-3272 from within the United States or 973-656-2345 for collect calls from outside the United States. These numbers are available to CSB Debit Card customers only and are not available for reporting other possible electronic losses.

ERROR RESOLUTION NOTICE

In case of errors or questions about your electronic transfers, contact us as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you

no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally or by electronic communication (e-mail), we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days following your oral or electronic notification, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

If your alleged error concerns a transaction to or from a third party (for example, a Social Security payment) our investigation may be limited to a review of our own records. If we decide that there was no error, you may want to contact such third party to pursue the matter further.

CAMBRIDGE SAVINGS BANK

CONTACT CENTER

P.O. BOX 380206

CAMBRIDGE, MASSACHUSETTS 02238-0206

Business Days: Monday through Friday

Business Hours:

Monday through Friday 8:00 A.M. - 6:00 P.M.

Saturday 9:00 A.M. - 3:00 P.M.

Excluding Legal Holidays

Phone: 888-418-5626 or

Automated Telephone Banking System: 800-864-BANK (2265)

FUNDS AVAILABILITY

This policy statement applies to all personal deposit accounts.

Our policy is to make funds from check deposits available to you on the first business day after we receive your deposit. Electronic direct deposits and the first \$225 from a deposit of checks will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks that you have written. Funds from cash deposits are available immediately or as otherwise described in this policy.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before the close of business on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after the close of business or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

If you make a deposit at an ATM that is owned and operated by us before 7:00 P.M. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit at an ATM after 7:00 P.M. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Deposits made through our CSB Mobile Deposit service are not considered electronic direct deposits for purpose of funds availability. Deposits made through CSB Mobile Deposit are considered to be made in Cambridge, Massachusetts with a 7:00 P.M. Eastern cut-off time. Any deposit made through CSB Mobile Deposit received and confirmed before 7:00 P.M. Eastern Time on a business day that we are open will be credited to your account the same day. Deposits made through CSB Mobile Deposit which are received and confirmed after 7:00 P.M. Eastern Time and any such Deposits confirmed received on holidays or days that are not our business days will be credited to your account on the following business day.

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability

to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

LONGER DELAYS MAY APPLY

Funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,525 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.
- We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the fourth business day after the day of your deposit.

NIGHT DEPOSITORY

Deposits made at a night depository are considered as received on the next business day.

TRUTH-IN-SAVINGS DISCLOSURE

The Truth-in-Savings disclosure for each personal account consists of the following disclosure for that account and the separate Personal Account Fee Schedule and the Personal Deposit Rate Sheet.

Checking Accounts - Common Features

Common Features of all Checking Accounts:

Minimum balance to open the account - You must deposit at least \$10 to open a checking account.

All checking accounts are eligible for the following benefits:

- Free Online Banking with Bill Pay
- Free Mobile Banking
- Free Debit Mastercard

If you have an Overdraft Line of Credit linked to this account, the annual fee for that line will be charged to this account (if applicable). See separate Personal Account Fee Schedule.

Additional Common Features - Interest-Bearing Checking Accounts*:

Rate information - Your interest rate and annual percentage yield may change. Please refer to the Personal Deposit Rate Sheet.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded daily and will be credited to your account monthly. Interest accrued under \$.01 will not be considered earned and will not be credited to the account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$10 in the account each day to obtain the disclosed annual percentage yield.

How interest is calculated - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Effect of closing an account - If you close your account before interest is credited, you will receive the accrued interest.

*To determine if your checking account is interest-bearing, see product details below.

PERFORMANCE PLUS CHECKING ACCOUNT

Rate information - This account earns interest. See Common Features - Interest-Bearing Checking Accounts for more information.

Minimum balance to avoid the imposition of fees - A monthly maintenance service charge applies if your average monthly combined deposit balances, and consumer loan balances, excluding mortgage balances, drops below \$10,000. The average monthly combined balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. See separate Personal Account Fee Schedule.

Foreign (non-CSB) ATM Surcharge Rebates: Performance Plus Checking customers will receive unlimited ATM surcharge (other banks' fees) refunds each month on this account.

Maintain an average monthly combined balance of \$10,000 in deposit balances, and consumer loan balances, excluding mortgage balances, to receive the following additional benefits with no monthly maintenance service charge:

- No ATM fees from Cambridge Savings when using another bank's ATM
- Unlimited basic style checks

- Free money orders and treasurer's checks
- Bonus rate tier on Performance Plus Money Market Accounts
- Annual fee waiver on Home Equity and Overdraft Lines of Credit (subject to approval)

PERFORMANCE CHECKING ACCOUNT

Rate information - This account does not earn interest.

Minimum balance to avoid the imposition of fees - A monthly maintenance service charge applies if your average monthly Performance Checking balance drops below \$1,000 or if your average monthly combined deposit balances in checking, savings, money market, certificate of deposit and retirement account balances drops below \$2,500. The average monthly combined balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. See separate Personal Account Fee Schedule.

Foreign (non-CSB) ATM Surcharge Rebates: Performance Checking customers will receive up to \$12 in ATM surcharge (other banks' fees) refunds each month on this account.

Maintain an average monthly Performance Checking balance of \$1,000 or \$2,500 in average monthly combined deposit balances in checking, savings, money market, certificate of deposit and retirement account balances to receive the following additional benefits with no monthly maintenance service charge:

- No ATM fees from Cambridge Savings when using another bank's ATM
- First free order of basic style checks
- \$10 discount on Overdraft Line of Credit annual fee (subject to approval)

SIMPLE CHECKING ACCOUNT

Rate information - This account does not earn interest.

SIMPLE CHECKING FOR STUDENTS ACCOUNT

Rate information - This account does not earn interest.

Foreign (non-CSB) ATM Surcharge Refunds: Simple Checking for Student Checking Account customers will receive up to \$12 in ATM surcharge (other bank's fees) refunds each month on this account.

CSB ONE CHECKING

Qualification conditions - A Connect Invest account must be opened and funded within 60 days of opening a CSB One Checking Account. Once opened, a Connect Invest account must remain open to meet qualification conditions. If a Connect Invest account is not open for 60 consecutive days, a CSB One Checking Account will convert to a non-interest bearing Simple Checking Account.

Rate information - This account earns interest. See Common Features - Interest-Bearing Checking Accounts for more information.

If qualification conditions are no longer met and you have an Overdraft Line of Credit for this account, the annual fee for that line will be charged to this account. See separate Personal Account Fee Schedule.

Foreign (non-CSB) ATM Surcharge Refunds:

CSB One Checking Account customers will receive up to \$12 in ATM surcharge (other bank's fees) refunds each month on this account.

CONNECT INVEST

Investment products and services are offered independently through SigFig Wealth Management, LLC, an SEC registered investment advisor. Investment accounts are custodied at brokerages that are members of FINRA/SIPC.

SigFig and Cambridge Savings Bank are not affiliated. Products and services made available through SigFig are not insured by the FDIC or any other agency of the United States and are not deposits or obligations of nor guaranteed or insured by any bank or bank affiliate. These products are subject to investment risk, including the possible loss of the principal amount invested. SigFig Wealth Management, LLC investment recommendations rely on historical data. Historical performance is not a guarantee of future returns.

Not FDIC Insured	Not Bank Guaranteed	May Lose Value
Not Insured by any Federal Government Agency		Not a Deposit

CSB ONE BENEFITS:

Open and maintain a Connect Invest account within 60 days of opening a CSB One Checking Account to receive the following additional benefits with no monthly maintenance service charge:

- No ATM fees from Cambridge Savings when using another bank's ATM
- Free first order of basic style checks
- Bonus rate tier on Performance Plus Money Market Accounts
- Annual fee waiver on Overdraft Lines of Credit (subject to approval). See separate Personal Account Fee Schedule for details.

Limitations - One account per household.

Savings Accounts - Common Features

Minimum balance to open the account - You must deposit at least \$1 to open a savings account.

Rate information - Your interest rate and annual percentage yield may change. Please refer to the Personal Deposit Rate Sheet.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded daily and will be credited to your account monthly. Interest accrued under \$.01 will not be considered earned and will not be credited to the account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$10 in the account each day to obtain the disclosed annual percentage yield.

How interest is calculated - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Effect of closing an account - If you close your account before interest is credited, you will receive the accrued interest.

Transaction limitations:

Transfers from savings accounts or money market accounts to another account or to third parties by preauthorized, automatic, telephone, facsimile, or computerized transfer may be limited to six transfers per calendar month. Continued transfers/withdrawals exceeding these numbers may result in the permanent restriction of these transfers. (For Retirement money market accounts, you are not allowed any checks or drafts to third parties.)

An excess activity fee may be charged for each transaction in excess of the above limitations. See separate Personal Account Fee Schedule.

HIGH YIELD MONEY MARKET ACCOUNT

Rate information - This account earns interest. See Savings Accounts - Common Features for more information.

Minimum balance to avoid the imposition of fees - Except for Individual Retirement Accounts, a monthly maintenance service charge will be imposed every statement cycle if the average monthly balance falls below \$1,000. The average monthly balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. See separate Personal Account Fee Schedule.

There is an annual fee for Retirement accounts. A fee will be charged for each Trustee Transfer to another financial institution for all Retirement accounts. See separate Personal Account Fee Schedule for a complete list of fees and charges.

Foreign (non-Cambridge Savings) ATM Surcharge Rebates: High Yield Money Market Account customers will receive up to \$12 in ATM surcharge (other banks' fees) refunds each month on this account.

SIMPLE SAVINGS ACCOUNT

Rate information - This account earns interest. See Savings Accounts - Common Features for more information.

Minimum balance to avoid the imposition of fees - A monthly maintenance service charge will be imposed every statement cycle if the average monthly balance drops below \$250. The average monthly balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. See separate Personal Account Fee Schedule.

BASIC SAVINGS ACCOUNT

Rate information - This account earns interest. See Savings Accounts - Common Features for more information.

Minimum balance to avoid imposition of fees - A monthly maintenance service charge will be imposed every statement cycle if your minimum daily balance drops below \$10 in any calendar month. See separate Personal Account Fee Schedule.

CERTIFICATES OF DEPOSIT (CD)

Rate Information - Please refer to the Personal Deposit Rate Sheet. You will be paid the disclosed rate until first maturity.

Compounding frequency - Unless otherwise paid, interest will be compounded every month.

Crediting frequency - Interest will be credited to your account monthly. Alternatively, you may choose to have interest paid electronically to another CSB account every month rather than credited to this account. Interest accrued under \$.01 will not be considered earned and will not be credited to the account.

Effect of closing an account - Interest will accrue and be paid through the business day prior to the day an account is closed.

Minimum balance to open the account - You must deposit at least \$1,000 (\$500 for Retirement accounts) to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$10 in the account each day to obtain the disclosed annual percentage yield. The APY and interest rate will be based on the certificate balance when it is opened or renewed according to the terms listed on the rate sheet. Please refer to our current Personal Deposit Rate Sheet.

There is a \$10 minimum balance requirement for Retirement accounts.

How interest is calculated - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

You may not make any deposits into your account before maturity.

You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty. Except in cases of a complete withdrawal, no such withdrawal before maturity shall reduce the remaining balance of the account below the \$1,000 minimum balance (not applicable to Retirement accounts).

You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account.

Time requirements - The maturity date is printed on the Certificate of Deposit Receipt. The maturity date for Retirement Certificates of Deposit will be printed on the IRA Contribution Instructions or the Deposit Authorization form.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

- If your account has a maturity of three months:
The fee we may impose will equal the loss of all interest on the amount withdrawn subject to penalty (or 7 days interest, on the amount withdrawn subject to penalty, if the withdrawal is made within the first six days after the deposit).
- If your account has a maturity of six months:
The fee we may impose will equal 90 days simple interest on the amount withdrawn subject to penalty.
- If your account has a maturity of one year:
The fee we may impose will equal 180 days simple interest on the amount withdrawn subject to penalty.
- If your account has a maturity of two years:
The fee we may impose will equal 180 days simple interest on the amount withdrawn subject to penalty.
- If your account has a maturity of three years:
The fee we may impose will equal 180 days simple interest on the amount withdrawn subject to penalty.
- If your account has a maturity of five years:
The fee we may impose will equal 270 days simple interest on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. We will also allow a Required Minimum Distribution withdrawal, in whole or in part, without penalty with respect to any deposit which is contributed under a Retirement account where the individual for whose benefit the plan or account is maintained has attained age 72.

Withdrawal of interest prior to maturity - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Automatically renewable Certificates of Deposit (CD) - This account will automatically renew at maturity. The renewal term will be the same as your current term. CD Specials will renew for the closest shorter term to your current term. The renewal will be at the CSB interest rate and Annual Percentage Yield (APY) in effect at maturity unless you notify us of changes to your account within 10 calendar days after the maturity date.

If you prefer, we can combine your CD statement with that you receive for your checking, money market or savings account, and you will receive a monthly CD statement.

You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will continue to accrue after final maturity for up to 10 calendar days. The interest rate will be the current renewal rate.

You will have ten calendar days after maturity to withdraw the funds without a penalty. There is an annual fee for Retirement accounts (see separate Personal Account Fee Schedule).

A fee will be charged for each Trustee Transfer to another financial institution for all Retirement accounts (see separate Personal Account Fee Schedule).

**ADDITIONAL LEGAL TERMS
(INCLUDING ARBITRATION PROVISION)**

No Waiver

If we fail to exercise or waive a right with respect to your account or this agreement on one or more occasions, it does not mean we have waived, or are obligated to waive, the same right on any other occasion. We may release any other person obligated under this agreement without affecting your responsibilities under this agreement. No such waiver or delay by us is effective unless it is in writing and approved by us.

Severability 58

If any part of this Agreement is held to be invalid or unenforceable, the remaining provisions of this Agreement shall remain in full force and effect.

Limitations of Liability

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW: (1) IN NO EVENT WILL WE BE LIABLE FOR ANY CONSEQUENTIAL, INDIRECT, SPECIAL OR PUNITIVE DAMAGES EVEN IF YOU ADVISE US OF THE POSSIBILITY OF SUCH DAMAGES; AND (2) IF WE FAIL TO STOP PAYMENT ON AN ITEM, OR PAY AN ITEM BEARING AN UNAUTHORIZED SIGNATURE, FORGED SIGNATURE, OR FORGED ENDORSEMENT OR ALTERATION, OUR LIABILITY, IF ANY, WILL BE LIMITED TO THE FACE AMOUNT OF THE ITEM.

If this agreement conflicts with any statements made by one of our employees or agents, this Agreement will govern.

Arbitration Provision

Cambridge Savings Bank is committed to resolving disputes fairly. We are able to resolve most issues quickly if you contact our Customer Contact Center at 888-418-5626 or, for hearing impaired customers, at 617-441-4200 (TTY). In the unlikely event we are unable to resolve the matter in a manner that is satisfactory to you, in order to resolve the dispute in a cost efficient manner both you and us generally agree to take disputes regarding your Account to binding arbitration in accordance with the foregoing terms.

READ THIS ARBITRATION PROVISION CAREFULLY. THIS ARBITRATION PROVISION WILL GOVERN ANY AND ALL CLAIMS AND DISPUTES ARISING IN CONNECTION WITH YOUR ACCOUNT AND WILL HAVE A SUBSTANTIAL IMPACT ON THE WAY WE OR YOU WILL RESOLVE ANY SUCH CLAIMS AND DISPUTES, NOW OR IN THE FUTURE, IF YOU DO NOT REJECT ARBITRATION IN ACCORDANCE WITH SUBSECTION A BELOW. IF YOU DO NOT REJECT THIS ARBITRATION PROVISION, EITHER WE OR YOU CAN REQUIRE INDIVIDUAL ARBITRATION OF ANY CLAIM SUBJECT TO ARBITRATION AND YOU WILL NOT HAVE THE RIGHT TO PURSUE SUCH CLAIM BY BRINGING OR PARTICIPATING IN ANY CLASS ACTION OR SIMILAR PROCEEDING, IN COURT OR IN ARBITRATION. CLAIMS SUBJECT TO ARBITRATION INCLUDE ANY CLAIM BETWEEN YOU AND US REGARDING YOUR ACCOUNT, EXCEPT FOR CERTAIN "EXCLUDED CLAIMS" AS DEFINED IN SECTION c.

(a) Your Right to Reject Arbitration. If you do not want this Arbitration Provision to apply to your Account, you may reject arbitration by mailing us a written rejection notice which gives your name(s) and Account number(s) and contains a statement that you (or all of you, if more than one) reject arbitration of disputes concerning your Account. The rejection notice must be signed by all account holders and must be sent by first class mail to: Cambridge Savings Bank, Attn: Deposit Operations, 1374 Massachusetts Avenue, Cambridge, MA 02138. A rejection notice is only effective if it is signed by you (both or all of you, if more than one owner) and if we receive it within thirty (30) days after the day you open your Account or, if you are receiving this Arbitration Provision in conjunction with an amendment to your existing Account then we must receive it within thirty (30) days from the effective date of such amendment. If you have more than one Account, you must specify in your rejection notice all of the Account numbers to which you want the rejection notice to apply.

(b) Parties Subject to Arbitration. Solely as used in this Arbitration Provision: (i) the terms "we," "us" and "our" include: (A) Cambridge Savings Bank, its parents, subsidiaries and affiliates, their successors, if any, and the employees, officers, directors and controlling persons of all such companies and banks (the "Bank Parties"); and (B) any other person or company who provides any services in connection with your account if you assert a Claim against such other person or company at the same time you assert a Claim against any Bank Party; and (ii) the terms "you" and "your" include: (A) each holder or owner of the Account, each person who signs a signature card for the account, and their respective heirs, successors, representatives and beneficiaries (including pay-on-death and similar beneficiaries); and (C) the term "Account" includes the Account established by this Understanding Your Deposit Account For Personal Account Agreement and any updated or substitute Account for the same account holders, whether or not you execute a new or substitute signature card for the Account.

(c) Covered Claims. (i) "Claim" means any claim, dispute or controversy between you and us, other than an Excluded Claim, that in any way arises from or relates to this Agreement, your Account, any Debit Card or similar card, any Substitute Check, any Account transaction or attempted transaction (including deposits, payments, transfers and withdrawals, whether by check, card, ACH or otherwise), any form of overdraft protection, overdraft line of credit or overdraft transfer agreement, insufficient funds and overdraft items, and the advertising, disclosures, practices and procedures related to the foregoing, if such claim, dispute or controversy cannot be resolved without a lawsuit or arbitration proceeding. "Claim" includes disputes arising from actions or omissions prior to the date of the Agreement (and/or prior to the time this Arbitration Provision becomes part of the Agreement). "Claim" has the broadest reasonable meaning, and includes initial claims, counterclaims, cross-claims and third-party claims. It includes disputes based upon contract, tort, consumer rights, fraud and other intentional torts, constitution, statute, regulation, ordinance, common law and equity (including any claim for injunctive or declaratory relief).

(ii) "Excluded Claim" means: (A) any dispute about the validity, enforceability, coverage or scope of this Arbitration Provision or any part thereof (including, without limitation, subsection g, captioned "Prohibition Against Certain Proceedings" (the "Class Action Waiver"), the final sentence in subsection m, captioned "Severability," and/or this sentence); (B) if this Arbitration Provision was not part of this Agreement at the time you opened your Account, any claim asserted by you or asserted on your behalf in any lawsuit that was ongoing at the time we sent you notice of the change in

this Agreement adding this Arbitration Provision; and (C) any individual claim that you bring against us in small claims court or your state's equivalent court, if any, so long as that Claim is not transferred, removed or appealed to a different court (in which event such claim becomes a "Claim" and we then have the right to demand arbitration). Any Excluded Claim is for a court and not an arbitrator to decide.

(d) Electing Arbitration. To the extent permitted by the Federal Arbitration Act (the "FAA") and any other applicable law, arbitration may be elected by either party with respect to any Claim, even if that party has already initiated a lawsuit with respect to a related or different Claim. Arbitration is elected by giving a written demand for arbitration to the other party, by filing a motion to compel arbitration in court or by initiating an arbitration against the other party.

(e) Choosing the Administrator. "Administrator" means the American Arbitration Association ("AAA"), www.adr.org and 1-800-778-7879; JAMS, www.jamsadr.org and 1-800-352-5267; or any other company selected by mutual agreement of the parties. If both AAA and JAMS cannot or will not serve and the parties are unable to select an Administrator by mutual consent, the Administrator will be selected by a court. The arbitrator will be appointed by the Administrator in accordance with the rules of the Administrator. The party initiating an arbitration may select the Administrator by filing a Claim with the Administrator of that party's choice. Notwithstanding any language in this Arbitration Provision to the contrary, no arbitration may be administered, without the consent of all parties to the arbitration, by any Administrator that has in place a policy that is inconsistent with the Class Action Waiver.

(f) Court and Jury Trials Prohibited; Other Limitations on Legal Rights. FOR CLAIMS SUBJECT TO ARBITRATION, YOU WILL NOT HAVE THE RIGHT TO PURSUE THAT CLAIM IN COURT OR HAVE A JURY DECIDE THE CLAIM. ALSO, YOUR ABILITY TO OBTAIN INFORMATION FROM US MAY BE MORE LIMITED IN AN ARBITRATION THAN IN A LAWSUIT. OTHER RIGHTS THAT YOU WOULD HAVE IF YOU WENT TO COURT MAY ALSO NOT BE AVAILABLE IN ARBITRATION.

(g) Class Action and Class Arbitration Waiver. NOTWITHSTANDING ANY OTHER LANGUAGE IN THIS ARBITRATION PROVISION TO THE CONTRARY, FOR CLAIMS SUBJECT TO ARBITRATION: (1) YOU MAY NOT PARTICIPATE IN A CLASS ACTION IN COURT OR IN A CLASSWIDE ARBITRATION, EITHER AS A PLAINTIFF, CLASS REPRESENTATIVE OR CLASS MEMBER; (2) YOU MAY NOT ACT AS A PRIVATE ATTORNEY GENERAL IN COURT OR IN ARBITRATION; (3) CLAIMS BROUGHT BY OR AGAINST YOU MAY NOT BE JOINED OR CONSOLIDATED WITH CLAIMS BROUGHT BY OR AGAINST ANY OTHER PERSON; AND (4) THE ARBITRATOR SHALL HAVE NO POWER OR AUTHORITY TO CONDUCT A CLASS-WIDE ARBITRATION, PRIVATE ATTORNEY GENERAL ARBITRATION OR MULTIPLE-PARTY ARBITRATION. This Subsection g does not apply to any lawsuit or administrative proceeding filed against us by a state or federal government agency even when such agency is seeking relief on behalf of a class of individuals including you. This means that we will not have the right to compel arbitration of a claim brought by such an agency.

(h) Location and Costs of Arbitration. Any in-person arbitration hearing must be at a venue reasonably convenient to you. The party initiating the arbitration (or appeal of the first arbitration award) shall pay the initial filing fee. If you file the arbitration and an award is rendered in your favor, we will reimburse you for your filing fee. If there is a hearing, we will pay the fees and costs for the first day of that hearing. All other fees and costs will be allocated in accordance with the rules of the arbitration forum. However, we will advance or reimburse filing and other fees if the arbitrator rules that you cannot afford to pay them or finds other good cause for requiring us to do so; or if you ask us in writing and we determine in good faith there is a justifiable reason for doing so. Each party shall bear the expense of their respective attorneys, experts, and witnesses and other expenses, regardless of who prevails, but the arbitrator will have the authority to award reasonable attorneys and expert witness fees and costs to the extent permitted by this Agreement, the forum's rules, or applicable law.

(i) Governing Law. You and we agree that our relationship arising from this Agreement involves interstate commerce and this Arbitration Provision is governed by the FAA and not by any state arbitration law. The arbitrator must apply applicable substantive law consistent with the FAA and applicable statutes of limitations and claims of privilege recognized at law. The arbitrator may award any remedy provided by the substantive law that would apply if the action were pending in court. At the timely request of either party, the arbitrator must provide a brief written explanation of the basis for the award.

(j) Right to Discovery. In addition to the parties' rights to obtain discovery pursuant to the Administrator's rules, either party may submit a written request to the arbitrator to expand the scope of discovery normally allowable under such rules.

(k) Arbitration Result and Right of Appeal. Judgment upon the arbitrator's award may be entered by any court having jurisdiction. The arbitrator's decision is final and binding, except for any right of appeal provided by the FAA. Notwithstanding the foregoing, if the amount of the Claim exceeds \$50,000 or involves a request for injunctive or declaratory relief that could foreseeably involve a cost or benefit to either party exceeding \$50,000, any party can, within 30 days after the entry of the award by the arbitrator, appeal the award to a three-arbitrator panel administered by the Administrator. The panel shall reconsider anew any aspect of the initial award requested by the appealing party. The decision of the panel shall be by majority vote. Reference in this Arbitration Provision to "the arbitrator" shall mean the panel if an appeal of the arbitrator's decision has been taken. The costs of such an appeal will be borne in accordance with subsection h above.

(l) Rules of Interpretation. This Arbitration Provision shall survive the closing of the Account, any legal proceeding and any bankruptcy to the extent consistent with applicable bankruptcy law. In the event of a conflict or inconsistency between this

Arbitration Provision and either the Administrator's arbitration rules or the other provisions of this Agreement, this Arbitration Provision shall govern.

(m) Severability. If any portion of this Arbitration Provision, other than the Class Action Waiver, is deemed invalid or unenforceable, the remaining portions shall nevertheless remain in force. If a determination is made that the Class Action Waiver is unenforceable, this Arbitration Provision shall be null and void, provided that the determination concerning the Class Action Waiver shall be subject to appeal.

(n) Notice and Cure. Prior to asserting a Claim in litigation or arbitration, the party desiring to assert the Claim (the "Claimant") shall give the other party (the "Potential Defendant") written notice of the Claim (a "Claim Notice") and a reasonable opportunity to resolve the Claim. The resolution period shall be at least 30 days except for Claims requiring some form of expedited injunctive relief in a shorter period. Any Claim Notice to you shall be sent in writing to the current address we have for you in our records. Any Claim Notice to us shall be sent by first class mail to: Cambridge Savings Bank, Attn: Claim Notice, 1374 Massachusetts Avenue, Cambridge, MA 02138 (or any updated address we subsequently provide). If there are multiple parties on your Account, any Claim Notice may be sent by or to any of you. Any Claim Notice you send must provide your name and Account number, as well as your address and a phone number where you can be reached during normal business hours. Any Claim Notice must explain the nature of the Claim and the relief that is demanded. A Claim Notice from us may be in the form of a collection letter or a notice demanding payment of a negative balance under the Account. You may only submit a Claim Notice on your own behalf and not on behalf of any other party. If a third party submits

a Claim Notice on your behalf the third party must provide sufficient proof of his, her or its authority to act on your behalf. The Claimant must reasonably cooperate in providing any information about the Claim that the Potential Defendant reasonably requests. If a Claimant fails to comply with the requirements of this subsection, the Potential Defendant may seek an order requiring the Claimant to comply before the Claimant further pursues the Claim.

If: (i) you submit a Claim Notice on your own behalf in accordance with, and in compliance with, this section; (ii) you cooperate with us by promptly providing the information we reasonably request; (iii) we refuse to provide you with the relief you request; and (iv) the dispute proceeds to arbitration and an arbitrator subsequently determines that you were entitled to such relief (or greater relief), the arbitrator shall award you at least \$3,000 and will also require us to pay any other fees and costs to which you are legally entitled. We encourage you to address all Claims you have in a single Claim Notice and/or a single arbitration. This \$3,000 minimum award is a single award that applies to all Claims you have asserted or could have asserted in the arbitration, and multiple awards of \$3,000 are not contemplated by this subsection.

WAYS TO CONTACT US

You may contact us via secured message in your Online Banking; Chat with us through Online Banking; Call our Contact Center at 888-418-5626; Call our Automated Telephone Banking System (ATBS) at 800-864-2265; Visit one of our branch locations; or by mail to: P.O. Box 380206, Cambridge, MA 02238.



888-418-5626
cambridgesavings.com

Member FDIC
CAM-6016 (August 2023)



PERSONAL ACCOUNT FEE SCHEDULE



Effective August 24, 2023

CHECKING ACCOUNTS

PERFORMANCE PLUS CHECKING¹

Average Monthly Combined Balance to Waive Monthly Maintenance Service Charge	\$10,000
Monthly Maintenance Service Charge	\$20

PERFORMANCE CHECKING¹

Average Monthly Balance to Waive Monthly Maintenance Service Charge	\$1,000
Average Monthly Combined Balance to Waive Monthly Maintenance Service Charge	\$2,500
Monthly Maintenance Service Charge	\$10

SIMPLE CHECKING

Simple Checking ²	No Fee
Simple Checking for Students	No Fee

CSB ONE CHECKING³

CSB One Checking	No Fee
------------------	--------

CSB DEBIT MASTERCARD[®]

Transactions at CSB ATMs	No Fee
Per Transaction at all other ATMs (Basic Savings Account only) Withdrawal/Balance Inquiries (surcharges by other banks may apply)	\$1
Point of Sale (POS)	No Fee
Re-Issue Card Expedited Mail (domestic) Expedited Mail (international)	\$25 \$25+Shipping
International ATM & Point of Sale (POS) Transactions (per transaction)	0.75%

SAVINGS AND MONEY MARKET ACCOUNTS

HIGH YIELD MONEY MARKET⁴

Average Monthly Balance to Waive Monthly Maintenance Service Charge	\$1,000
Monthly Maintenance Service Charge	\$10

SIMPLE SAVINGS⁴

Average Monthly Balance to Waive Monthly Maintenance Service Charge	\$250
Monthly Maintenance Service Charge ²	\$5

BASIC SAVINGS⁴

Average Monthly Balance to Waive Monthly Maintenance Service Charge	\$10
Monthly Maintenance Service Charge ²	\$1

RETIREMENT

Traditional and Roth IRA Plan Annual Fee	\$15
SEP Plan Annual Fee	\$25
SIMPLE Plan Annual Fee	\$25
Trustee Transfers (per transfer)	
Per Transfer	\$30
Expedited Mail Transfer	\$30
Wire Transfer	See Wire Fees

ATM SURCHARGE REFUNDS

Performance Plus Checking	Unlimited
Performance Checking	Up to \$12 Monthly
CSB One Checking	Up to \$12 Monthly
Simple Checking for Students	Up to \$12 Monthly
High Yield Money Market	Up to \$12 Monthly

PERSONAL ACCOUNT FEE SCHEDULE

OTHER SERVICES

PERSONAL ONLINE BANKING

BillPay Service	
Rush Delivery (<i>per overnight payment by ACH</i>)	\$7
Rush Delivery (<i>per overnight payment by check</i>)	\$30
eTransfer	
Premium Outbound Transfer (<i>per transfer</i>)	\$8

DOMESTIC WIRE TRANSFERS

Outgoing (<i>per wire transfer</i>)	\$25
Incoming (<i>per wire transfer</i>)	\$12

FOREIGN ITEMS

Foreign Wire Transfers	
Outgoing (<i>per wire transfer</i>)	\$40
Incoming (<i>per wire transfer</i>)	\$12
Canadian Check Collection (<i>per item, plus other bank's fees</i>)	\$25
Foreign Check Collection (<i>per item, plus other bank's fees</i>)	\$40

MONEY ORDERS AND TREASURER'S CHECKS

Money Orders ⁵	\$4
Treasurer's Checks ⁵	\$6

SAFE DEPOSIT BOXES

See separate Safe Deposit Box Fee Schedule	
--	--

MISCELLANEOUS

Domestic Check Collection (<i>per item, plus other bank's fees</i>)	\$30
Check Printing	Fees Vary
Coin Counter Fee	Customers 5% Non-Customers 10%
Copy of any Document	\$3
Levy Processing	\$75
Insufficient Funds (NSF)/Uncollected Funds (UCF) and EFT and Debit Card Overdrafts ^{2,6,7,8}	Paid Item \$25
Overdraft Line of Credit Annual Fee (<i>waived for Performance Plus, and CSB One Accounts; \$10 discount for Performance Checking</i>)	\$25
Research (<i>per hour, including statement copies</i>)	\$25
Stop Payment (<i>per item</i>)	\$30

Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

¹Performance Plus and Performance Checking offer fee waivers on many services. Please refer to the Truth-In-Savings disclosure for personal accounts for details on the eligible balances and fee waivers for each of these accounts.

²Special notice for customers who are 18 years of age or younger or 65 years of age or older. If you have notified the bank of your eligibility, you are exempt from monthly maintenance service charges on one Simple Checking account and one Simple Savings account. Additionally, the NSF/UCF/EFT and debit card overdraft fee will be reduced to \$5.

³Please refer to the Truth-In-Savings Disclosure for eligibility and program requirements.

⁴A \$10 excess activity fee may be charged for each transaction in excess of the stated limitations. See Truth-In-Savings Disclosure for details.

⁵Waived for Performance Plus Checking Accounts.

⁶A maximum of three Insufficient Funds (NSF) and Uncollected Funds (UCF) fees may be charged to an account per day. Additionally, we will not assess a fee for NSF and UCF items in the amounts of \$10 or less.

⁷NSF/UCF/EFT debit card overdraft fees for non-recurring debit card items are charged only for those customers who opt-in to non-recurring debit card overdrafts.

⁸You may be assessed additional Insufficient Funds (NSF) or Uncollected Funds (UCF) fees for the same item if the sending bank or merchant requests that the item be represented for payment.

Member FDIC | Equal Housing Lender

ADDENDA TO THE UNDERSTANDING YOUR DEPOSIT ACCOUNT FOR PERSONAL ACCOUNTS HANDBOOK AND THE UNDERSTANDING YOUR DEPOSIT ACCOUNT FOR BUSINESS ACCOUNTS HANDBOOK

The following disclosures serve as addenda to the Understanding Your Deposit Account for Personal Accounts Handbook and the Understanding Your Deposit Account for Business Accounts Handbook (“Handbook”) effective as of July 15, 2021:

1. The section of the Handbook entitled “Overdrafts” is amended by inserting the following after the first sentence: “In determining whether or not to pay an overdraft, we may consider a number of different factors, including without limitation, account status, age of account, transaction activity (including volume, dollar amount and transaction patterns), relationship information and balances. These factors are subject to change at any time in our discretion and without prior notice.”
2. The section of the Handbook entitled “How Checking Accounts are Maintained” is amended by deleting the word “will” from the first sentence and replacing it with the word “may” such that the sentence now reads “For our internal accounting purposes, consumer checking accounts may consist of two sub-accounts: a transaction (checking) sub-account and a holding (savings) sub-account.”

Date of Addendum: June 1, 2021

62

Effective Date: July 15, 2021

Understanding Your Deposit Account

For Business Accounts



TABLE OF CONTENTS

Welcome to Cambridge Savings Bank.

We are pleased to provide you with this account information.

Refer to this disclosure for:

Terms and Conditions of Your Business Account

Electronic Funds Transfer Agreement - Your Rights and Responsibilities

Funds Availability

Business Deposit Product Information

Additional Legal Terms

(Including Arbitration Provision)

Refer to the separate Small Business Account Fee Schedule or Commercial Account Fee for:

- monthly maintenance service charge (if applicable)
- ways to waive monthly maintenance service charge (if applicable)
- fees for other services

TERMS AND CONDITIONS OF YOUR BUSINESS ACCOUNT	2
Our Customer Identification Program	2
Account Opening	2
Agreement	2
Liability	2
Deposits	2
Withdrawals	2
Understanding and Avoiding Overdraft and Insufficient Funds (NSF) Fees	3
Foreign Items and Other Non-Routine Items	3
Authorized Signature	4
Stop Payments	4
Telephone Transfers	4
Transfer Limitations	4
Amendments and Termination	4
Notices	4
Statements	4
Account Transfer	4
Direct Deposits	4
Setoff	4
Restrictive Legends or Endorsements	5
Facsimile Signatures	5
Check Processing	5
Check Cashing	5
Assisted Cash Deposits and Withdrawals	5
Endorsements	5
Fiduciary Accounts	5
Credit/Consumer Verification	5
Legal Actions Affecting Your Account	5
Account Security	5
Telephonic Instructions	5
Monitoring and Recording Telephone Calls and Consent to Receive Communications	5
Claim of Loss	6
Early Withdrawal Penalties	6
Address or Name Changes	6
Resolving Account Disputes	6
Waiver of Notices	6
Truncation, Substitute Checks, and Other Check Images	6
Unlawful Internet Gambling Notice	6
Stale-Dated Checks	6
Cash Transaction Reporting	6
Changing Account Products	6
Transactions by Mail	6
Check Storage and Copies	6
How Checking Accounts are Maintained	7
International ACH Transactions	7
ACH and Wire Transfers	7
Service Charge	7
ELECTRONIC FUNDS TRANSFER AGREEMENT YOUR RIGHTS AND RESPONSIBILITIES	7
FUNDS AVAILABILITY	8
BUSINESS DEPOSIT PRODUCT INFORMATION	8
Small Business Checking Account	8
Analyzed Business Checking Account	8
Commercial Checking Account	9
Savings Accounts - Common Features	9
Small Business Savings Account	9
Small Business Money Market Account	9
Commercial Savings Account	9
Commercial Money Market Account	9
Business Certificate of Deposit	9
Interest On Lawyer Trust Account (IOLTA)	10
Commercial Repurchase and Sweep	10
Escrow Management Service	10
ADDITIONAL LEGAL TERMS (INCLUDING ARBITRATION PROVISION)	10

65 **TERMS AND CONDITIONS
OF YOUR BUSINESS ACCOUNT**

OUR CUSTOMER IDENTIFICATION PROGRAM - To help the government fight financial crime, Federal law requires certain financial institutions to obtain, verify, and record information that identifies each person who opens an account. Here you'll find important information about our Customer Identification Program and what you can expect when opening a new account with us.

- Expect us and certain other financial institutions to request more identifying information than in the past.

- For individuals: you will be asked to provide one form of unexpired government issued photo ID, social security number, date of birth, place of birth, occupation, and physical residential address.

- For businesses: you will be asked to provide proof of legal existence and tax identification number. Additional information about your business and transactional information may be requested. All signers on a business account will also be required to provide individual information.

- Be prepared to provide updated information, even in the case of opening an account when you have had account relationships with us in the past.

- Expect us to request identifying information on the "beneficial owners" and an individual who controls day to day operations of all organizations and legal entities.

ACCOUNT OPENING - We will not consider an account to be open until we have received and approved all account opening documentation and the account has been funded. The deposit account relationship with you is a voluntary one and we reserve the right as provided by law, to decline to open a deposit account with you.

AGREEMENT - This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you sign the signature card or open or continue to use the account, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call us.

This agreement is subject to applicable federal laws, the laws of the Commonwealth of Massachusetts and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to:

- (1) summarize some laws that apply to common transactions;
- (2) establish rules to cover transactions or events which the law does not regulate;
- (3) establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
- (4) give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document. Nothing in this document is intended to vary our duty to act in good faith and with ordinary care when required by law.

As used in this document the words "we," "our," and "us" mean Cambridge Savings Bank and the words "you" and "your" mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. However, this agreement does not intend, and the terms "you" and "your" should not be interpreted, to expand an individual's responsibility for an organization's liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally applicable to that type of organization. The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular.

LIABILITY - You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges, without notice to you, directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and we

can deduct any amounts deposited into the account and apply those amounts to the shortage. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft.

You will be liable for our costs as well as for our reasonable attorneys' fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account. This includes, but is not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account. This also includes any action that you or a third party takes regarding the account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys' fees can be deducted from your account when they are incurred, without notice to you.

DEPOSITS - We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn "on us"). Before settlement of any item becomes final, we act only as your agent, regardless of the form of endorsement or lack of endorsement on the item and even though we provide you provisional credit for the item. We may reverse any provisional credit for items that are lost, stolen, or returned. Unless prohibited by law, we also reserve the right to charge back to your account the amount of any item deposited to your account or cashed for you which was initially paid by the payor bank and which is later returned to us due to an allegedly forged, unauthorized or missing endorsement, claim of alteration, encoding error, counterfeit cashier's check or other problem which in our judgment justifies reversal of credit. You authorize us to attempt to collect previously returned items without giving you notice, and in attempting to collect we may permit the payor bank to hold an item beyond the midnight deadline. We are not responsible for transactions by mail or outside depository until we actually record them. We will treat and record all transactions received after our "daily cutoff time" on a business day we are open, or received on a day we are not open for business, as if initiated on the next business day that we are open. At our option, we may take an item for collection rather than for deposit. If we accept a third-party check or draft for deposit, we may require any third-party endorsers to verify or guarantee their endorsements, or endorse in our presence.

Multiple Endorsements - We may not accept for deposit or cash checks with multiple endorsements unless we can verify all endorsements.

WITHDRAWALS -

Generally - Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person who signs or has authority to make withdrawals to endorse any item payable to you or your order for deposit to this account or any other transaction with us.

Postdated checks - A postdated check is one which bears a date later than the date on which the check is written. We may properly pay and charge your account for a postdated check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. Because we process checks mechanically, your notice will not be effective and we will not be liable for failing to honor your notice unless it precisely identifies the number, date, amount and payee of the item.

Checks and withdrawal rules - If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal or transfer request which is greater in number than the frequency permitted, or which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply the frequency limitations. In addition, we may place limitations on the account until your identity is verified.

Even if we honor a nonconforming request, we are not required to do so later. If you violate the stated transaction limitations (if any), in our discretion we may close your account or reclassify it as a transaction account. If we reclassify your account, your account will be subject to the fees and earnings rules of the new account classification.

If we are presented with an item drawn against your account that would be a "substitute check," as defined by law, but for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item.

Cash withdrawals - We recommend you take care when making large cash withdrawals because carrying large amounts of cash may pose a danger to your personal safety. As an alternative to making a large cash withdrawal, you may want to consider a cashier's check or similar instrument. You assume full responsibility of any loss in the event the cash you withdraw is lost, stolen, or destroyed. You agree to hold us harmless from any loss you incur as a result of your decision to withdraw funds in the form of cash.

Multiple signatures, electronic check conversion, and similar transactions - An electronic check conversion transaction is a transaction where a check or similar item is converted into an electronic fund transfer as defined in the Electronic Fund Transfers regulation. In these types of transactions the check or similar item is either removed from circulation (truncated) or given back to you. As a result, we have no opportunity to review the signatures or otherwise examine the original check or item. You agree that, as to these or any items as to which we have no opportunity to examine the signatures, you waive any requirement of multiple signatures.

UNDERSTANDING AND AVOIDING OVERDRAFT AND INSUFFICIENT FUNDS (NSF) FEES -

Generally - The information in this section is being provided to help you understand what happens if your account is overdrawn. Understanding the concepts of overdrafts and insufficient funds (NSF) is important and can help you avoid being assessed fees or charges. This section also provides contractual terms relating to overdrafts and NSF transactions.

An overdrawn account will typically result in you being charged an overdraft fee or an NSF fee. Generally, an overdraft occurs when there is not enough money in your account to pay for a transaction, but we pay (or cover) the transaction anyway. An NSF transaction is slightly different. In an NSF transaction, we do not cover the transaction. Instead, the transaction is rejected and the item or requested payment is returned. In either situation, we may charge you a fee.

Determining your available balance - We use the "available balance" method to determine whether your account is overdrawn, that is, whether there is enough money in your account to pay for a transaction. Importantly, your "available" balance may not be the same as your account's "actual" balance. This means an overdraft or an NSF transaction could occur regardless of your account's actual balance.

Your account's actual balance (sometimes called the ledger balance) only includes transactions that have settled up to that point in time, that is, transactions (deposits and payments) that have posted to your account. The actual balance does not include outstanding transactions (such as checks that have not yet cleared and electronic transactions that have been authorized but which are still pending). The balance on your periodic statement is the ledger balance for your account as of the statement date.

As the name implies, your available balance is calculated based on the money "available" in your account to make payments. In other words, the available balance takes transactions that have been authorized, but not yet settled, and subtracts them from the actual balance. In addition, when calculating your available balance, any "holds" placed on deposits that have not yet cleared are also subtracted from the actual balance. For more information on how holds placed on funds in your account can impact your available balance, read the subsection titled "A temporary debit authorization hold affects your account balance."

Overdrafts - You understand that we may, at our discretion, honor withdrawal requests that overdraw your account. However, the fact that we may honor withdrawal requests that overdraw the account balance does not obligate us to do so later. So you can NOT rely on us to pay overdrafts on your account regardless of how frequently or under what circumstances we have paid overdrafts on your account in the past. We can change our practice of paying, or not paying, discretionary overdrafts on your account without notice to you. You agree, to the extent permitted by law, if we choose to pay any check or item, or allow you to make a debit, that we may charge to, and debit from, your account a fee as disclosed in the Commercial or Small Business Account Fee Schedule ("Fee Schedule"). If we choose to pay a check, item, or debit, you agree to repay the overdraft immediately. You can ask us if we have other account services that might be available to you where we commit to paying overdrafts under certain circumstances, such as an overdraft protection line-of-credit or a plan to sweep funds from another account you have with us. The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, or other electronic means. We may use subsequent deposits to cover such overdrafts and overdraft fees.

Insufficient funds (NSF) fees - If an item drafted by you (such as a check) or a transaction you set up (such as a preauthorized transfer) is presented for payment in an amount that is more than the amount of money available in your account, and we decide not to pay the item or transaction, you agree that we can charge you an NSF fee for returning the payment. Be aware that such an item or payment may be presented multiple times and that we do not monitor or control the number of times a transaction is presented for payment. You agree that we may charge you an NSF fee each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.

Payment types - Some, but not necessarily all, of the ways you can access the funds in your account include debit card transactions, automated clearing house (ACH) transactions, and check transactions. All these payment types can use different processing systems and some may take more or less time to post. This information is important for a number of reasons. For example, keeping track of

the checks you write and the timing of the preauthorized payments you set up will help you to know what other transactions might still post against your account. For information about how and when we process these different payment types, see the "Payment order of items" subsection below.

Balance information - Keeping track of your balance is important. You can review your balance in a number of ways including reviewing your periodic statement, reviewing your balance online, accessing your account information by phone, or coming into one of our branches.

Funds availability - Knowing when funds you deposit into your checking account will be made available for withdrawal is another important concept that can help you avoid being assessed fees or charges. Please see our funds availability disclosure for information on when different types of deposits will be made available for withdrawal. For those accounts to which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. An item may be returned after the funds from the deposit of that item are made available for withdrawal. In that case, we will reverse the credit of the item. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the times we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

A temporary debit authorization hold affects your account balance - On debit card purchases, merchants may request a temporary hold on your account for a specified sum of money when the merchant does not know the exact amount of the purchase at the time the card is authorized. The amount of the temporary hold may be more than the actual amount of your purchase. Some common transactions where this occurs involve purchases of gasoline, hotel rooms, or meals at restaurants. When this happens, our processing system cannot determine that the amount of the hold exceeds the actual amount of your purchase. This temporary hold, and the amount charged to your account, will eventually be adjusted to the actual amount of your purchase, but it could be three calendar days, or even longer in some cases, before the adjustment is made. Until the adjustment is made, the amount of funds in your account available for other transactions will be reduced by the amount of the temporary hold. If another transaction is presented for payment in an amount greater than the funds left after the deduction of the temporary hold amount, you will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy. You will be charged the fee even if you would have had sufficient funds in your account if the amount of the hold had been equal to the amount of your purchase.

Payment order of items - The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. The payment order can affect the number of items overdrawn or returned unpaid and the amount of the fees you may have to pay. To assist you in managing your account, we are providing you with the following information regarding how we process those items.

To explain our payment group selections, CSB receives several payment files each day. Payments are first posted by the order of the payment file received, with the smallest items in each of the payment files posted first.

If a check, item or transaction is presented without sufficient funds in your account to pay it, we may, at our discretion, pay the item (creating an overdraft) or return the item for insufficient funds (NSF). We will not charge you a fee for paying an overdraft of an ATM or everyday debit card transaction if this is a consumer account and you have not opted-in to that service. The amounts of the overdraft and NSF fees are disclosed elsewhere, as are your rights to opt in to overdraft services for ATM and everyday debit card transactions, if applicable. We encourage you to make careful records and practice good account management. This will help you to avoid creating items without sufficient funds and potentially incurring the resulting fees.

FOREIGN ITEMS AND OTHER NON-ROUTINE ITEMS - We are not required to accept checks that are drawn on a non-U.S. bank or payable in a foreign currency and you agree not to deposit such items through our ATMs or our mobile application. Items drawn on non-U.S. banks, bond coupons, and any other unusual item are accepted for collection only and are not governed by our funds availability disclosure. We may, but will not be required to, give you provisional credit for these items. Your Account will not be finally credited for the amount of such items until the payments are actually received by us. Refer to the Small Business Account Fee Schedule or Commercial Account Fee Schedule for fees applicable to such transactions.

If you make or receive a deposit in foreign currency or send a wire transfer in foreign currency the foreign currency exchange rate we will apply to convert the foreign currency into U.S. dollars is determined by us at our discretion and will generally be less favorable than the rate charged to us. For information regarding the exchange rate applied to international transactions using your CSB ATM or Debit Mastercard refer to the Electronic Funds Transfer Your Rights and Responsibilities section of this agreement.

AUTHORIZED SIGNATURE - Your signature on the Signature Card is your authorized signature. For the payment of funds and for other purposes relating to any account you have with us, we are authorized to recognize your signature but we will not be liable to you for refusing to honor your checks or other signed instructions if we believe in good faith that the signature appearing on such checks or instructions is not genuine.

Notice of withdrawal - We reserve the right to require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit or demand deposit, or from any other savings account as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.) Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

STOP PAYMENTS - If you do not want us to pay a check or other item drawn on your account, you may order us to place a stop payment on the check or item by notifying us in person or by writing or calling us. We will accept a stop payment order from you or any authorized account signer, regardless of which account owner signed the check. You may generally stop payment on a check or other item drawn on your account, provided that we have not accepted, certified, paid in cash, made final payment on or otherwise become accountable for such check or item, except to the extent otherwise required by law.

Stop payment orders must be submitted in a timely manner and reasonably describe the check or other item by the exact number and dollar amount of the check or other item, and any other information that would assist us in identifying the check or item (for example, payee name, date of check and check number). We must be afforded a reasonable opportunity to act on any stop payment order before it can be considered effective. We will send you a confirmation notice for all telephone stop payment orders. You may send written stop payment orders to us at any of our branch offices. Your stop payment order will generally be effective when it is processed on your account. Oral and written stop payment orders are valid for six (6) months, unless you renew your stop payment order before the expiration of this time period. We will not inform you when a stop payment order is about to expire. If you do not renew your stop payment order timely in writing and the check or other item is presented to us for payment, we may pay it.

You will be charged for every stop payment order we receive from you, and your account will be debited accordingly. This fee is disclosed in the Small Business Account Fee Schedule or Commercial Account Fee Schedule.

Stop payment requests may not be issued on bank checks (for example, treasurer's checks). We may, however, replace a lost, stolen or destroyed bank check, provided you comply with our established procedures. If the original bank check is presented to us for payment before your claim becomes effective, we may pay the check, and we will not be liable to you for that item.

TELEPHONE TRANSFERS - A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Limitations on the number of telephonic transfers from a savings account are described elsewhere.

TRANSFER LIMITATIONS - For savings and money market accounts you may make up to six transfers or withdrawals by means of a preauthorized, automatic, or telephonic transfer to another account of yours or to a third party or by check, debit card, or similar order to a third party during any calendar month (or statement cycle of at least four weeks). A preauthorized transfer includes any arrangement with us to pay a third party from your account at (i) a predetermined time; (ii) on a fixed schedule or (iii) upon oral or written orders including orders received through the automated clearing house (ACH). If the transfer or withdrawal is initiated in person, by mail, or at an ATM then there is no limit on the number of payments that may be made directly to you, directly to us for amounts you owe us, or transfers to other accounts you have with us. Withdrawals by phone are also unlimited if you are requesting that a check be mailed to you.

AMENDMENTS AND TERMINATION - We may change any term of this agreement. Rules governing changes in interest rates are provided separately in the Truth-in-Savings disclosure or in another document. For other changes, we will give you reasonable notice in writing or by any other method permitted by law. We may also close this account at any time upon reasonable notice to you and tender of the account balance personally or by mail. Items presented for payment after the account is closed may be dishonored. Reasonable notice depends on the circumstances, and in some cases such as when we cannot verify your identity or we suspect fraud, it might be reasonable for us to give you notice after the change or account closure becomes effective. For instance, if we suspect fraudulent activity with respect to your account, we might immediately freeze or close your account and then give you notice. If we have notified you of a change in any term of your account and you continue to have your account after the effective date of the change, you have agreed to the new term(s).

NOTICES - Any written notice you give us is effective when we actually receive it, and it must be given to us according to the specific delivery instructions

provided elsewhere, if any. We must receive it in time to have a reasonable opportunity to act on it. If the notice is regarding a check or other item, you must give us sufficient information to be able to identify the check or item, including the precise check or item number, amount, date and payee. We will mail, send electronically (if you have consented to receive such electronic communications), or otherwise make available to you a statement reflecting your account activity for each statement period as well as other important notices regarding your account. Written notice we give you is effective when it is deposited in the United States Mail with proper postage and addressed to your mailing address we have on file or otherwise made available to you. Notice to any of you is notice to all of you.

STATEMENTS - Your duty to report unauthorized signatures, alterations and forgeries - You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is first sent or made available to you.

You further agree that if you fail to report any unauthorized signatures, alterations or forgeries in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

Your duty to report other errors or problems - In addition to your duty to review your statements for unauthorized signatures, alterations and forgeries, you agree to examine your statement with reasonable promptness for any other error or problem - such as an encoding error or an unexpected deposit amount. Also, if you receive or we make available either your items or images of your items, you must examine them for any unauthorized or missing endorsements or any other problems. You agree that the time you have to examine your statement and items and report to us will depend on the circumstances. However, this time period shall not exceed 60 days. Failure to examine your statement and items and report any errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any errors on items identified in that statement and as between you and us the loss will be entirely yours. There are different time periods for notifying us of errors related to: (1) forged, missing or unauthorized endorsements; (2) substitute checks; and (3) electronic funds transfers. For forged, missing or unauthorized endorsements you must notify us within the time period specified by applicable state law. For information on errors relating to substitute checks refer to the "Substitute Checks and Your Rights" section of this agreement and for errors relating to electronic funds transfers refer to the "Electronic Funds Transfers Agreement - Your Rights and Responsibilities" section of this agreement.

Duty to notify if statement not received - You agree to immediately notify us if you do not receive your statement by the date you normally expect to receive it. Not receiving your statement in a timely manner is a sign that there may be an issue with your account, such as possible fraud or identity theft.

ACCOUNT TRANSFER - This account may not be transferred or assigned without our prior written consent.

DIRECT DEPOSITS - If we are required for any reason to reimburse the federal government for all or any portion of a benefit payment that was directly deposited into your account, you authorize us to deduct the amount of our liability to the federal government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

SETOFF - We may (without prior notice and when permitted by law) set off the funds in this account against any due and payable debt any of you owe us now or in the future. If this account is owned by one or more of you as individuals, we may set off any funds in the account against a due and payable debt a partnership owes us now or in the future, to the extent of your liability as a partner for the partnership debt. If your debt arises from a promissory note, then the amount of the due and payable debt will be the full amount we have demanded, as entitled under the terms of the note, and this amount may include any portion of the balance for which we have properly accelerated the due date.

This right of setoff does not apply to this account if prohibited by law. For example, the right of setoff does not apply to this account if: (a) it is an Individual Retirement Account or similar tax-deferred account, or (b) the debt is created by

a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (c) the debtor's right of withdrawal only arises in a representative capacity. We will not be liable for the dishonor of any check when the dishonor occurs because we set off a debt against this account. You agree to hold us harmless from any claim arising as a result of our exercise of our right of setoff.

RESTRICTIVE LEGENDS OR ENDORSEMENTS - The automated processing of the large volume of checks we receive prevents us from inspecting or looking for restrictive legends, restrictive endorsements or other special instructions on every check. For this reason, we are not required to honor any restrictive legend or endorsement or other special instruction placed on checks you write unless we have agreed in writing to the restriction or instruction. Unless we have agreed in writing, we are not responsible for any losses, claims, damages, or expenses that result from your placement of these restrictions or instructions on your checks. Examples of restrictive legends placed on checks are "must be presented within 90 days" or "not valid for more than \$1,000.00." The payee's signature accompanied by the words "for deposit only" is an example of a restrictive endorsement.

FACSIMILE SIGNATURES - You authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose.

CHECK PROCESSING - We process items mechanically by relying solely on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed and endorsed or to determine if it contains any information other than what is encoded in magnetic ink. You agree that we have exercised ordinary care if our automated processing is consistent with general banking practice, even though we do not inspect each item. Because we do not inspect each item, if you write a check to multiple payees, we can properly pay the check regardless of the number of endorsements unless you notify us in writing that the check requires multiple endorsements. We must receive the notice in time for us to have a reasonable opportunity to act on it, and you must tell us the precise date of the check, amount, check number and payee. We are not responsible for any unauthorized signature or alteration that would not be identified by a reasonable inspection of the item. Using an automated process helps us keep costs down for you and all account holders.

CHECK CASHING - We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. We may also require reasonable identification to cash such a check, draft or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint.

ASSISTED CASH DEPOSITS AND WITHDRAWALS - You, or any party acting on your behalf, may be asked to provide reasonable identification as well as other information to complete a cash transaction at any branch or ITM location. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint. Failure to provide such information when asked may result in the transaction being declined.

ENDORSEMENTS - We may accept for deposit any item payable to you or your order, even if they are not endorsed by you. We may give cash back to any one of you. We may supply any missing endorsement(s) for any item we accept for deposit or collection, and you warrant that all endorsements are genuine.

FIDUCIARY ACCOUNTS - Accounts may be opened by a person acting in a fiduciary capacity. A fiduciary is someone who is appointed to act on behalf of and for the benefit of another. We are not responsible for the actions of a fiduciary, including the misuse of funds. This account may be opened and maintained by a person or persons named as a trustee under a written trust agreement, or as executors, administrators, or conservators under court orders. You understand that by merely opening such an account, we are not acting in the capacity of a trustee in connection with the trust nor do we undertake any obligation to monitor or enforce the terms of the trust or letters.

CREDIT/CONSUMER VERIFICATION - You agree that we may verify credit and employment history by any necessary means, including preparation of a credit report by a credit/consumer reporting agency.

LEGAL ACTIONS AFFECTING YOUR ACCOUNT - If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed "legal action" in this section), we will comply with that legal action. Or, in our discretion, we may freeze the assets in the account and not allow any payments out of the account until a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action. Any fees or expenses

we incur in responding to any legal action (including, without limitation, attorneys' fees and our internal expenses) may be charged against your account. The list of fees applicable to your account(s) provided elsewhere may specify additional fees that we may charge for certain legal actions.

Products or services offered by the Bank may not be knowingly or unknowingly used to participate in or facilitate any of the following:

- Transactions with entities or individuals subject to sanctions imposed by the Office for Foreign Asset Controls (OFAC).
- Any activities that may be deemed illegal under federal or relevant state law.

Any determination by the Bank in its sole discretion of a breach of this section may result in restrictions on your ability to continue to conduct transactions

Evidence to establish your identity or the authenticity of any signature may also be required when deemed necessary or appropriate by the Bank. The Bank reserves the right to request from you from time to time new signature(s) or any other documentation necessary to establish your identity, the authenticity of any signature or supporting documentation for a transaction request. You agree to hold us harmless for refusing to pay or to release funds or to take any other action relating to your account where the refusal is based on your failure to provide the signatures or documentation requested by us.

ACCOUNT SECURITY -

Duty to protect account information and methods of access - It is your responsibility to protect the account numbers and electronic access devices (e.g., an ATM card) we provide you for your account(s). Do not discuss, compare, or share information about your account number(s) with anyone unless you are willing to give them full use of your money. An account number can be used by thieves to issue an electronic debit or to encode your number on a false demand draft which looks like and functions like an authorized check. If you furnish your access device and grant actual authority to make transfers to another person (a family member or coworker, for example) who then exceeds that authority, you are liable for the transfers unless we have been notified that transfers by that person are no longer authorized.

Your account number can also be used to electronically remove money from your account, and payment can be made from your account even though you did not contact us directly and order the payment.

You must also take precaution in safeguarding your blank checks. Notify us at once if you believe your checks have been lost or stolen. As between you and us, if you are negligent in safeguarding your checks, you must bear the loss entirely yourself or share the loss with us (we may have to share some of the loss if we failed to use ordinary care and if we substantially contributed to the loss).

Positive pay and other fraud prevention services - Except for consumer electronic fund transfers subject to Regulation E, you agree that if we offer you services appropriate for your account to help identify and limit fraud or other unauthorized transactions against your account, and you reject those services, you will be responsible for any fraudulent or unauthorized transactions which could have been prevented by the services we offered. You will not be responsible for such transactions if we acted in bad faith or to the extent our negligence contributed to the loss. Such services include positive pay or commercially reasonable security procedures. If we offered you a commercially reasonable security procedure which you reject, you agree that you are responsible for any payment order, whether authorized or not, that we accept in compliance with an alternative security procedure that you have selected. The positive pay service can help detect and prevent check fraud and is appropriate for account holders that issue: a high volume of checks, a lot of checks to the general public, or checks for large dollar amounts.

TELEPHONIC INSTRUCTIONS - Unless required by law or we have agreed otherwise in writing, we are not required to act upon instructions you give us via facsimile transmission or leave by voice mail or on a telephone answering machine.

MONITORING AND RECORDING TELEPHONE CALLS AND CONSENT TO RECEIVE COMMUNICATIONS

- Subject to federal and state law, we may monitor or record phone calls for security reasons, to maintain a record and to ensure that you receive courteous and efficient service. You consent in advance to any such recording.

To provide you with the best possible service in our ongoing business relationship for your account we may need to contact you about your account from time to time by telephone, text messaging or email. However, we first obtain your consent to contact you about your account in compliance with applicable consumer protection provisions in the federal Telephone Consumer Protection Act of 1991 (TCPA), CAN-SPAM Act and their related federal regulations and orders issued by the Federal Communications Commission (FCC).

- Your consent is limited to your account, and as authorized by applicable law and regulations.

- Your consent is voluntary and not conditioned on the purchase of any product or service from us.

With the above understandings, you authorize us to contact you regarding your account throughout its existence using any telephone numbers or email addresses that you have previously provided to us by virtue of an existing business relationship or that you may subsequently provide to us.

This consent is regardless of whether the number we use to contact you is assigned to a landline, a paging service, a cellular wireless service, a specialized mobile radio service, other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, voice mail and text messaging, including the use of pre-recorded or artificial voice messages and an automated dialing device.

If necessary, you may change or remove any of the telephone numbers or email addresses at any time using any reasonable means to notify us.

CLAIM OF LOSS - If you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the loss. You will notify law enforcement authorities of any criminal act related to the claim of lost, missing, or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys' fees incurred by you.

You agree that you will not waive any rights you have to recover your loss against anyone who is obligated to repay, insure, or otherwise reimburse you for your loss. You will pursue your rights or, at our option, assign them to us so that we may pursue them. Our liability will be reduced by the amount you recover or are entitled to recover from these other sources.

EARLY WITHDRAWAL PENALTIES (and involuntary withdrawals) - We may impose early withdrawal penalties on a withdrawal from a time account even if you don't initiate the withdrawal. For instance, the early withdrawal penalty may be imposed if the withdrawal is caused by our setoff against funds in the account or as a result of an attachment or other legal process. We may close your account and impose the early withdrawal penalty on the entire account balance in the event of a partial early withdrawal. See your notice of penalty for early withdrawals for additional information.

ADDRESS OR NAME CHANGES - You are responsible for notifying us of any change in your address or your name. Unless we agree otherwise, change of address or name must be made in writing by at least one of the account holders. Informing us of your address or name change on a check reorder form is not sufficient. We will attempt to communicate with you only by use of the most recent address you have provided to us. If provided elsewhere, we may impose a service fee if we attempt to locate you.

RESOLVING ACCOUNT DISPUTES - We may place an administrative hold on the funds in your account (refuse payment or withdrawal of the funds) if it becomes subject to a claim adverse to (1) your own interest; (2) others claiming an interest as survivors or beneficiaries of your account; or (3) a claim arising by operation of law. The hold may be placed for such period of time as we believe reasonably necessary to allow a legal proceeding to determine the merits of the claim or until we receive evidence satisfactory to us that the dispute has been resolved. We will not be liable for any items that are dishonored as a consequence of placing a hold on funds in your account for these reasons.

WAIVER OF NOTICES - To the extent permitted by law, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your account. For example, if you deposit an item and it is returned unpaid or we receive a notice of nonpayment, we do not have to notify you unless required by federal Regulation CC or other law.

TRUNCATION, SUBSTITUTE CHECKS, AND OTHER CHECK IMAGES - If you truncate an original check and create a substitute check, or other paper or electronic image of the original check, you warrant that no one will be asked to make payment on the original check, a substitute check or any other electronic or paper image, if the payment obligation relating to the original check has already been paid. You also warrant that any substitute check you create conforms to the legal requirements and generally accepted specifications for substitute checks. You agree to retain the original check in conformance with our internal policy for retaining original checks. You agree to indemnify us for any loss we may incur as a result of any truncated check transaction you initiate. We can refuse to accept substitute checks that have not previously been warranted by a bank or other financial institution in conformance with the Check 21 Act. Unless specifically stated in a separate agreement between you and us, we do not have to accept any other electronic or paper image of an original check.

UNLAWFUL INTERNET GAMBLING NOTICE - Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed

through this account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling.

STALE-DATED CHECKS - We are not obligated to, but may at our option, pay a check, other than a certified check, presented for payment more than six months after its date. If you do not want us to pay a stale-dated check, you must place a stop-payment order on the check in the manner we have described elsewhere.

CASH TRANSACTION REPORTING - To help law enforcement agencies detect illegal activities, the law requires all financial institutions to gather and report information on some types of cash transactions. If the information we need to complete the report is not provided, we are required to refuse to handle the transaction. If you have any questions regarding these rules, please contact your local Internal Revenue Service office.

CHANGING ACCOUNT PRODUCTS - We may change your account to another product offered by us at any time by giving you notice that your account will be changed to another product on a specified date. If your account is a time account, the change will not occur before the next maturity date of your account. If you do not close your account before the date specified in the notice, we may change your account to that other product on the date specified in the notice.

TRANSACTIONS BY MAIL - You may deposit checks or drafts by mail. You should endorse the item being sent through the mail with the words "For Deposit Only" and should include your correct account number underneath to ensure the item is credited to the correct account. You should use the pre-encoded deposit slips found in your checkbook. If you do not use your deposit slip or provide us with instructions indicating how or where the item should be credited, we may apply it to any account or any loan balance you have with us or we may return the item to you. Receipts for such transactions will be mailed to you only if a self-addressed stamped envelope is provided. Following your deposit, examine your statement carefully or call us to ensure that we received the item. Do not send cash through the mail for deposit.

CHECK STORAGE AND COPIES - You agree that you will not receive your canceled checks. We will store your canceled checks or copies of them for a reasonable retention period. You may request copies from us in the manner we require.

Substitute Checks and Your Rights

What is a substitute check?

To make check processing faster, federal law permits banks to replace original checks with "substitute checks". These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

What are my rights regarding substitute checks?

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, insufficient fund check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500 of your refund (plus interest if your account earns interest) within 10 calendar days after we receive your written claim (as stated below) and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we receive your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

How do I make a claim for a refund?

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us using one of the following methods: via secure message in your Online Banking, call us at 1-888-418-5626, visit one of our branch locations, or mail us the information to: P.O. Box 380206 Cambridge MA 02238.

You must contact us within 60 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include:

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check [and/or] the following information to help us identify the substitute check: (identifying information, for example the check number, the name of the person to whom you wrote the check, the amount of the check, date of the check and account number).

HOW CHECKING ACCOUNTS ARE MAINTAINED - For our internal accounting purposes, business checking accounts will consist of two sub-accounts: a transaction (checking) sub-account and a holding (savings) sub-account. All deposits, checks, electronic transfers and other debits will be posted to the checking sub-account. The Bank will monitor the activity of the checking sub-account and transfer funds from the savings sub-account to meet your needs. Transfers can occur on any business day. Transfers to the savings sub-account will be made whenever available balances in the checking sub-account exceed a preset level (which we may set and change at our discretion without notice to you). Transfers from the savings sub-account to the checking sub-account will be made whenever checking sub-account balances fall below a predetermined level. In accordance with Federal limitations, we may make up to six transfers during each monthly statement cycle from the savings sub-account to the checking sub-account. If a sixth transfer is needed in this period, all balances in the savings sub-account will be returned to the checking sub-account.

Both sub-accounts are treated as a single account for the purposes of deposits and withdrawals, access and information, statement and tax reporting, fees, etc. If your checking account is a non-interest bearing account, neither the checking sub-account nor the savings sub-account will receive any interest. If your checking account is an interest bearing account, both the checking sub-account and the savings sub-account will receive the same interest rate at all times, and your periodic statement will reflect a single blended Annual Percentage Yield ("APY") and APY Earned.

INTERNATIONAL ACH TRANSACTIONS - Financial institutions are required by law to scrutinize or verify any international ACH transaction (IAT) that they receive against the Specially Designated Nationals (SDN) list of the Office of Foreign Assets Control (OFAC). This action may, from time to time, cause us to temporarily suspend processing of an IAT and potentially affect the settlement and/or availability of such payments.

ACH AND WIRE TRANSFERS - This agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. Credit entries may be made by ACH. If we receive a payment order to credit an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

SERVICE CHARGE - If you close your account either by your request, or if your account balance is zero, you are responsible for paying any service charges due. If the service charges cause your account balance to become zero or negative, we reserve the right to close your account without notice.

ELECTRONIC FUNDS TRANSFER AGREEMENT YOUR RIGHTS AND RESPONSIBILITIES

This Electronic Funds Transfer Agreement (the "EFT Agreement") sets forth your responsibilities with regard to your use of electronic banking transactions, such as preauthorized credits or payments (ACH), telephone transfers, online banking and bill payment services and use of a CSB Business Debit Card. We will call the card "Card" in this Agreement. Indicated below are the types of

electronic funds transfers ("EFTs") we are capable of handling, some of which may not apply to your account. Please read the Agreement carefully because it tells you your obligations for the transactions listed. Our CSB Business Debit Card is also governed by our CSB Business Debit Card Agreement. Our ACH and wire transfer services are also governed by our Payment Order Agreement. Our online banking and bill payment services are also governed by our CSB Business Online Banking Agreement. You should keep this Agreement and any other applicable agreement for future reference.

A. Preauthorized credits: You may make arrangements with third parties for certain direct deposits to be made to your checking or statement savings account(s).

B. Preauthorized payments: You may make arrangements with third parties to pay certain recurring bills from your checking or statement savings account(s).

C. Telephone Transfers: You may transfer funds by telephone between your checking accounts, money market accounts, and statement savings accounts, provided the deposit accounts have exactly the same account name(s).

We agree to transfer money between your accounts upon your telephone request provided that:

1. You have requested for this service in advance.
2. You have sufficient funds available in the deposit account you are transferring from at the time of the request.
3. You are transferring funds to and from the deposit or credit accounts that you designated on the Automated Telephone Banking System Funds Transfer application.

D. Business Online Banking and Bill Payment Services: If you sign up for our Business Online Banking and/or Bill Payment Services, you may use the appropriate User IDs and passwords to transfer funds between linked accounts, obtain balance and account information and arrange for payments to be made to third parties, all as provided for in the CSB Business Online Banking Agreement, available on our website or through online banking.

E. Electronic Check Conversion: A paper check may be converted by a merchant or service provider into an electronic funds transfer. Your authorization to make this type of electronic funds transfer may be communicated in writing or posted on a sign by the merchant or service provider.

A transfer can happen in the following ways.

- You can authorize a merchant to convert your paper check into an electronic funds transfer when buying goods and services.
- When you mail a check to a merchant or service provider it may be converted to an electronic funds transfer.
- When you offer a check to a merchant or service provider, you may be asked to authorize the merchant or service provider to electronically charge your account a fee if the check is returned to the merchant or service provider unpaid. This fee is considered an electronic funds transfer.

PROHIBITIONS

You may not use your Card to participate in illegal Internet gambling, in any transaction with a country blocked by the Office of Foreign Assets Control (OFAC) or for the purchase of any substance deemed illegal under applicable law.

LIMITATION OF BANK'S RESPONSIBILITY

Your Card and electronic banking services are made available for your convenience and, except to the extent provided by applicable law, we will not be liable for the unavailability or failure to operate of all or any part of the electronic banking services system, including any POS terminal, card authorization terminal or other link in the authorization system. We will not be liable for any personal injury or tangible property damage suffered or incurred by you through use or attempted use of your Card at any terminal.

NOTICE REGARDING ATM FEES BY OTHERS

If you use an automated teller machine that is not operated by us, you may be charged a fee by the operator of the machine and/or by an automated transfer network.

CSB ATM LOCATIONS

Our ATMs are located at each of our branches and at other non-branch locations. Please call 888-418-5626 for a listing of all locations or visit our website.

STOPPING PREAUTHORIZED PAYMENTS

- **Right to stop payment and procedure for doing so:** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how: Call or write us at the telephone number or address listed at the end of this Agreement in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to

us within 14 days after you call. We will charge you for each stop payment order you give (see our Small Business Account Fee Schedule or Commercial Account Fee Schedule).

- **Liability for failure to stop payment of preauthorized transfer:** If you properly order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.
- **Changing or Stopping a Bill Payment Transaction:** Please refer to the CSB Business Online Banking Agreement for information on changing or stopping a bill payment transaction you have previously scheduled.

YOUR ABILITY TO STOP PAYMENT

The initiation by you of certain electronic fund transfers from your account will effectively eliminate your ability to stop payment of the transfer.

UNLESS OTHERWISE PROVIDED IN THIS AGREEMENT, YOU MAY NOT STOP PAYMENT OF ELECTRONIC FUND TRANSFERS, THEREFORE YOU SHOULD NOT EMPLOY ELECTRONIC ACCESS FOR PURCHASES OR SERVICES UNLESS YOU ARE SATISFIED THAT YOU WILL NOT NEED TO STOP PAYMENT.

Currency Conversion and Cross-Border Transaction Fees. If you effect a transaction with your Cambridge Savings Bank Debit Mastercard in a currency other than US Dollars, Mastercard will convert the charge into a US Dollar amount. The Mastercard currency conversion procedure includes use of either a government mandated exchange rate, or a wholesale exchange rate selected by Mastercard. The exchange rate Mastercard uses will be a rate in effect on the day the transaction is processed. This rate may differ from the rate in effect on the date of purchase or the date the transaction was posted to your account. Mastercard charges us a Currency Conversion Assessment of 20 basis points (.2% of the transaction) for performing the currency conversion. In addition, Mastercard charges us an Issuer Cross-Border Assessment of 90 basis points (.9% of the transaction) on all cross-border transactions regardless of whether there is a currency conversion. A cross-border transaction is a transaction processed through the Global Clearing Management System or the Mastercard Debit Switch in which the country of the merchant is different than the country of the cardholder.

Advisory Against Illegal Use. You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

FINANCIAL INSTITUTION'S LIABILITY

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we may be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- (1) If, through no fault of ours, you do not have sufficient available funds in your account to make the transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (3) If the ATM where you are making the transfer does not have enough cash.
- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (5) If circumstances beyond our control (such as fire, power outage or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (6) If the funds in your account are subject to legal process or other encumbrance restricting such transfer.

There may be other exceptions stated elsewhere in this Agreement or in other agreements with you.

WHAT LAW APPLIES TO THIS AGREEMENT

Any questions under this Agreement will be decided under Massachusetts law. If any term of this Agreement cannot legally be enforced, the Agreement is to be considered changed to the extent necessary to comply with the law.

FUNDS AVAILABILITY

This policy statement applies to all business deposit accounts.

Our policy is to make funds from check deposits available to you on the first business day after we receive your deposit. Electronic direct deposits and the first \$225 from a deposit of checks will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks that you have written. Funds

from cash deposits are available immediately or as otherwise described in this policy.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before the cut-off time on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after the cut-off time or on a day we are not open, we will consider that the deposit was made on the next business day we are open. The time of day that we post the cut-off notice may vary by branch.

If you make a deposit at an ATM that is owned and operated by us before 7:00 P.M. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit at an ATM after 7:00 P.M. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Deposits made through Business Mobile Deposit and Remote Deposit Capture services are not considered electronic direct deposits for purpose of funds availability. Deposits made through Business Mobile Deposit and Remote Deposit Capture are considered to be made in Cambridge, Massachusetts with a 7:00 P.M. Eastern cut-off time. Any deposit made through Business Mobile Deposit or Remote Deposit Capture received and confirmed before 7:00 P.M. Eastern Time on a business day that we are open will be credited to your account the same day. Deposits made through Business Mobile Deposit or Remote Deposit Capture which are received and confirmed after 7:00 P.M. Eastern Time and any such Deposits confirmed received on holidays or days that are not our business days will be credited to your account on the following business day.

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

LONGER DELAYS MAY APPLY

Funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,525 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.
- We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the fourth business day after the day of your deposit.

NIGHT DEPOSITORY

Deposits made at a Night Depository are considered as received on the next business day.

BUSINESS DEPOSIT PRODUCT INFORMATION

The business deposit product information for each business account consists of the following disclosure for that account, the separate Small Business Account Fee Schedule or Commercial Account Fee Schedule, and the current rate sheet.

Checking Accounts - Common Features

Minimum balance to open the account - You must deposit at least \$10 to open a checking account.

SMALL BUSINESS CHECKING ACCOUNT

Rate information - This account does not earn interest.

Fees - See separate Small Business Account Fee Schedule or Commercial Account Fee Schedule.

ANALYZED BUSINESS CHECKING ACCOUNT

Rate information - This account does not earn interest.

Earnings Credit Rate¹ - Varies. At our discretion, we may change the Earnings Credit Rate.

Minimum balance to avoid imposition of fees - A monthly maintenance service charge will be imposed each statement cycle the average collected monthly balance falls below \$30,000. The average collected monthly balance is calculated by adding the collected balance in the account for each day of the statement cycle and dividing that figure by the number of days in the statement cycle.

Fees - See separate Small Business Account Fee Schedule or Commercial Account Fee Schedule.

¹ Earnings Credit Rate: Accounts earn a monthly allowance on the average collected balance exceeding \$30,000, which may be used to offset certain charges. See separate Small Business Account Fee Schedule or Commercial Account Fee Schedule for details.

Note: Earnings Credit Rate only offsets certain charges and is a variable rate. It will never increase the balance in the account. See separate Small Business Account Fee Schedule or Commercial Account Fee Schedule for details.

COMMERCIAL CHECKING ACCOUNT

Rate Information - This account does not earn interest.

Earnings Credit Rate¹ - Varies. At our discretion, we may change the Earnings Credit Rate.

Fees - See separate Small Business Account Fee Schedule or Commercial Account Fee Schedule.

¹ Earnings Credit Rate: Accounts earn a monthly allowance on the average collected balance, which may be used to offset certain charges. See separate Small Business Account Fee Schedule or Commercial Account Fee Schedule for details.

Note: Earnings Credit Rate only offsets certain charges and is a variable rate. It will never increase the balance in the account. See separate Small Business Account Fee Schedule or Commercial Account Fee Schedule for details.

Savings Accounts - Common Features

Minimum balance to open the account - You must deposit at least \$1 to open a savings account.

Rate information - Your interest rate and annual percentage yield may change. Please refer to the current applicable rate sheet.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded daily and will be credited to your account monthly. Interest accrued under \$.01 will not be considered earned and will not be credited to the account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$10 in the account each day to obtain the disclosed annual percentage yield.

How interest is calculated - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Effect of closing an account - If you close your account before interest is credited, you will receive the accrued interest.

Transaction limitations: Transfers from statement savings accounts or money market accounts to another account or to third parties by preauthorized, automatic, telephone, facsimile, or computerized transfer are limited to six transfers per calendar month. Continued transfers/withdrawals exceeding these numbers will result in the permanent restriction of these transfers. (For Retirement money market accounts, you are not allowed any checks or drafts to third parties.)

Fees: An excess activity fee may be charged for each transaction in excess of the above limitations. See separate Small Business Account Fee Schedule or Commercial Account Fee Schedule.

SMALL BUSINESS SAVINGS ACCOUNT

Rate information - This account earns interest. See Savings Accounts - Common Features for more information.

Minimum balance to avoid the imposition of fees - A monthly maintenance service charge will be imposed each statement cycle the average monthly balance falls below \$1,000. The average monthly balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. See separate Small Business Account Fee Schedule or Commercial Account Fee Schedule.

SMALL BUSINESS MONEY MARKET ACCOUNT

Rate information - This account earns interest. See Savings Accounts - Common Features for more information.

Minimum balance to avoid the imposition of fees - A monthly maintenance service charge will be imposed each statement cycle the average monthly

balance falls below \$1,000. The average monthly balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. See separate Small Business Account Fee Schedule or Commercial Account Fee Schedule.

COMMERCIAL SAVINGS ACCOUNT

Rate information - This account earns interest. See Savings Accounts - Common Features for more information.

Minimum balance to avoid the imposition of fees - A monthly maintenance service charge will be imposed each statement cycle the average monthly balance for the cycle falls below \$1,000. The average monthly balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. See separate Small Business Account Fee Schedule or Commercial Account Fee Schedule.

COMMERCIAL MONEY MARKET ACCOUNT

Rate information - This account earns interest. See Savings Accounts - Common Features for more information.

Minimum balance to avoid the imposition of fees - A monthly maintenance service charge will be imposed each statement cycle the average monthly balance for the cycle falls below \$25,000. The average monthly balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. See separate Small Business Account Fee Schedule or Commercial Account Fee Schedule.

BUSINESS CERTIFICATE OF DEPOSIT

Rate information - Please refer to the current rate sheet. You will be paid the disclosed rate until first maturity.

Compounding frequency - Unless otherwise paid, interest will be compounded every month.

Crediting frequency - Interest will be credited to your account monthly. Alternatively, you may choose to have interest paid electronically to another CSB account every month rather than credited to this account. Interest accrued under \$.01 will not be considered earned and will not be credited to the account.

Effect of closing an account: Interest will accrue and be paid through the business day prior to the day an account is closed.

Minimum balance to open the account - You must deposit at least \$1,000 (\$500 for Retirement accounts) to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$10 in the account each day to obtain the disclosed annual percentage yield. Please refer to our current rate sheet.

How interest is calculated - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations - You may not make any deposits into your account before maturity. You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty. Except in cases of a complete withdrawal, no such withdrawal before maturity shall reduce the remaining balance of the account below the \$1,000 minimum balance (not applicable to Retirement accounts). You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest at any time during the term of crediting after it is credited to your account.

Time requirements - The maturity date is printed on the Certificate Receipt. The maturity date for Retirement Certificates will be printed on the Deposit Authorization form.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

- If your account has a maturity of three months
The fee we will impose will equal the loss of all interest on the amount withdrawn subject to penalty (or 7 days interest, on the amount withdrawn subject to penalty, if the withdrawal is made within the first six days after the deposit).
- If your account has a maturity of six months
The fee we will impose will equal 90 days simple interest on the amount withdrawn subject to penalty.
- If your account has a maturity of one year
The fee we will impose will equal 90 days simple interest on the amount withdrawn subject to penalty.
- If your account has a maturity of two years
The fee we will impose will equal 180 days simple interest on the amount withdrawn subject to penalty.

- If your account has a maturity of three years
The fee we will impose will equal 180 days simple interest on the amount withdrawn subject to penalty.
- If your account has a maturity of five years:
The fee we will impose will equal 270 days simple interest on the amount withdrawn subject to penalty.

In certain circumstances, such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. We may also allow a withdrawal, in whole or in part, without penalty with respect to any deposit which is contributed under a Retirement account where the individual for whose benefit the plan or account is maintained has attained age 72.

Withdrawal of interest prior to maturity - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Automatically renewable time account - This account will automatically renew at maturity for the standard CSB term closest to your current term, at the standard CSB rate effective at maturity. For example, a 17 month CD may renew for a standard CSB 12 month term at the standard CSB rate effective at maturity. As of 06/15/17, CSB will no longer offer variable term CDs (i.e. 6 months to 1 year CD). We will now only offer standard term CDs. As of 06/15/17, CSB no longer offers Passbook Certificates of Deposit. If your maturing CD is a Passbook CD, your account will be renewed as a Statement Certificate of Deposit and you will receive a quarterly statement of account activity.

If you prefer, we can combine your CD statement with that you receive for your checking, money market or savings account, and you will receive a monthly CD statement.

You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will continue to accrue after final maturity for up to 10 calendar days. The interest rate will be the current renewal rate.

You will have ten calendar days after maturity to withdraw the funds without a penalty.

Fees:

There is an annual fee for Retirement accounts. A fee will be charged for each Trustee Transfer to another financial institution for all Retirement accounts. See separate Small Business Account Fee Schedule or Commercial Account Fee Schedule.

INTEREST ON LAWYER TRUST ACCOUNT (IOLTA)

Rate Information - Your interest rate and annual percentage yield may change. Please refer to the current rate sheet.

Frequency of rate changes - We may change the interest rate on your account monthly.

Determination of rate - Interest rate is based on our current agreement with the Massachusetts IOLTA Committee.

Compounding and crediting frequency - Interest will be compounded daily. Interest will be credited to your account monthly and transferred to the Massachusetts IOLTA Committee pursuant to your IOLTA agreement. Interest accrued under \$.01 will not be considered earned and will not be credited to the account.

Effect of closing an account - If you close your account before interest is credited, the Massachusetts IOLTA Committee will receive the accrued interest.

Minimum balance to open the account - There is no minimum balance to open this account.

Minimum balance to obtain the annual percentage yield disclosed - There is no minimum balance required to obtain the disclosed annual percentage yield.

How interest is calculated - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

COMMERCIAL REPURCHASE AND SWEEP

This program allows funds in a transaction account in excess of a selected target balance to be invested in a Repurchase Agreement. The Repurchase Agreement is an overnight agreement made at the close of a business day when certain conditions are met and terminated as of opening of the following business day. See the Sweep Account Agreement and the Master Repurchase Agreement for detailed information on the terms, conditions and fees for this account. This is an investment product and not insured by the FDIC or any other agency of the United States. These are not deposits or obligations of nor guaranteed or insured by any bank or bank affiliate.

ESCROW MANAGEMENT SERVICE

(Includes one Master Account and unlimited Sub Accounts)

Master Account:

Rate Information - This account does not earn interest.

Minimum balance to open the account - You must deposit at least \$100 to open this account.

Fees - See separate Small Business Account Fee Schedule or Commercial Account Fee Schedule.

Sub Account(s):

Rate Information - Your interest rate and annual percentage yield may change. Please refer to the current rate sheet (under Statement Savings accounts).

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded continuously. Interest will be credited to your account monthly. Interest accrued under \$.01 will not be considered earned and will not be credited to the account.

Effect of closing an account - Interest will accrue and be paid through the business day prior to the day an account is closed.

Minimum balance to open the account - You must deposit at least \$1 to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$10 in the account each day to obtain the disclosed annual percentage yield.

How interest is calculated - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Fees - See separate Small Business Account Fee Schedule or Commercial Account Fee Schedule.

ADDITIONAL LEGAL TERMS (INCLUDING ARBITRATION PROVISION)

No Waiver

If we fail to exercise or waive a right with respect to your account or this agreement on one or more occasions, it does not mean we have waived, or are obligated to waive, the same right on any other occasion. We may release any other person obligated under this agreement without affecting your responsibilities under this agreement. No such waiver or delay by us is effective unless it is in writing and approved by us.

Severability

If any part of this Agreement is held to be invalid or unenforceable, the remaining provisions of this Agreement shall remain in full force and effect.

Limitation of Liability

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW: (1) IN NO EVENT WILL WE BE LIABLE FOR ANY CONSEQUENTIAL, INDIRECT, SPECIAL OR PUNITIVE DAMAGES EVEN IF YOU ADVISE US OF THE POSSIBILITY OF SUCH DAMAGES; AND (2) IF WE FAIL TO STOP PAYMENT ON AN ITEM, OR PAY AN ITEM BEARING AN UNAUTHORIZED SIGNATURE, FORGED SIGNATURE, OR FORGED ENDORSEMENT OR ALTERATION, OUR LIABILITY, IF ANY, WILL BE LIMITED TO THE FACE AMOUNT OF THE ITEM.

If this agreement conflicts with any statements made by one of our employees or agents, this Agreement will govern.

ARBITRATION PROVISION

Cambridge Savings Bank is committed to resolving disputes fairly. We are able to resolve most issues quickly if you contact our Customer Contact Center at (888) 418-5626 or, for hearing impaired customers, at (617) 441-4200 (TTY). In the unlikely event we are unable to resolve the matter in a manner that is satisfactory to you, in order to resolve the dispute in a cost efficient manner both you and us generally agree to take disputes regarding your Account to binding arbitration in accordance with the foregoing terms.

READ THIS ARBITRATION PROVISION CAREFULLY. THIS ARBITRATION PROVISION WILL GOVERN ANY AND ALL CLAIMS AND DISPUTES ARISING IN CONNECTION WITH YOUR ACCOUNT AND WILL HAVE A SUBSTANTIAL IMPACT ON THE WAY WE OR YOU WILL RESOLVE ANY SUCH CLAIMS AND DISPUTES, NOW OR IN THE FUTURE. IF YOU DO NOT REJECT ARBITRATION IN ACCORDANCE WITH SUBSECTION A BELOW. IF YOU DO NOT REJECT THIS ARBITRATION PROVISION, EITHER WE OR YOU CAN REQUIRE INDIVIDUAL ARBITRATION OF ANY CLAIM SUBJECT

TO ARBITRATION AND YOU WILL NOT HAVE THE RIGHT TO PURSUE SUCH CLAIM BY BRINGING OR PARTICIPATING IN ANY CLASS ACTION OR SIMILAR PROCEEDING, IN COURT OR IN ARBITRATION. CLAIMS SUBJECT TO ARBITRATION INCLUDE ANY CLAIM BETWEEN YOU AND US REGARDING YOUR ACCOUNT, EXCEPT FOR CERTAIN "EXCLUDED CLAIMS" AS DEFINED IN SECTION c.

(a) Your Right to Reject Arbitration If you do not want this Arbitration Provision to apply to your Account, you may reject arbitration by mailing us a written rejection notice which gives your name(s) and Account number(s) and contains a statement that you (or all of you, if more than one) reject arbitration of disputes concerning your Account. The rejection notice must be signed by all account holders and must be sent by first class mail to: Cambridge Savings Bank, Attn: Deposit Operations, 1374 Massachusetts Avenue, Cambridge, MA 02138. A rejection notice is only effective if it is signed by you (both or all of you, if more than one owner) and if we receive it within thirty (30) days after the day you open your Account or, if you are receiving this Arbitration Provision in conjunction with an amendment to your existing Account then we must receive it within thirty (30) days from the effective date of such amendment. If you have more than one Account, you must specify in your rejection notice all of the Account numbers to which you want the rejection notice to apply.

(b) Parties Subject to Arbitration Solely as used in this Arbitration Provision: (i) the terms "we," "us" and "our" include: (A) Cambridge Savings Bank, its parents, subsidiaries and affiliates, their successors, if any, and the employees, officers, directors and controlling persons of all such companies and banks (the "Bank Parties"); and (B) any other person or company who provides any services in connection with your account if you assert a Claim against such other person or company at the same time you assert a Claim against any Bank Party; and (ii) the terms "you" and "your" include: (A) each holder or owner of the Account, each person who signs a signature card for the account, and their respective heirs, successors, representatives and beneficiaries (including pay-on-death and similar beneficiaries); and (C) the term "Account" includes the Account established by this Understanding Your Deposit Account For Business Account Agreement and any updated or substitute Account for the same account holders, whether or not you execute a new or substitute signature card for the Account.

(c) Covered Claims (i) "Claim" means any claim, dispute or controversy between you and us, other than an Excluded Claim, that in any way arises from or relates to this Agreement, your Account, any ATM Card, Debit Card or similar card, any Substitute Check, any Account transaction or attempted transaction (including deposits, payments, transfers and withdrawals, whether by check, card, ACH or otherwise), any form of overdraft protection, overdraft line of credit or overdraft transfer agreement, insufficient funds and overdraft items, and the advertising, disclosures, practices and procedures related to the foregoing, if such claim, dispute or controversy cannot be resolved without a lawsuit or arbitration proceeding. "Claim" includes disputes arising from actions or omissions prior to the date of the Agreement (and/or prior to the time this Arbitration Provision becomes part of the Agreement). "Claim" has the broadest reasonable meaning, and includes initial claims, counterclaims, cross-claims and third-party claims. It includes disputes based upon contract, tort, consumer rights, fraud and other intentional torts, constitution, statute, regulation, ordinance, common law and equity (including any claim for injunctive or declaratory relief).

(ii) "Excluded Claim" means: (A) any dispute about the validity, enforceability, coverage or scope of this Arbitration Provision or any part thereof (including, without limitation, subsection g, captioned "Prohibition Against Certain Proceedings" (the "Class Action Waiver"), the final sentence in subsection m, captioned "Severability," and/or this sentence); (B) if this Arbitration Provision was not part of this Agreement at the time you opened your Account, any claim asserted by you or asserted on your behalf in any lawsuit that was ongoing at the time we sent you notice of the change in this Agreement adding this Arbitration Provision; and (C) any individual claim that you bring against us in small claims court or your state's equivalent court, if any, so long as that Claim is not transferred, removed or appealed to a different court (in which event such claim becomes a "Claim" and we then have the right to demand arbitration). Any Excluded Claim is for a court and not an arbitrator to decide.

(d) Electing Arbitration To the extent permitted by the Federal Arbitration Act (the FAA) and any other applicable law, arbitration may be elected by either party with respect to any Claim, even if that party has already initiated a lawsuit with respect to a related or different Claim. Arbitration is elected by giving a written demand for arbitration to the other party, by filing a motion to compel arbitration in court or by initiating an arbitration against the other party.

(e) Choosing the Administrator "Administrator" means the American Arbitration Association ("AAA"), www.adr.org and 1-800-778-7879; JAMS, www.jamsadr.org and 1-800-352-5267; or any other company selected by mutual agreement of the parties. If both AAA and JAMS cannot or will not serve and the parties are unable to select an Administrator by mutual consent, the Administrator will be selected by a court. The arbitrator will be appointed by the Administrator in accordance with the rules of the Administrator. The party

initiating an arbitration may select the Administrator by filing a Claim with the Administrator of that party's choice. Notwithstanding any language in this Arbitration Provision to the contrary, no arbitration may be administered, without the consent of all parties to the arbitration, by any Administrator that has in place a policy that is inconsistent with the Class Action Waiver.

(f) Court and Jury Trials Prohibited; Other Limitations on Legal Rights FOR CLAIMS SUBJECT TO ARBITRATION. YOU WILL NOT HAVE THE RIGHT TO PURSUE THAT CLAIM IN COURT OR HAVE A JURY DECIDE THE CLAIM. ALSO, YOUR ABILITY TO OBTAIN INFORMATION FROM US MAY BE MORE LIMITED IN AN ARBITRATION THAN IN A LAWSUIT. OTHER RIGHTS THAT YOU WOULD HAVE IF YOU WENT TO COURT MAY ALSO NOT BE AVAILABLE IN ARBITRATION.

(g) Class Action and Class Arbitration Waiver NOTWITHSTANDING ANY OTHER LANGUAGE IN THIS ARBITRATION PROVISION TO THE CONTRARY, FOR CLAIMS SUBJECT TO ARBITRATION: (1) YOU MAY NOT PARTICIPATE IN A CLASS ACTION IN COURT OR IN A CLASSWIDE ARBITRATION, EITHER AS A PLAINTIFF, CLASS REPRESENTATIVE OR CLASS MEMBER; (2) YOU MAY NOT ACT AS A PRIVATE ATTORNEY GENERAL IN COURT OR IN ARBITRATION; (3) CLAIMS BROUGHT BY OR AGAINST YOU MAY NOT BE JOINED OR CONSOLIDATED WITH CLAIMS BROUGHT BY OR AGAINST ANY OTHER PERSON; AND (4) THE ARBITRATOR SHALL HAVE NO POWER OR AUTHORITY TO CONDUCT A CLASS-WIDE ARBITRATION, PRIVATE ATTORNEY GENERAL ARBITRATION OR MULTIPLE-PARTY ARBITRATION. This Subsection g does not apply to any lawsuit or administrative proceeding filed against us by a state of federal government agency even when such agency is seeking relief on behalf of a class of individuals including you. This means that we will not have the right to compel arbitration of a claim brought by such an agency.

(h) Location and Costs of Arbitration Any in-person arbitration hearing must be at a venue reasonably convenient to you. The party initiating the arbitration (or appeal of the first arbitration award) shall pay the initial filing fee. If you file the arbitration and an award is rendered in your favor, we will reimburse you for your filing fee. If there is a hearing, we will pay the fees and costs for the first day of that hearing. All other fees and costs will be allocated in accordance with the rules of the arbitration forum. However, we will advance or reimburse filing and other fees if the arbitrator rules that you cannot afford to pay them or finds other good cause for requiring us to do so; or if you ask us in writing and we determine in good faith there is a justifiable reason for doing so. Each party shall bear the expense of their respective attorneys, experts, and witnesses and other expenses, regardless of who prevails, but the arbitrator will have the authority to award reasonable attorneys and expert witness fees and costs to the extent permitted by this Agreement, the forum's rules, or applicable law.

(i) Governing Law You and we agree that our relationship arising from this Agreement involves interstate commerce and this Arbitration Provision is governed by the FAA and not by any state arbitration law. The arbitrator must apply applicable substantive law consistent with the FAA and applicable statutes of limitations and claims of privilege recognized at law. The arbitrator may award any remedy provided by the substantive law that would apply if the action were pending in court. At the timely request of either party, the arbitrator must provide a brief written explanation of the basis for the award.

(j) Right to Discovery In addition to the parties' rights to obtain discovery pursuant to the Administrator's rules, either party may submit a written request to the arbitrator to expand the scope of discovery normally allowable under such rules.

(k) Arbitration Result and Right of Appeal Judgment upon the arbitrator's award may be entered by any court having jurisdiction. The arbitrator's decision is final and binding, except for any right of appeal provided by the FAA. Notwithstanding the foregoing, if the amount of the Claim exceeds \$50,000 or involves a request for injunctive or declaratory relief that could foreseeably involve a cost or benefit to either party exceeding \$50,000, any party can, within 30 days after the entry of the award by the arbitrator, appeal the award to a three-arbitrator panel administered by the Administrator. The panel shall reconsider anew any aspect of the initial award requested by the appealing party. The decision of the panel shall be by majority vote. Reference in this Arbitration Provision to "the arbitrator" shall mean the panel if an appeal of the arbitrator's decision has been taken. The costs of such an appeal will be borne in accordance with subsection h above.

(l) Rules of Interpretation This Arbitration Provision shall survive the closing of the Account, any legal proceeding and any bankruptcy to the extent consistent with applicable bankruptcy law. In the event of a conflict or inconsistency between this Arbitration Provision and either the Administrator's arbitration rules or the other provisions of this Agreement, this Arbitration Provision shall govern.

(m) Severability If any portion of this Arbitration Provision, other than the Class Action Waiver, is deemed invalid or unenforceable, the remaining portions shall nevertheless remain in force. If a determination is made that the Class Action Waiver is unenforceable, this Arbitration Provision shall be null and void, provided that the determination concerning the Class Action Waiver shall be subject to appeal.

(n) Notice and Cure Prior to asserting a Claim in litigation or arbitration, the party desiring to assert the Claim (the "Claimant") shall give the other party (the "Potential Defendant") written notice of the Claim (a "Claim Notice") and a reasonable opportunity to resolve the Claim. The resolution period shall be at least 30 days except for Claims requiring some form of expedited injunctive relief in a shorter period. Any Claim Notice to you shall be sent in writing to the current address we have for you in our records. Any Claim Notice to us shall be sent by first class mail to: Cambridge Savings Bank, Attn: Claim Notice, 1374 Massachusetts Avenue, Cambridge, MA 02138 (or any updated address we subsequently provide). If there are multiple parties on your Account, any Claim Notice may be sent by or to any of you. Any Claim Notice you send must provide your name and Account number, as well as your address and a phone number where you can be reached during normal business hours. Any Claim Notice must explain the nature of the Claim and the relief that is demanded. A Claim Notice from us may be in the form of a collection letter or a notice demanding payment of a negative balance under the Account. You may only submit a Claim Notice on your own behalf and not on behalf of any other party. If a third party submits a Claim Notice on your behalf the third party must provide sufficient proof of his, her or its authority to act on your behalf. The Claimant must reasonably cooperate in providing any information about the Claim that the Potential Defendant reasonably requests. If a Claimant fails to comply with the requirements of this subsection n, the Potential Defendant may seek an order requiring the Claimant to comply before the Claimant further pursues the Claim.

If: (i) you submit a Claim Notice on your own behalf in accordance with, and in compliance with, this section; (ii) you cooperate with us by promptly providing the information we reasonably request; (iii) we refuse to provide you with the relief you request; and (iv) the dispute proceeds to arbitration and an arbitrator subsequently determines that you were entitled to such relief (or greater relief), the arbitrator shall award you at least \$3,000 and will also require us to pay any other fees and costs to which you are legally entitled. We encourage you to address all Claims you have in a single Claim Notice and/or a single arbitration. This \$3,000 minimum award is a single award that applies to all Claims you have asserted or could have asserted in the arbitration, and multiple awards of \$3,000 are not contemplated by this subsection.



888-418-5626
www.cambridgesavings.com

Member FDIC
CAM-6073 (April 2020)



Small Business Account Fee Schedule

Effective January 1, 2023



			Small Business Checking	Analyzed Business Checking
			No minimum balance required	\$10,000 minimum average collected monthly balance - No Monthly Maintenance Service Charge. Below minimum average collected monthly balance - \$15 Monthly Maintenance Service Charge
Basic Transactions			First 125 transactions free	First 300 transactions free
Basic transactions ¹	Per item over limit	\$	0.50	\$ 0.50
Account Services				Analyzed Fees
Negative Collected Balance	Average daily per month		No Charge	Prime + 3.00%
Duplicate Statement	Monthly per account	\$	3.00	\$ 3.00
Deposit by Armored Car	Per deposit	\$	5.00	\$ 5.00
Stop Payment entered online	Per item	\$	30.00	\$ 25.00
Stop Payment	Per item	\$	30.00	\$ 35.00
Deposited Item Returned Unpaid ²	Per item	\$	10.00	\$ 10.00
Mail Deposit	Per deposit		No Charge	\$ 5.00
Mail Deposit Item	Per item		No Charge	\$ 0.50
Night Deposit Processing Fee	Per deposit	\$	2.00	\$ 2.00
Canadian Check Collection	Per item	\$	25.00	\$ 25.00
Foreign Check Collection ³	Per item	\$	40.00	\$ 40.00
Wire Services				Analyzed Fees
Domestic - Incoming	Per item	\$	15.00	\$ 15.00
Domestic - Outgoing	Per item	\$	30.00	\$ 30.00
Online Banking Domestic - Outgoing	Per item	\$	15.00	\$ 15.00
International - Incoming	Per item	\$	15.00	\$ 15.00
International - Outgoing	Per item	\$	40.00	\$ 40.00
Online Banking International - Outgoing	Per item	\$	35.00	\$ 35.00
ACH Services				Analyzed Fees
ACH Debit Block/Filter	Monthly per account	\$	10.00	\$ 10.00
ACH EDI Detail Notification	Monthly per account	\$	25.00	\$ 25.00
Online Services				
Business Online Banking	Per Company ID			No Charge
Bill Pay Rush Delivery (overnight) Payment by ACH	Per item		\$	7.00
Bill Pay Rush Delivery (overnight) Payment by Check	Per item		\$	30.00
Other Business Services				
Insufficient Funds (NSF) / Uncollected Funds (UCF) and EFT and Debit Card Overdraft ⁴	Per instance		\$	40.00
Research ⁵ (including statement copies)	Per hour		\$	40.00
Copy of Any Document	Per item		\$	3.00
Money Order	Per item		\$	4.00
Treasurers Check	Per item		\$	6.00
Domestic Check Collection	Per item		\$	30.00
Garnishment and Levy Processing	Per item		\$	75.00
Courier Fee ⁵	Per request			Varies
Night Deposit Key Replacement	Per key		\$	5.00
Notary Public Service	Per request			No Charge
Business Debit Cards				
Transaction at CSB ATMs	Per item			No Charge
Transaction at All Other ATMs Withdrawals/Balance Inquiries (surcharges by other banks may also apply)	Per item		\$	1.50
Re-issued Card				
Branch	Per card		\$	10.00
Expedited Mail (domestic)	Per card		\$	25.00
Expedited Mail (international)	Per card + shipping		\$	25.00
International ATM & Point of Sale (POS) Transactions	Per item			0.75%
Interest-Bearing Accounts				
Small Business Money Market, Below \$1,000 Minimum Average Monthly Balance	Monthly		\$	10.00
Overdraft Protection from Small Business Money Market	Per day		\$	10.00
Money Market Excess Transactions (Limit of 6 withdrawals per month)	Per item		\$	10.00
Retirement Accounts				
SEP Plan Annual Fee	Annually per plan		\$	25.00
SIMPLE Plan Annual Fee	Annually per plan		\$	25.00
Trustee Transfers Per Transfer	Per item		\$	30.00
Expedited Mail Transfer	Per item		\$	30.00
Wire Transfer	Per item			See Wire Fees Above

Analyzed Business Checking Accounts earn a monthly Earnings Credit that may offset some or all service charges for the month. The average collected balance is used to calculate the earnings credit and the earnings credit rate is variable. See the Understanding Your Deposit Account Handbook for Business Accounts for more information. ¹ Basic Transaction is any combination of deposits, items deposited, checks paid, account transfers, ACH credits and ACH debits. ² If a deposited item that has been previously returned unpaid is presented an additional time for payment it will be subject to additional fees if returned again. ³ You may be assessed additional Foreign Check Collection fees by the sending bank. ⁴ You may be assessed additional NSF or uncollected funds fees for the same item if the sending bank or merchant requests that the item be represented for payment. ⁵ Fees will be disclosed prior to being charged.

Commercial Account Fee Schedule

Effective January 1, 2023



Commercial Checking Account Services

Monthly Maintenance	Monthly	\$ 18.00
Negative Collected Balance	Average daily per month	Prime +3.00%
Duplicate Statement	Monthly per account	\$ 3.00
Armored Car Deposit	Per deposit	\$ 5.00
Branch / ATM / ITM Deposits	Per deposit	\$ 0.85
Mail Deposit	Per deposit	\$ 5.00
Mail Deposit Item	Per item	\$ 0.50
Night Deposit Processing Fee	Per deposit	\$ 2.00
Per Item Deposited	Per item	\$ 0.15
Canadian Check Collection	Per item	\$ 25.00
Foreign Check Collection ¹	Per item	\$ 40.00
Checks Paid	Per item	\$ 0.25
Stop Payments	Per item	\$ 35.00
Stop Payments entered online	Per item	\$ 25.00
Deposited Item Returned Unpaid ⁶	Per item	\$ 10.00
ACH Credit	Per item	\$ 0.25
ACH Debit	Per item	\$ 0.25

Wire Services²

Domestic - Incoming	Per item	\$ 15.00
Domestic - Outgoing	Per item	\$ 30.00
Online Banking Domestic - Outgoing	Per item	\$ 15.00
International - Incoming	Per item	\$ 15.00
International - Outgoing	Per item	\$ 40.00
Online Banking International - Outgoing	Per item	\$ 35.00

ACH Services²

ACH Debit Block/Filter	Monthly per account	\$ 10.00
ACH EDI Detail Notification	Monthly per account	\$ 25.00

Other Business Services³

Insufficient Funds (NSF) / Uncollected Funds (UCF) ⁴	Per instance	\$ 40.00
Research (including statement copies) ⁵	Per hour	\$ 40.00
Copy of any Document	Per document	\$ 3.00
Verification of Deposit	Per item	\$ 10.00
Money Order	Per item	\$ 4.00
Treasurer's Check	Per item	\$ 6.00
Domestic Check Collection	Per item	\$ 30.00
Garnishments and Levy Processing	Per item	\$ 75.00
Courier Fee ⁵	Per request	Varies
Night Deposit Key Replacement	Per key	\$ 5.00
Bill Pay Rush Delivery (overnight) payment by ACH	Per item	\$ 7.00
Bill Pay Rush Delivery (overnight) payment by check	Per item	\$ 30.00

Business Debit Cards³

Transaction at CSB ATMs	Per item	No Charge
Transaction at All Other ATMs Withdrawals/Balance Inquiries (surcharges by other banks may also apply)	Per item	\$ 1.50
Re-issued Card		
Branch	Per card	\$ 10.00
Expedited Mail (domestic)	Per card	\$ 25.00
Expedited Mail (international)	Per card + shipping	\$ 25.00
International ATM & Point of Sale (POS) Transactions	Per item	0.75%

Interest-Bearing Accounts³

Commercial Savings, Below \$1,000 Minimum Average Monthly Balance	Monthly	\$ 5.00
Commercial Money Market, Below \$25,000 Minimum Average Monthly Balance	Monthly	\$ 20.00
Commercial Savings and Commercial Money Market Excess Transactions (Limit of 6 withdrawals per month)	Per item	\$ 10.00
Commercial Money Market Stop Payment	Per item	\$ 30.00
IOLTA Checking	Monthly	No Charge

Commercial checking accounts earn a monthly Earnings Credit that may offset some or all service charges for the month. The average collected balance is used to calculate the earnings credit and the earnings credit rate is variable. See the Understanding Your Deposit Account Handbook for Business Accounts for more information.

¹You may be assessed additional Foreign Check Collection fees by the sending bank.

²Wire and ACH Service charges are assessed to accounts not included in analysis. Monthly charges are applied at month end and per item charges are applied at the time of the transaction.

³Fees for all Business Debit Cards, Other Business Services, and Interest-Bearing Accounts are not included in account analysis.

⁴You may be assessed additional NSF or uncollected funds fees for the same item if the sending bank or merchant requests that the item be represented for payment.

⁵Fees will be disclosed prior to being charged.

⁶If a deposited item that has been previously returned unpaid is presented an additional time for payment it will be subject to additional fees if returned again.

Multi-Lingual Directory

Language	Employee	Dialect (if applicable)	Department	Phone Number	Spoken	Written	Read
Arabic	Husam Alsayed Ali		Lexington	(508) 259-9708	x	x	x
	Knar Eleyjian		East Arlington	(617) 441-4238	x	x	x
Armenian	Elizabeth Ganjian		Belmont	(617) 441-4201	x	x	x
	Heidy Papazian		East Arlington	(617) 441-6205	x	x	x
	Karine Mkrtychyan		Residential Loan Servicing	(617) 441-4128	x	x	x
	Knar Eleyjian		East Arlington	(617) 441-4238	x	x	x
Burmese	Jen Chen		Electronic Banking	(617) 441-4258	x	x	x
Chinese	Arlene Guan		Customer Contact Center	(617) 846-8700	x	x	x
	Kelly Wang		Commercial Loan Servicing	(617) 441-4310	x	x	x
Greek	Vivi Amarantidis		Arlington Heights	(617) 234-7211	x	x	x
	Angela Pesiridis		East Arlington	(617) 441-4315	x	x	x
Gujarati	Ankit Bharucha	India	Treasury Operations	(617) 234-7295	x	x	x
	Ashwin Acharya	India	Harvard Square	(617) 234-7221	x	x	x
Hindi	Ankit Bharucha	India	Treasury Operations	(617) 234-7295	x	x	x
	Ashwin Acharya	India	Harvard Square	(617) 234-7221	x	x	x
	Harjinder Kaur	India	Arlington Heights	(617) 441-4205	x	x	x
	Malvika Kumar	India	BSA	(617) 441-7023	x	x	x
Japanese	Kaoru Panza		Accounting	(617) 441-4114	x	x	x
Korean	Lana Lee		Marketing	(617) 520-5473	x	x	x
Mandarin	Kelly Wang		Commercial Loan Servicing	(617) 441-4310	x	x	x
	Weiwei Cai		Commercial Credit	(617) 234-7292	x	x	x
Nepali	Satya Sharma		Lexington	(617) 441-7083	x	x	x
Portugese	Fatima Mendonca		Burlington: Cambridge St	(617) 441-4257	x	x	x
	Louie Soares		Small Business	(857) 500-0865	x	x	x
	Sandra Chaves		Residential & Consumer Lending	(617) 441-4193	x	x	x
	Vanessa Vladasi		Learning & Development	(617) 234-7271	x	x	x
Punjabi	Harjinder Kaur		Arlington Heights	(617) 441-4205	x	x	x
Russian	Esmeralda Simonyan		Watertown	(617) 441-7081	x	x	x
	Jane Gricci		Charlestown & Assembly Row	(617) 398-5701	x	x	x
	Karine Mkrtychyan		Residential Loan Servicing	(617) 441-4128	x	x	x
Spanish	Louie Soares		Small Business	(857) 500-0865	x	x	x
	Mike Vargas		Central Square	(617) 575-8529	x	x	x
	Paola Ordonez		Digital Banking	(617) 441-4120	x	x	x
	Ruth Mendoza		Porter Square	(617) 441-4136	x	x	x
	Will Toro		Facilities	(617) 441-4376	x	x	x
Tamil	Mathi Anantharaman	India	Concord	(617) 441-7121	x	x	x
Turkish	Knar Eleyjian		East Arlington	(617) 441-4238	x	x	x
	Steven Kavak		Customer Service Center	(617) 441-6695	x		
Ukranian	Julia Flekel		Newton Centre	(617) 441-7068	x	x	x

Updated: December 2023

Please Note: It is important to be aware that while we can offer this support for general questions and account servicing questions, any sales or marketing discussions should be conducted in English, since our disclosures are only available in English. Prospective customers who express a preference to engage in sales discussions in a language other than English should confirm that they can understand our disclosures, or have someone outside the bank who can help them understand our disclosures and notices.



February 27, 2023

Kristin Bambury
Retail Administration Manager/Officer
Cambridge Savings Bank
81 Wyman Street
Waltham, MA 02451

Dear Kristen,

We are pleased to confirm that Cambridge Savings Bank is a certified 2021 ***Basic Banking for Massachusetts*** participant. As you know, ***Basic Banking for Massachusetts*** was launched in 1994 to expand access to bank products and services and to encourage those with modest incomes to establish banking relationships. Banks participating in ***Basic Banking for Massachusetts*** voluntarily provide low-cost checking and savings accounts that meet the guidelines below.

Basic Checking Account Guidelines

- Requires no more than \$25.00 to open the account
- Charges a monthly fee of no more than \$3.00
- Provides at least 15 free withdrawals, including at least eight (8) checks, per month
- Charges no more than \$1.00 for each withdrawal over the allowable number of free withdrawals

Basic Savings Account Guidelines

- Requires no more than 10.00 to open the account
- Charges no monthly fee on account balances of 10.00 or more
- Charges a monthly fee of no more than \$1.00
- Pays interest on all account balances of 10.00 or more

Basic Banking accounts cannot be conditional, e.g. limited to those who open both a checking and savings account or to those with Direct Deposit. To help meet the goals of Basic Banking for Massachusetts, MCBC also recommends that participating banks adopt the following procedures:

- Under Basic Banking for Massachusetts, it is expected that participating banks will use their customary account opening guidelines. However, banks are strongly encouraged to exercise flexibility by accepting alternative forms of identification.
- Banks should fully disclose all services counted as a checking account withdrawal.
- It is expected that participating banks will use controls to assure that an applicant has not had prior difficulties with deposit account(s).
- Both the basic checking and savings accounts should only be closed for the same reasons that other accounts are closed. Persons with a basic checking or savings account should not be limited exclusively to ATMs or any form of non-teller related services.

We thank Cambridge Savings Bank for supporting *Basic Banking for Massachusetts* in 2021. Please include a copy of this letter in your CRA public file.

Sincerely,



Thomas Callahan
Executive Director





February 27, 2023

Kristin Bambury
Retail Administration Manager/Officer
Cambridge Savings Bank
81 Wyman Street
Waltham, MA 02451

Dear Kristen,

We are pleased to confirm that Cambridge Savings Bank is a certified 2022 ***Basic Banking for Massachusetts*** participant. As you know, ***Basic Banking for Massachusetts*** was launched in 1994 to expand access to bank products and services and to encourage those with modest incomes to establish banking relationships. Banks participating in ***Basic Banking for Massachusetts*** voluntarily provide low-cost checking and savings accounts that meet the guidelines below.

Basic Checking Account Guidelines

- Requires no more than \$25.00 to open the account
- Charges a monthly fee of no more than \$3.00
- Provides at least 15 free withdrawals, including at least eight (8) checks, per month
- Charges no more than \$1.00 for each withdrawal over the allowable number of free withdrawals

Basic Savings Account Guidelines

- Requires no more than 10.00 to open the account
- Charges no monthly fee on account balances of 10.00 or more
- Charges a monthly fee of no more than \$1.00
- Pays interest on all account balances of 10.00 or more

Basic Banking accounts cannot be conditional, e.g. limited to those who open both a checking and savings account or to those with Direct Deposit. To help meet the goals of Basic Banking for Massachusetts, MCBC also recommends that participating banks adopt the following procedures:

- Under Basic Banking for Massachusetts, it is expected that participating banks will use their customary account opening guidelines. However, banks are strongly encouraged to exercise flexibility by accepting alternative forms of identification.
- Banks should fully disclose all services counted as a checking account withdrawal.
- It is expected that participating banks will use controls to assure that an applicant has not had prior difficulties with deposit account(s).
- Both the basic checking and savings accounts should only be closed for the same reasons that other accounts are closed. Persons with a basic checking or savings account should not be limited exclusively to ATMs or any form of non-teller related services.

We thank Cambridge Savings Bank for supporting *Basic Banking for Massachusetts* in 2022. Please include a copy of this letter in your CRA public file.

Sincerely,



Thomas Callahan
Executive Director



PARTNERSHIP for FINANCIAL E Q U I T Y

November 13, 2023

Kristin Bambury
Retail Administration Manager, AVP
Cambridge Savings Bank
81 Wyman Street
Waltham, MA 02451

Dear Kristin,

We are pleased to confirm that Cambridge Savings Bank is a certified 2023 Basic Banking for Massachusetts participant. As you know, Basic Banking for Massachusetts was launched in 1994 to expand access to bank products and services and to encourage those with modest incomes to establish banking relationships. Banks participating in Basic Banking for Massachusetts voluntarily provide low-cost checking and savings accounts that meet the guidelines below.

Basic Checking Account Guidelines

- Requires no more than \$25.00 to open the account
- Charges a monthly fee of no more than \$3.00
- Provides at least 15 free withdrawals
- Charges no more than \$1.00 for each withdrawal over the allowable number of free withdrawals

Basic Savings Account Guidelines

- Requires no more than \$10.00 to open the account
- Charges no monthly fee on account balances of \$10.00 or more
- Charges a monthly fee of no more than \$1.00
- Pays interest on all account balances of \$10.00 or more

Basic Banking accounts cannot be conditional, e.g. limited to those who open both a checking and savings account or to those with Direct Deposit. To help meet the goals of Basic Banking for Massachusetts, we also recommend that participating banks adopt the following procedures:

- Under Basic Banking for Massachusetts, it is expected that participating banks will use their customary account opening guidelines. However, banks are strongly encouraged to exercise flexibility by accepting alternative forms of identification.
- Banks should fully disclose all services counted as a checking account withdrawal.

- It is expected that participating banks will use controls to assure that an applicant has not had prior difficulties with deposit account(s).
- Both the basic checking and savings accounts should only be closed for the same reasons that other accounts are closed. Persons with a basic checking or savings account should not be limited exclusively to ATMs or any form of non-teller related services.

We thank Cambridge Savings for supporting Basic Banking for Massachusetts in 2023 and look forward to celebrating the 30th anniversary of this responsive banking program in the coming year.

Sincerely,

A handwritten signature in black ink that reads "The Call".

Thomas Callahan
Executive Director

BASIC BANKING
FOR MASSACHUSETTS

**Cambridge Savings Bank CRA Assessment Area
Facility Based Assessment Area - 4/1/2024**

State	MSA	County	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Medi	Tract_11
25	14454	021	4001.00	Brookline	02446	20% - <50%	>120%	157.9981	25021400100
25	14454	021	4002.01	Brookline	02446	20% - <50%	80% - 120%	109.3404	25021400201
25	14454	021	4002.02	Brookline	02446	20% - <50%	80% - 120%	81.7577	25021400202
25	14454	021	4003.00	Brookline	02446	20% - <50%	>120%	147.1329	25021400300
25	14454	021	4004.01	Brookline	02446	20% - <50%	>120%	128.3783	25021400401
25	14454	021	4004.02	Brookline	02446	20% - <50%	>120%	222.0119	25021400402
25	14454	021	4005.00	Brookline	02445	20% - <50%	>120%	129.5736	25021400500
25	14454	021	4006.00	Brookline	02445	20% - <50%	>120%	152.3555	25021400600
25	14454	021	4007.00	Brookline	02445	20% - <50%	>120%	161.2137	25021400700
25	14454	021	4008.00	Brookline	02446	20% - <50%	>120%	142.309	25021400800
25	14454	021	4009.00	Brookline	02445	20% - <50%	80% - 120%	102.8648	25021400900
25	14454	021	4010.00	Brookline	02445	20% - <50%	>120%	147.6746	25021401000
25	14454	021	4011.00	Brookline	02445	20% - <50%	>120%	222.0119	25021401100
25	14454	021	4012.01	Brookline	02467	20% - <50%	>120%	208.7561	25021401201
25	14454	021	4012.02	Brookline	02467	20% - <50%	>120%	222.0119	25021401202
25	14454	021	4021.01	Dedham	02026	20% - <50%	>120%	133.005	25021402101
25	14454	021	4021.02	Dedham	02026	20% - <50%	80% - 120%	88.2165	25021402102
25	14454	021	4022.00	Dedham	02026	20% - <50%	>120%	122.1673	25021402200
25	14454	021	4023.00	Dedham	02026	10% - <20%	>120%	145.8177	25021402300
25	14454	021	4024.00	Dedham	02026	20% - <50%	80% - 120%	112.8295	25021402400
25	14454	021	4025.00	Dedham	02026	10% - <20%	>120%	172.182	25021402500
25	14454	021	4031.00	Needham	02492	10% - <20%	>120%	207.0546	25021403100
25	14454	021	4033.00	Needham	02492	10% - <20%	>120%	210.4061	25021403300
25	14454	021	4034.00	Needham	02492	10% - <20%	>120%	167.8847	25021403400
25	14454	021	4035.01	Needham	02494	20% - <50%	80% - 120%	116.2414	25021403501
25	14454	021	4035.02	Needham	02494	20% - <50%	>120%	180.1992	25021403502
25	14454	021	4041.00	Wellesley	02481	20% - <50%	>120%	222.0119	25021404100
25	14454	021	4042.01	Wellesley	02481	10% - <20%	>120%	222.0119	25021404201
25	14454	021	4042.02	Wellesley	02481	20% - <50%	>120%	192.6869	25021404202
25	14454	021	4043.01	Wellesley	02481	20% - <50%	>120%	222.0119	25021404301
25	14454	021	4043.02	Wellesley	02482	20% - <50%	>120%	196.3563	25021404302
25	14454	021	4044.00	Wellesley	02482	20% - <50%	>120%	222.0119	25021404400
25	14454	021	4051.00	Dover	02030	10% - <20%	>120%	222.0119	25021405100
25	14454	021	4061.01	Medfield	02052	10% - <20%	>120%	169.1599	25021406101
25	14454	021	4061.02	Medfield	02052	10% - <20%	>120%	198.8233	25021406102
25	14454	021	4071.01	Millis	02054	10% - <20%	>120%	127.0427	25021407101
25	14454	021	4071.02	Millis	02054	10% - <20%	80% - 120%	98.8855	25021407102
25	14454	021	4081.02	Medway	02053	10% - <20%	80% - 120%	109.9878	25021408102
25	14454	021	4081.03	Medway	02053	10% - <20%	>120%	162.29	25021408103
25	14454	021	4081.04	Medway	02053	10% - <20%	>120%	139.8021	25021408104
25	14454	021	4091.01	Norfolk	02056	20% - <50%	>120%	149.8574	25021409101
25	14454	021	4091.02	Norfolk	02056	<10%	>120%	163.8654	25021409102
25	14454	021	4101.00	Foxborough	02035	10% - <20%	80% - 120%	109.5784	25021410100
25	14454	021	4103.00	Foxborough	02035	10% - <20%	80% - 120%	108.0847	25021410300
25	14454	021	4104.00	Foxborough	02035	10% - <20%	80% - 120%	100.9422	25021410400
25	14454	021	4111.01	Walpole	02071	20% - <50%	>120%	121.7286	25021411101
25	14454	021	4111.02	Walpole	02081	10% - <20%	>120%	140.374	25021411102
25	14454	021	4112.00	Walpole	02032	20% - <50%	>120%	149.8805	25021411200
25	14454	021	4113.01	Walpole	02081	<10%	>120%	151.3875	25021411301
25	14454	021	4113.02	Walpole	02081	10% - <20%	80% - 120%	105.0032	25021411302
25	14454	021	4121.00	Westwood	02090	10% - <20%	>120%	182.1636	25021412100
25	14454	021	4122.00	Westwood	02090	10% - <20%	>120%	139.6449	25021412200
25	14454	021	4123.00	Westwood	02090	20% - <50%	>120%	141.7318	25021412300
25	14454	021	4131.00	Norwood	02062	20% - <50%	80% - 120%	110.3013	25021413100
25	14454	021	4132.01	Norwood	02062	20% - <50%	50% - 80%	62.6071	25021413201
25	14454	021	4132.02	Norwood	02062	20% - <50%	80% - 120%	114.0435	25021413202
25	14454	021	4133.00	Norwood	02062	10% - <20%	>120%	129.6153	25021413300
25	14454	021	4134.01	Norwood	02062	20% - <50%	80% - 120%	102.6188	25021413401
25	14454	021	4134.02	Norwood	02062	20% - <50%	80% - 120%	95.2267	25021413402
25	14454	021	4135.00	Norwood	02062	20% - <50%	50% - 80%	75.4837	25021413500
25	14454	021	4141.00	Sharon	02067	20% - <50%	>120%	127.4263	25021414100
25	14454	021	4142.00	Sharon	02067	20% - <50%	>120%	171.1705	25021414200
25	14454	021	4143.00	Sharon	02067	20% - <50%	>120%	134.1257	25021414300
25	14454	021	4151.01	Canton	02021	20% - <50%	>120%	146.9162	25021415101
25	14454	021	4151.03	Canton	02021	20% - <50%	80% - 120%	107.6886	25021415103
25	14454	021	4151.04	Canton	02021	20% - <50%	80% - 120%	105.3167	25021415104
25	14454	021	4152.01	Canton	02021	20% - <50%	>120%	151.7587	25021415201
25	14454	021	4152.02	Canton	02021	20% - <50%	80% - 120%	88.2822	25021415202
25	14454	021	4153.00	Canton	02021	10% - <20%	>120%	126.8242	25021415300

**Cambridge Savings Bank CRA Assessment Area
Facility Based Assessment Area - 4/1/2024**

25	14454	021	4161.01	Milton	02186	10% - <20%	>120%	172.9954	25021416101
25	14454	021	4161.02	Milton	02186	20% - <50%	>120%	207.4569	25021416102
25	14454	021	4162.00	Milton	02186	50% - <80%	80% - 120%	108.4151	25021416200
25	14454	021	4163.00	Milton	02186	20% - <50%	>120%	166.1379	25021416300
25	14454	021	4164.00	Milton	02186	10% - <20%	>120%	154.1964	25021416400
25	14454	021	4171.00	Quincy	02170	20% - <50%	80% - 120%	85.333	25021417100
25	14454	021	4172.01	Quincy	02171	50% - <80%	50% - 80%	68.7976	25021417201
25	14454	021	4172.02	Quincy	02170	50% - <80%	N/A	0	25021417202
25	14454	021	4173.00	Quincy	02171	20% - <50%	>120%	126.247	25021417300
25	14454	021	4174.00	Quincy	02171	10% - <20%	80% - 120%	105.3788	25021417400
25	14454	021	4175.01	Quincy	02170	50% - <80%	80% - 120%	95.6823	25021417501
25	14454	021	4175.02	Quincy	02171	50% - <80%	50% - 80%	76.9881	25021417502
25	14454	021	4176.01	Quincy	02170	50% - <80%	50% - 80%	58.2104	25021417601
25	14454	021	4176.02	Quincy	02170	20% - <50%	80% - 120%	96.3279	25021417602
25	14454	021	4177.02	Quincy	02169	20% - <50%	80% - 120%	108.9443	25021417702
25	14454	021	4177.03	Quincy	02169	20% - <50%	<50%	32.6489	25021417703
25	14454	021	4177.04	Quincy	02169	20% - <50%	80% - 120%	89.4207	25021417704
25	14454	021	4178.01	Quincy	02169	10% - <20%	80% - 120%	104.2341	25021417801
25	14454	021	4178.02	Quincy	02169	50% - <80%	<50%	43.6455	25021417802
25	14454	021	4179.01	Quincy	02169	20% - <50%	50% - 80%	59.3684	25021417901
25	14454	021	4179.02	Quincy	02169	20% - <50%	50% - 80%	63.9072	25021417902
25	14454	021	4180.02	Quincy	02169	50% - <80%	80% - 120%	86.6233	25021418002
25	14454	021	4180.03	Quincy	02169	20% - <50%	>120%	130.9865	25021418003
25	14454	021	4180.04	Quincy	02169	50% - <80%	50% - 80%	62.3078	25021418004
25	14454	021	4181.01	Quincy	02169	20% - <50%	80% - 120%	103.1339	25021418101
25	14454	021	4181.02	Quincy	02169	20% - <50%	50% - 80%	70.7016	25021418102
25	14454	021	4182.01	Quincy	02169	20% - <50%	80% - 120%	98.413	25021418201
25	14454	021	4191.00	Braintree	02184	20% - <50%	>120%	123.1122	25021419100
25	14454	021	4192.00	Braintree	02184	20% - <50%	>120%	120.1959	25021419200
25	14454	021	4193.00	Braintree	02184	20% - <50%	80% - 120%	84.8766	25021419300
25	14454	021	4194.00	Braintree	02184	20% - <50%	80% - 120%	101.2112	25021419400
25	14454	021	4195.00	Braintree	02184	20% - <50%	>120%	120.6612	25021419500
25	14454	021	4196.01	Braintree	02184	20% - <50%	>120%	173.2423	25021419601
25	14454	021	4196.02	Braintree	02184	20% - <50%	>120%	124.2356	25021419602
25	14454	021	4197.00	Braintree	02184	20% - <50%	>120%	139.1387	25021419700
25	14454	021	4198.00	Braintree	02184	20% - <50%	80% - 120%	91.8317	25021419800
25	14454	021	4201.01	Randolph	02368	50% - <80%	80% - 120%	91.9738	25021420101
25	14454	021	4201.02	Randolph	02368	50% - <80%	50% - 80%	76.7563	25021420102
25	14454	021	4202.01	Randolph	02368	50% - <80%	80% - 120%	95.661	25021420201
25	14454	021	4202.02	Randolph	02368	50% - <80%	80% - 120%	85.9715	25021420202
25	14454	021	4203.01	Randolph	02368	50% - <80%	80% - 120%	80.7711	25021420301
25	14454	021	4203.02	Randolph	02368	50% - <80%	80% - 120%	91.6861	25021420302
25	14454	021	4211.00	Holbrook	02343	20% - <50%	80% - 120%	92.3903	25021421100
25	14454	021	4212.00	Holbrook	02343	20% - <50%	80% - 120%	100.2752	25021421200
25	14454	021	4221.00	Weymouth	02190	10% - <20%	>120%	128.809	25021422100
25	14454	021	4222.01	Weymouth	02190	20% - <50%	N/A	0	25021422201
25	14454	021	4222.02	Weymouth	02190	20% - <50%	80% - 120%	95.312	25021422202
25	14454	021	4223.01	Weymouth	02188	10% - <20%	80% - 120%	115.8924	25021422301
25	14454	021	4223.03	Weymouth	02189	20% - <50%	50% - 80%	75.5192	25021422303
25	14454	021	4223.04	Weymouth	02190	10% - <20%	>120%	159.9589	25021422304
25	14454	021	4224.01	Weymouth	02188	20% - <50%	80% - 120%	93.3485	25021422401
25	14454	021	4224.02	Weymouth	02188	10% - <20%	80% - 120%	106.591	25021422402
25	14454	021	4225.01	Weymouth	02189	20% - <50%	50% - 80%	71.0994	25021422501
25	14454	021	4225.02	Weymouth	02189	20% - <50%	50% - 80%	70.7691	25021422502
25	14454	021	4226.00	Weymouth	02189	10% - <20%	80% - 120%	111.9672	25021422600
25	14454	021	4227.00	Weymouth	02191	20% - <50%	80% - 120%	92.2873	25021422700
25	14454	021	4228.00	Weymouth	02191	10% - <20%	80% - 120%	102.403	25021422800
25	14454	021	4231.01	Cohasset	02025	<10%	>120%	183.3811	25021423101
25	14454	021	4231.02	Cohasset	02025	<10%	>120%	209.9851	25021423102
25	14454	021	4401.01	Plainville	02762	10% - <20%	80% - 120%	87.1393	25021440101
25	14454	021	4401.02	Plainville	02762	10% - <20%	80% - 120%	98.5302	25021440102
25	14454	021	4412.02	Wrentham	02093	<10%	>120%	166.5082	25021441202
25	14454	021	4412.03	Wrentham	02093	<10%	>120%	139.1867	25021441203
25	14454	021	4412.04	Wrentham	02093	10% - <20%	>120%	125.1947	25021441204
25	14454	021	4421.01	Franklin	02038	10% - <20%	80% - 120%	112.4486	25021442101
25	14454	021	4421.03	Franklin	02038	10% - <20%	>120%	143.7326	25021442103
25	14454	021	4421.04	Franklin	02038	10% - <20%	>120%	131.1366	25021442104
25	14454	021	4421.05	Franklin	02038	10% - <20%	80% - 120%	115.1988	25021442105
25	14454	021	4422.01	Franklin	02038	10% - <20%	>120%	145.506	25021442201
25	14454	021	4422.03	Franklin	02038	10% - <20%	80% - 120%	107.7393	25021442203

**Cambridge Savings Bank CRA Assessment Area
Facility Based Assessment Area - 4/1/2024**

25	14454	021	4422.04	Franklin	02038	10% - <20%	80% - 120%	119.7936	25021442204
25	14454	021	4431.03	Bellingham	02019	10% - <20%	80% - 120%	111.4495	25021443103
25	14454	021	4431.04	Bellingham	02019	10% - <20%	80% - 120%	106.4445	25021443104
25	14454	021	4431.05	Bellingham	02019	10% - <20%	80% - 120%	94.5252	25021443105
25	14454	021	4431.06	Bellingham	02019	10% - <20%	80% - 120%	108.0083	25021443106
25	14454	021	4561.01	Stoughton	02072	20% - <50%	80% - 120%	108.8964	25021456101
25	14454	021	4561.02	Stoughton	02072	20% - <50%	50% - 80%	76.9268	25021456102
25	14454	021	4562.00	Stoughton	02072	20% - <50%	80% - 120%	92.4702	25021456200
25	14454	021	4563.01	Stoughton	02072	50% - <80%	50% - 80%	65.2694	25021456301
25	14454	021	4563.02	Stoughton	02072	20% - <50%	50% - 80%	77.9507	25021456302
25	14454	021	4564.01	Stoughton	02072	20% - <50%	80% - 120%	101.0594	25021456401
25	14454	021	4564.02	Stoughton	02072	20% - <50%	80% - 120%	116.6916	25021456402
25	14454	021	4571.00	Avon	02322	20% - <50%	80% - 120%	95.4061	25021457100
25	14454	021	4572.00	Needham	02494	10% - <20%	>120%	191.9845	25021457200
25	14454	021	9800.00	Quincy	02184	80% - 100%	N/A	0	25021980000
25	14454	025	1.01	Boston	02134	20% - <50%	80% - 120%	108.6371	25025000101
25	14454	025	1.02	Boston	02135	50% - <80%	80% - 120%	87.7831	25025000102
25	14454	025	2.01	Boston	02135	20% - <50%	80% - 120%	88.9056	25025000201
25	14454	025	2.02	Boston	02135	20% - <50%	50% - 80%	69.5169	25025000202
25	14454	025	3.01	Boston	02135	20% - <50%	80% - 120%	96.8057	25025000301
25	14454	025	3.02	Boston	02135	20% - <50%	80% - 120%	82.0783	25025000302
25	14454	025	4.01	Boston	02135	20% - <50%	50% - 80%	77.8193	25025000401
25	14454	025	4.02	Boston	02135	20% - <50%	80% - 120%	113.9192	25025000402
25	14454	025	5.02	Boston	02467	20% - <50%	80% - 120%	106.2145	25025000502
25	14454	025	5.03	Boston	02135	20% - <50%	80% - 120%	99.0879	25025000503
25	14454	025	5.05	Boston	02135	20% - <50%	>120%	128.1785	25025000505
25	14454	025	5.06	Boston	02135	20% - <50%	50% - 80%	72.6944	25025000506
25	14454	025	6.01	Boston	02135	20% - <50%	80% - 120%	113.0578	25025000601
25	14454	025	6.03	Boston	02135	50% - <80%	N/A	0	25025000603
25	14454	025	6.04	Boston	02134	20% - <50%	50% - 80%	57.3898	25025000604
25	14454	025	7.01	Boston	02134	20% - <50%	50% - 80%	64.3503	25025000701
25	14454	025	7.03	Boston	02134	20% - <50%	>120%	125.6582	25025000703
25	14454	025	7.04	Boston	02134	20% - <50%	80% - 120%	80.1086	25025000704
25	14454	025	8.04	Boston	02134	50% - <80%	N/A	0	25025000804
25	14454	025	8.05	Boston	02134	50% - <80%	N/A	0	25025000805
25	14454	025	0008.06	Boston	02134	50% - <80%	50% - 80%	59.6259	25025000806
25	14454	025	8.07	Boston	02215	20% - <50%	N/A	0	25025000807
25	14454	025	101.03	Boston	02215	20% - <50%	>120%	197.4886	25025010103
25	14454	025	101.04	Boston	02215	20% - <50%	>120%	149.4871	25025010104
25	14454	025	102.04	Boston	02215	50% - <80%	N/A	0	25025010204
25	14454	025	102.05	Boston	02215	50% - <80%	>120%	147.9685	25025010205
25	14454	025	102.06	Boston	02215	50% - <80%	N/A	0	25025010206
25	14454	025	103	Boston	02115	20% - <50%	80% - 120%	80.2197	25025010300
25	14454	025	0104.03	Boston	02115	50% - <80%	<50%	47.2235	25025010403
25	14454	025	0104.04	Boston	02115	20% - <50%	50% - 80%	64.5217	25025010404
25	14454	025	0104.05	Boston	02115	20% - <50%	<50%	42.6714	25025010405
25	14454	025	0104.08	Boston	02215	20% - <50%	80% - 120%	85.4742	25025010408
25	14454	025	0105.00	Boston	02115	20% - <50%	50% - 80%	50.7979	25025010500
25	14454	025	0106.00	Boston	02199	20% - <50%	>120%	186.8365	25025010600
25	14454	025	0107.01	Boston	02116	20% - <50%	>120%	161.513	25025010701
25	14454	025	0107.02	Boston	02116	20% - <50%	>120%	192.0395	25025010702
25	14454	025	0108.01	Boston	02116	20% - <50%	>120%	222.0119	25025010801
25	14454	025	0108.02	Boston	02115	10% - <20%	>120%	222.0119	25025010802
25	14454	025	0201.01	Boston	02108	10% - <20%	>120%	222.0119	25025020101
25	14454	025	0202.00	Boston	02114	20% - <50%	>120%	152.9105	25025020200
25	14454	025	0203.01	Boston	02114	20% - <50%	>120%	146.3052	25025020301
25	14454	025	0203.02	Boston	02108	20% - <50%	>120%	198.1448	25025020302
25	14454	025	0203.04	Boston	02114	20% - <50%	>120%	222.0119	25025020304
25	14454	025	0203.05	Boston	02114	20% - <50%	>120%	169.7034	25025020305
25	14454	025	0301.00	Boston	02113	10% - <20%	80% - 120%	84.7806	25025030100
25	14454	025	0302.00	Boston	02113	10% - <20%	80% - 120%	112.1946	25025030200
25	14454	025	0303.01	Boston	02110	10% - <20%	80% - 120%	116.4545	25025030301
25	14454	025	0303.02	Boston	02203	20% - <50%	>120%	222.0119	25025030302
25	14454	025	0304.00	Boston	02113	10% - <20%	>120%	197.096	25025030400
25	14454	025	0305.00	Boston	02109	10% - <20%	>120%	152.1512	25025030500
25	14454	025	0401.00	Boston	02129	10% - <20%	>120%	197.7008	25025040100
25	14454	025	0402.00	Boston	02129	20% - <50%	80% - 120%	105.2705	25025040200
25	14454	025	0403.00	Boston	02129	20% - <50%	>120%	140.2372	25025040300
25	14454	025	0404.01	Boston	02129	20% - <50%	80% - 120%	117.1765	25025040401
25	14454	025	0406.00	Boston	02129	10% - <20%	>120%	175.7022	25025040600

**Cambridge Savings Bank CRA Assessment Area
Facility Based Assessment Area - 4/1/2024**

25	14454	025	0408.01	Boston	02129	20% - <50%	80% - 120%	112.1155	25025040801
25	14454	025	0501.01	Boston	02128	50% - <80%	50% - 80%	62.2217	25025050101
25	14454	025	0502.00	Boston	02128	50% - <80%	<50%	43.824	25025050200
25	14454	025	0503.00	Boston	02128	50% - <80%	50% - 80%	53.7764	25025050300
25	14454	025	0504.00	Boston	02128	50% - <80%	<50%	47.7323	25025050400
25	14454	025	0505.00	Boston	02128	50% - <80%	80% - 120%	83.4131	25025050500
25	14454	025	0506.00	Boston	02128	50% - <80%	50% - 80%	52.9292	25025050600
25	14454	025	0507.00	Boston	02128	50% - <80%	<50%	38.732	25025050700
25	14454	025	0509.01	Boston	02128	50% - <80%	<50%	49.6798	25025050901
25	14454	025	0510.00	Boston	02128	50% - <80%	50% - 80%	74.5264	25025051000
25	14454	025	0511.01	Boston	02128	50% - <80%	<50%	44.1748	25025051101
25	14454	025	0512.00	Boston	02128	20% - <50%	80% - 120%	86.5594	25025051200
25	14454	025	0601.01	Boston	02127	<10%	>120%	163.7331	25025060101
25	14454	025	0602.00	Boston	02127	<10%	>120%	133.5769	25025060200
25	14454	025	0603.01	Boston	02127	<10%	>120%	139.0348	25025060301
25	14454	025	0604.00	Boston	02127	<10%	>120%	146.878	25025060400
25	14454	025	0605.01	Boston	02127	10% - <20%	>120%	123.1371	25025060501
25	14454	025	0606.01	Boston	02127	10% - <20%	>120%	208.5891	25025060601
25	14454	025	0606.02	Boston	02127	10% - <20%	>120%	188.0433	25025060602
25	14454	025	0606.03	Boston	02210	20% - <50%	>120%	170.6066	25025060603
25	14454	025	0606.04	Boston	02210	20% - <50%	>120%	222.0119	25025060604
25	14454	025	0607.00	Boston	02127	80% - 100%	<50%	18.2652	25025060700
25	14454	025	0608.00	Boston	02127	10% - <20%	>120%	160.514	25025060800
25	14454	025	0610.00	Boston	02127	50% - <80%	50% - 80%	56.0817	25025061000
25	14454	025	0611.01	Boston	02127	80% - 100%	<50%	12.4574	25025061101
25	14454	025	0612.01	Boston	02127	20% - <50%	N/A	0	25025061201
25	14454	025	0612.02	Boston	02118	N/A	N/A	0	25025061202
25	14454	025	0612.03	Boston	02127	20% - <50%	>120%	209.8004	25025061203
25	14454	025	0612.04	Boston	02210	10% - <20%	>120%	166.7232	25025061204
25	14454	025	0701.02	Boston	02111	20% - <50%	N/A	0	25025070102
25	14454	025	0701.03	Boston	02111	50% - <80%	<50%	46.3665	25025070103
25	14454	025	0701.04	Boston	02111	20% - <50%	>120%	218.7732	25025070104
25	14454	025	0702.01	Boston	02116	20% - <50%	<50%	35.3228	25025070201
25	14454	025	0702.02	Boston	02111	50% - <80%	<50%	31.5939	25025070202
25	14454	025	0703.01	Boston	02116	20% - <50%	>120%	210.4478	25025070301
25	14454	025	0703.02	Boston	02116	20% - <50%	>120%	217.8301	25025070302
25	14454	025	0704.02	Boston	02118	50% - <80%	<50%	29.5505	25025070402
25	14454	025	0705.01	Boston	02118	20% - <50%	>120%	170.8748	25025070501
25	14454	025	0705.02	Boston	02118	50% - <80%	<50%	32.5619	25025070502
25	14454	025	0706.00	Boston	02116	20% - <50%	>120%	219.5689	25025070600
25	14454	025	0707.00	Boston	02116	20% - <50%	N/A	0	25025070700
25	14454	025	0708.01	Boston	02118	20% - <50%	N/A	0	25025070801
25	14454	025	0708.02	Boston	02118	20% - <50%	>120%	174.0158	25025070802
25	14454	025	0709.01	Boston	02118	50% - <80%	<50%	39.7071	25025070901
25	14454	025	0709.02	Boston	02118	20% - <50%	>120%	222.0119	25025070902
25	14454	025	0711.01	Boston	02118	20% - <50%	50% - 80%	74.0406	25025071101
25	14454	025	0712.01	Boston	02118	50% - <80%	50% - 80%	56.2425	25025071201
25	14454	025	0801.00	Boston	02119	80% - 100%	<50%	45.8017	25025080100
25	14454	025	0803.00	Boston	02119	80% - 100%	50% - 80%	55.0862	25025080300
25	14454	025	0804.01	Boston	02119	80% - 100%	<50%	16.6233	25025080401
25	14454	025	0805.00	Boston	02120	80% - 100%	<50%	40.1733	25025080500
25	14454	025	0806.01	Boston	02120	50% - <80%	<50%	24.5135	25025080601
25	14454	025	0808.01	Boston	02120	50% - <80%	<50%	25.5312	25025080801
25	14454	025	0809.00	Boston	02120	20% - <50%	50% - 80%	69.6688	25025080900
25	14454	025	0810.01	Boston	02115	50% - <80%	<50%	36.8209	25025081001
25	14454	025	0811.01	Boston	02130	20% - <50%	50% - 80%	68.7159	25025081101
25	14454	025	0811.02	Boston	02120	50% - <80%	80% - 120%	89.2866	25025081102
25	14454	025	0812.00	Boston	02130	80% - 100%	<50%	28.5044	25025081200
25	14454	025	0813.01	Boston	02119	80% - 100%	<50%	45.3675	25025081301
25	14454	025	0813.02	Boston	02119	80% - 100%	<50%	20.7926	25025081302
25	14454	025	0814.00	Boston	02119	50% - <80%	80% - 120%	89.41	25025081400
25	14454	025	0815.00	Boston	02119	80% - 100%	<50%	49.3548	25025081500
25	14454	025	0817.00	Boston	02119	80% - 100%	<50%	37.5518	25025081700
25	14454	025	0818.00	Boston	02119	80% - 100%	<50%	38.8519	25025081800
25	14454	025	0819.00	Boston	02121	80% - 100%	50% - 80%	72.0523	25025081900
25	14454	025	0820.00	Boston	02121	80% - 100%	50% - 80%	71.3809	25025082000
25	14454	025	0821.00	Boston	02121	80% - 100%	<50%	25.1769	25025082100
25	14454	025	0901.00	Boston	02121	80% - 100%	<50%	29.4288	25025090100
25	14454	025	0902.00	Boston	02121	80% - 100%	<50%	30.8799	25025090200
25	14454	025	0903.00	Boston	02121	80% - 100%	<50%	39.5916	25025090300

**Cambridge Savings Bank CRA Assessment Area
Facility Based Assessment Area - 4/1/2024**

25	14454	025	0904.00	Boston	02125	80% - 100%	<50%	44.8151	25025090400
25	14454	025	0906.00	Boston	02119	80% - 100%	<50%	47.8913	25025090600
25	14454	025	0907.00	Boston	02125	20% - <50%	80% - 120%	115.3533	25025090700
25	14454	025	0909.01	Boston	02125	50% - <80%	<50%	30.7112	25025090901
25	14454	025	0910.01	Boston	02125	20% - <50%	50% - 80%	68.2364	25025091001
25	14454	025	0911.00	Boston	02125	20% - <50%	80% - 120%	105.8992	25025091100
25	14454	025	0912.00	Boston	02125	50% - <80%	80% - 120%	86.8764	25025091200
25	14454	025	0913.00	Boston	02125	80% - 100%	<50%	39.5801	25025091300
25	14454	025	0914.00	Boston	02125	80% - 100%	50% - 80%	50.392	25025091400
25	14454	025	0915.00	Boston	02125	80% - 100%	<50%	47.6684	25025091500
25	14454	025	0916.00	Boston	02122	80% - 100%	<50%	44.5256	25025091600
25	14454	025	0917.00	Boston	02122	80% - 100%	<50%	49.1594	25025091700
25	14454	025	0918.00	Boston	02125	80% - 100%	50% - 80%	56.222	25025091800
25	14454	025	0919.00	Boston	02121	80% - 100%	50% - 80%	54.0454	25025091900
25	14454	025	0920.00	Boston	02124	80% - 100%	50% - 80%	58.221	25025092000
25	14454	025	0921.01	Boston	02122	50% - <80%	50% - 80%	50.7659	25025092101
25	14454	025	0922.00	Boston	02124	50% - <80%	80% - 120%	85.357	25025092200
25	14454	025	0923.00	Boston	02124	80% - 100%	50% - 80%	70.3908	25025092300
25	14454	025	0924.00	Boston	02124	80% - 100%	<50%	32.1178	25025092400
25	14454	025	1001.00	Boston	02124	80% - 100%	<50%	31.942	25025100100
25	14454	025	1002.00	Boston	02124	80% - 100%	50% - 80%	54.2124	25025100200
25	14454	025	1003.00	Boston	02124	80% - 100%	50% - 80%	63.2838	25025100300
25	14454	025	1004.00	Boston	02124	80% - 100%	80% - 120%	83.937	25025100400
25	14454	025	1005.00	Boston	02124	80% - 100%	50% - 80%	52.1726	25025100500
25	14454	025	1006.01	Boston	02122	50% - <80%	50% - 80%	69.6564	25025100601
25	14454	025	1006.03	Boston	02122	20% - <50%	80% - 120%	83.1955	25025100603
25	14454	025	1007.00	Boston	02124	10% - <20%	>120%	130.8923	25025100700
25	14454	025	1008.00	Boston	02124	20% - <50%	80% - 120%	97.4379	25025100800
25	14454	025	1009.00	Boston	02126	50% - <80%	80% - 120%	88.3	25025100900
25	14454	025	1010.01	Boston	02126	80% - 100%	50% - 80%	63.7269	25025101001
25	14454	025	1010.02	Boston	02126	80% - 100%	<50%	39.1885	25025101002
25	14454	025	1011.01	Boston	02126	80% - 100%	<50%	46.2644	25025101101
25	14454	025	1011.02	Boston	02126	80% - 100%	50% - 80%	53.4877	25025101102
25	14454	025	1101.04	Boston	02131	80% - 100%	<50%	41.2283	25025110104
25	14454	025	1101.05	Boston	02130	20% - <50%	80% - 120%	118.8593	25025110105
25	14454	025	1101.06	Boston	02130	20% - <50%	N/A	0	25025110106
25	14454	025	1102.01	Boston	02131	80% - 100%	50% - 80%	64.1611	25025110201
25	14454	025	1103.01	Boston	02131	50% - <80%	50% - 80%	78.6585	25025110301
25	14454	025	1104.01	Boston	02131	50% - <80%	50% - 80%	74.4216	25025110401
25	14454	025	1104.03	Boston	02131	50% - <80%	>120%	122.0652	25025110403
25	14454	025	1105.01	Boston	02131	20% - <50%	80% - 120%	111.1787	25025110501
25	14454	025	1105.02	Boston	02131	20% - <50%	80% - 120%	95.1752	25025110502
25	14454	025	1106.01	Boston	02467	10% - <20%	>120%	174.2786	25025110601
25	14454	025	1106.07	Boston	02131	20% - <50%	>120%	123.9629	25025110607
25	14454	025	1201.03	Boston	02130	20% - <50%	>120%	186.6944	25025120103
25	14454	025	1201.04	Boston	02130	20% - <50%	80% - 120%	103.4687	25025120104
25	14454	025	1201.05	Boston	02130	20% - <50%	>120%	179.1416	25025120105
25	14454	025	1202.01	Boston	02130	20% - <50%	80% - 120%	103.2067	25025120201
25	14454	025	1203.01	Boston	02130	50% - <80%	80% - 120%	109.7844	25025120301
25	14454	025	1204.00	Boston	02130	20% - <50%	>120%	145.9349	25025120400
25	14454	025	1205.00	Boston	02130	50% - <80%	50% - 80%	79.3423	25025120500
25	14454	025	1206.00	Boston	02130	20% - <50%	>120%	150.7597	25025120600
25	14454	025	1207.00	Boston	02130	20% - <50%	>120%	125.8802	25025120700
25	14454	025	1301.01	Boston	02132	20% - <50%	>120%	147.4783	25025130101
25	14454	025	1302.00	Boston	02132	20% - <50%	>120%	140.0685	25025130200
25	14454	025	1303.00	Boston	02132	20% - <50%	>120%	145.3737	25025130300
25	14454	025	1304.02	Boston	02132	20% - <50%	>120%	127.5728	25025130402
25	14454	025	1304.04	Boston	02132	20% - <50%	80% - 120%	92.8006	25025130404
25	14454	025	1304.06	Boston	02132	50% - <80%	<50%	46.5486	25025130406
25	14454	025	1401.02	Boston	02136	50% - <80%	80% - 120%	95.7578	25025140102
25	14454	025	1401.05	Boston	02136	50% - <80%	80% - 120%	80.368	25025140105
25	14454	025	1401.06	Boston	02131	80% - 100%	50% - 80%	51.5252	25025140106
25	14454	025	1401.07	Boston	02136	50% - <80%	80% - 120%	86.499	25025140107
25	14454	025	1402.01	Boston	02136	50% - <80%	80% - 120%	86.6038	25025140201
25	14454	025	1402.02	Boston	02136	50% - <80%	80% - 120%	103.3523	25025140202
25	14454	025	1403.00	Boston	02136	80% - 100%	50% - 80%	63.4099	25025140300
25	14454	025	1404.00	Boston	02136	80% - 100%	50% - 80%	59.8222	25025140400
25	14454	025	1601.02	Chelsea	02150	80% - 100%	50% - 80%	56.8392	25025160102
25	14454	025	1601.03	Chelsea	02150	80% - 100%	50% - 80%	60.1978	25025160103
25	14454	025	1602.00	Chelsea	02150	80% - 100%	<50%	45.0025	25025160200

**Cambridge Savings Bank CRA Assessment Area
Facility Based Assessment Area - 4/1/2024**

25	14454	025	1603.00	Chelsea	02150	20% - <50%	80% - 120%	98.5178	25025160300
25	14454	025	1604.00	Chelsea	02150	50% - <80%	50% - 80%	53.7915	25025160400
25	14454	025	1605.01	Chelsea	02150	80% - 100%	50% - 80%	72.951	25025160501
25	14454	025	1605.02	Chelsea	02150	80% - 100%	<50%	45.6756	25025160502
25	14454	025	1606.01	Chelsea	02150	50% - <80%	50% - 80%	66.5207	25025160601
25	14454	025	1606.02	Chelsea	02150	50% - <80%	50% - 80%	57.7681	25025160602
25	14454	025	1701.01	Revere	02151	50% - <80%	50% - 80%	76.1311	25025170101
25	14454	025	1701.02	Revere	02151	50% - <80%	50% - 80%	71.8463	25025170102
25	14454	025	1702.00	Revere	02151	20% - <50%	<50%	44.1713	25025170200
25	14454	025	1703.01	Revere	02151	20% - <50%	80% - 120%	91.2465	25025170301
25	14454	025	1703.02	Revere	02151	50% - <80%	50% - 80%	72.5736	25025170302
25	14454	025	1704.00	Revere	02151	50% - <80%	80% - 120%	94.5394	25025170400
25	14454	025	1705.02	Revere	02151	20% - <50%	50% - 80%	77.7038	25025170502
25	14454	025	1705.03	Revere	02151	20% - <50%	50% - 80%	66.5633	25025170503
25	14454	025	1705.04	Revere	02151	50% - <80%	80% - 120%	95.8919	25025170504
25	14454	025	1706.01	Revere	02151	50% - <80%	80% - 120%	83.9938	25025170601
25	14454	025	1707.01	Revere	02151	50% - <80%	50% - 80%	55.5507	25025170701
25	14454	025	1707.02	Revere	02151	50% - <80%	<50%	39.7888	25025170702
25	14454	025	1708.00	Revere	02151	50% - <80%	50% - 80%	66.6619	25025170800
25	14454	025	1801.01	Winthrop	02152	20% - <50%	50% - 80%	70.3668	25025180101
25	14454	025	1802.00	Winthrop	02152	20% - <50%	80% - 120%	101.332	25025180200
25	14454	025	1803.01	Winthrop	02152	10% - <20%	80% - 120%	106.9649	25025180301
25	14454	025	1804.00	Winthrop	02152	10% - <20%	80% - 120%	114.6047	25025180400
25	14454	025	1805.00	Winthrop	02152	20% - <50%	80% - 120%	96.0393	25025180500
25	14454	025	9801.01	Boston	02045	N/A	N/A	0	25025980101
25	14454	025	9803.00	Boston	02121	50% - <80%	N/A	0	25025980300
25	14454	025	9807.00	Boston	02132	50% - <80%	N/A	0	25025980700
25	14454	025	9809.00	Boston	02132	20% - <50%	N/A	0	25025980900
25	14454	025	9810.00	Boston	02131	80% - 100%	N/A	0	25025981000
25	14454	025	9811.00	Boston	02126	50% - <80%	N/A	0	25025981100
25	14454	025	9812.01	Boston	02127	N/A	N/A	0	25025981201
25	14454	025	9812.02	Boston	02210	80% - 100%	N/A	0	25025981202
25	14454	025	9813.00	Boston	02128	20% - <50%	N/A	0	25025981300
25	14454	025	9815.01	Boston	02115	50% - <80%	N/A	0	25025981501
25	14454	025	9815.02	Boston	02151	80% - 100%	N/A	0	25025981502
25	14454	025	9816.00	Boston	02128	80% - 100%	N/A	0	25025981600
25	14454	025	9817.00	Boston	02116	50% - <80%	N/A	0	25025981700
25	14454	025	9818.00	Boston	02130	20% - <50%	N/A	0	25025981800
25	14454	025	9819.00	Boston	02132	N/A	N/A	0	25025981900
25	14454	025	9901.01	Boston	NA	N/A	N/A	0	25025990101
25	15764	009	2011.00	Nahant	01908	<10%	80% - 120%	112.6274	25009201100
25	15764	009	2021.01	Swampscott	01907	10% - <20%	80% - 120%	107.5839	25009202101
25	15764	009	2021.03	Swampscott	01907	10% - <20%	N/A	0	25009202103
25	15764	009	2021.04	Swampscott	01907	10% - <20%	50% - 80%	77.4516	25009202104
25	15764	009	2022.00	Swampscott	01907	10% - <20%	>120%	146.8048	25009202200
25	15764	009	2031.00	Marblehead	01945	<10%	>120%	167.4212	25009203100
25	15764	009	2032.00	Marblehead	01945	<10%	>120%	135.2359	25009203200
25	15764	009	2033.01	Marblehead	01945	<10%	80% - 120%	91.3756	25009203301
25	15764	009	2033.02	Marblehead	01945	<10%	>120%	132.0297	25009203302
25	15764	009	2041.01	Salem	01970	20% - <50%	50% - 80%	64.0248	25009204101
25	15764	009	2041.02	Salem	01970	20% - <50%	80% - 120%	83.9028	25009204102
25	15764	009	2042.00	Salem	01970	20% - <50%	<50%	48.9714	25009204200
25	15764	009	2043.00	Salem	01970	50% - <80%	<50%	34.4704	25009204300
25	15764	009	2044.00	Salem	01945	10% - <20%	80% - 120%	83.7069	25009204400
25	15764	009	2045.00	Salem	01970	20% - <50%	80% - 120%	86.639	25009204500
25	15764	009	2046.00	Salem	01970	20% - <50%	80% - 120%	89.623	25009204600
25	15764	009	2047.01	Salem	01970	20% - <50%	50% - 80%	78.8271	25009204701
25	15764	009	2047.02	Salem	01970	20% - <50%	50% - 80%	68.5736	25009204702
25	15764	009	2051.00	Lynn	01904	20% - <50%	50% - 80%	77.673	25009205100
25	15764	009	2052.00	Lynn	01904	50% - <80%	50% - 80%	60.337	25009205200
25	15764	009	2053.00	Lynn	01904	20% - <50%	80% - 120%	105.2123	25009205300
25	15764	009	2054.00	Lynn	01904	20% - <50%	80% - 120%	97.565	25009205400
25	15764	009	2055.00	Lynn	01904	50% - <80%	50% - 80%	53.9392	25009205500
25	15764	009	2056.00	Lynn	01905	50% - <80%	50% - 80%	57.6954	25009205600
25	15764	009	2057.00	Lynn	01905	50% - <80%	50% - 80%	72.1898	25009205700
25	15764	009	2058.00	Lynn	01905	50% - <80%	50% - 80%	50.9338	25009205800
25	15764	009	2059.00	Lynn	01905	50% - <80%	50% - 80%	65.9164	25009205900
25	15764	009	2060.00	Lynn	01905	80% - 100%	<50%	44.8761	25009206000
25	15764	009	2061.00	Lynn	01901	80% - 100%	<50%	34.9848	25009206100
25	15764	009	2062.00	Lynn	01902	80% - 100%	50% - 80%	56.3133	25009206200

**Cambridge Savings Bank CRA Assessment Area
Facility Based Assessment Area - 4/1/2024**

25	15764	009	2063.00	Lynn	01902	80% - 100%	50% - 80%	76.7395	25009206300
25	15764	009	2064.00	Lynn	01902	50% - <80%	50% - 80%	63.7416	25009206400
25	15764	009	2065.00	Lynn	01902	80% - 100%	<50%	36.2929	25009206500
25	15764	009	2066.00	Lynn	01902	50% - <80%	50% - 80%	58.9088	25009206600
25	15764	009	2067.00	Lynn	01902	50% - <80%	50% - 80%	50.2646	25009206700
25	15764	009	2068.00	Lynn	01902	50% - <80%	<50%	25.4648	25009206800
25	15764	009	2069.00	Lynn	01902	50% - <80%	<50%	37.9203	25009206900
25	15764	009	2070.00	Lynn	01902	50% - <80%	<50%	33.6752	25009207000
25	15764	009	2071.00	Lynn	01905	80% - 100%	<50%	46.9324	25009207100
25	15764	009	2072.00	Lynn	01905	80% - 100%	<50%	33.5311	25009207200
25	15764	009	2081.01	Saugus	01906	20% - <50%	80% - 120%	85.4874	25009208101
25	15764	009	2081.02	Saugus	01906	20% - <50%	80% - 120%	88.3479	25009208102
25	15764	009	2082.00	Saugus	01906	20% - <50%	80% - 120%	90.3285	25009208200
25	15764	009	2083.01	Saugus	01906	20% - <50%	50% - 80%	66.859	25009208301
25	15764	009	2083.02	Saugus	01906	20% - <50%	50% - 80%	76.1304	25009208302
25	15764	009	2084.01	Saugus	01906	20% - <50%	80% - 120%	87.0876	25009208401
25	15764	009	2084.02	Saugus	01906	20% - <50%	80% - 120%	101.01	25009208402
25	15764	009	2091.00	Lynnfield	01940	10% - <20%	>120%	121.0279	25009209100
25	15764	009	2092.00	Lynnfield	01940	10% - <20%	>120%	156.5446	25009209200
25	15764	009	2101.00	Peabody	01960	10% - <20%	80% - 120%	104.2031	25009210100
25	15764	009	2102.00	Peabody	01960	10% - <20%	80% - 120%	99.9094	25009210200
25	15764	009	2103.01	Peabody	01960	10% - <20%	80% - 120%	87.924	25009210301
25	15764	009	2103.02	Peabody	01960	20% - <50%	80% - 120%	83.3093	25009210302
25	15764	009	2104.01	Peabody	01960	20% - <50%	50% - 80%	61.3783	25009210401
25	15764	009	2104.02	Peabody	01960	10% - <20%	80% - 120%	91.5781	25009210402
25	15764	009	2105.00	Peabody	01960	10% - <20%	80% - 120%	95.6297	25009210500
25	15764	009	2106.00	Peabody	01960	20% - <50%	50% - 80%	74.0428	25009210600
25	15764	009	2107.00	Peabody	01960	20% - <50%	<50%	46.1965	25009210700
25	15764	009	2108.00	Peabody	01960	20% - <50%	50% - 80%	66.8828	25009210800
25	15764	009	2109.00	Peabody	01960	20% - <50%	80% - 120%	82.5643	25009210900
25	15764	009	2111.00	Danvers	01923	10% - <20%	50% - 80%	79.5581	25009211100
25	15764	009	2112.01	Danvers	01923	10% - <20%	80% - 120%	102.7757	25009211201
25	15764	009	2112.02	Danvers	01923	10% - <20%	50% - 80%	73.2353	25009211202
25	15764	009	2113.00	Danvers	01923	<10%	>120%	122.7212	25009211300
25	15764	009	2114.01	Danvers	01923	10% - <20%	50% - 80%	79.4881	25009211401
25	15764	009	2114.02	Danvers	01923	10% - <20%	80% - 120%	106.8949	25009211402
25	15764	009	2121.01	Middleton	01949	20% - <50%	>120%	143.7072	25009212101
25	15764	009	2121.02	Middleton	01949	10% - <20%	80% - 120%	100.5358	25009212102
25	15764	009	2131.00	Boxford	01921	10% - <20%	>120%	160.5189	25009213100
25	15764	009	2141.00	Topsfield	01983	10% - <20%	>120%	136.6987	25009214100
25	15764	009	2151.01	Hamilton	01982	10% - <20%	80% - 120%	108.7511	25009215101
25	15764	009	2151.02	Hamilton	01982	<10%	80% - 120%	106.8224	25009215102
25	15764	009	2161.00	Wenham	01984	10% - <20%	>120%	122.8019	25009216100
25	15764	009	2171.01	Beverly	01915	10% - <20%	80% - 120%	115.4312	25009217101
25	15764	009	2171.02	Beverly	01915	10% - <20%	50% - 80%	76.9272	25009217102
25	15764	009	2172.01	Beverly	01915	10% - <20%	80% - 120%	97.4086	25009217201
25	15764	009	2172.02	Beverly	01915	10% - <20%	80% - 120%	108.8647	25009217202
25	15764	009	2173.00	Beverly	01915	20% - <50%	50% - 80%	76.2687	25009217300
25	15764	009	2174.01	Beverly	01915	20% - <50%	<50%	45.8079	25009217401
25	15764	009	2174.02	Beverly	01915	10% - <20%	50% - 80%	54.5994	25009217402
25	15764	009	2175.00	Beverly	01915	10% - <20%	80% - 120%	109.0466	25009217500
25	15764	009	2176.01	Beverly	01915	<10%	>120%	134.109	25009217601
25	15764	009	2176.02	Beverly	01965	<10%	>120%	176.4679	25009217602
25	15764	009	2181.00	Manchester	01944	<10%	>120%	179.9606	25009218100
25	15764	009	2201.01	Rockport	01966	<10%	80% - 120%	97.6276	25009220101
25	15764	009	2201.02	Rockport	01966	<10%	80% - 120%	84.6494	25009220102
25	15764	009	2211.00	Gloucester	01930	<10%	80% - 120%	94.3217	25009221100
25	15764	009	2213.00	Gloucester	01930	<10%	80% - 120%	94.0994	25009221300
25	15764	009	2214.00	Gloucester	01930	10% - <20%	50% - 80%	51.4187	25009221400
25	15764	009	2215.00	Gloucester	01930	20% - <50%	50% - 80%	67.6113	25009221500
25	15764	009	2216.00	Gloucester	01930	20% - <50%	<50%	37.7993	25009221600
25	15764	009	2217.00	Gloucester	01930	10% - <20%	50% - 80%	72.6706	25009221700
25	15764	009	2218.00	Gloucester	01930	<10%	80% - 120%	94.2855	25009221800
25	15764	009	2219.01	Gloucester	01930	<10%	80% - 120%	90.2923	25009221901
25	15764	009	2219.02	Gloucester	01930	<10%	80% - 120%	83.5702	25009221902
25	15764	009	2221.00	Essex	01929	<10%	80% - 120%	101.182	25009222100
25	15764	009	2231.00	Ipswich	01938	<10%	80% - 120%	117.8167	25009223100
25	15764	009	2232.00	Ipswich	01938	10% - <20%	80% - 120%	91.7649	25009223200
25	15764	009	2233.00	Ipswich	01938	<10%	>120%	131.8831	25009223300
25	15764	009	2501.00	Lawrence	01840	80% - 100%	<50%	30.1487	25009250100

**Cambridge Savings Bank CRA Assessment Area
Facility Based Assessment Area - 4/1/2024**

25	15764	009	2502.00	Lawrence	01841	80% - 100%	50% - 80%	54.0825	25009250200
25	15764	009	2503.00	Lawrence	01841	80% - 100%	<50%	40.2087	25009250300
25	15764	009	2504.00	Lawrence	01841	80% - 100%	<50%	37.6758	25009250400
25	15764	009	2505.00	Lawrence	01841	80% - 100%	<50%	39.0324	25009250500
25	15764	009	2506.00	Lawrence	01841	80% - 100%	<50%	42.1588	25009250600
25	15764	009	2507.00	Lawrence	01841	80% - 100%	<50%	45.7371	25009250700
25	15764	009	2508.00	Lawrence	01841	80% - 100%	<50%	46.101	25009250800
25	15764	009	2509.00	Lawrence	01841	80% - 100%	<50%	18.4547	25009250900
25	15764	009	2510.00	Lawrence	01840	80% - 100%	<50%	40.7298	25009251000
25	15764	009	2511.00	Lawrence	01841	80% - 100%	<50%	36.0558	25009251100
25	15764	009	2512.00	Lawrence	01840	80% - 100%	<50%	37.4544	25009251200
25	15764	009	2513.00	Lawrence	01841	80% - 100%	<50%	35.9455	25009251300
25	15764	009	2514.00	Lawrence	01841	80% - 100%	<50%	37.3367	25009251400
25	15764	009	2515.00	Lawrence	01843	80% - 100%	<50%	38.0717	25009251500
25	15764	009	2516.00	Lawrence	01843	80% - 100%	<50%	36.2715	25009251600
25	15764	009	2517.00	Lawrence	01843	80% - 100%	<50%	42.4453	25009251700
25	15764	009	2518.00	Lawrence	01843	50% - <80%	50% - 80%	71.053	25009251800
25	15764	009	2521.01	Methuen	01844	20% - <50%	50% - 80%	52.907	25009252101
25	15764	009	2521.02	Methuen	01844	10% - <20%	80% - 120%	104.6328	25009252102
25	15764	009	2522.01	Methuen	01844	20% - <50%	50% - 80%	79.3918	25009252201
25	15764	009	2522.02	Methuen	01844	10% - <20%	80% - 120%	92.565	25009252202
25	15764	009	2523.00	Methuen	01844	50% - <80%	50% - 80%	74.4083	25009252300
25	15764	009	2524.00	Methuen	01844	80% - 100%	<50%	49.2924	25009252400
25	15764	009	2525.01	Methuen	01844	50% - <80%	50% - 80%	65.6826	25009252501
25	15764	009	2525.02	Methuen	01844	20% - <50%	50% - 80%	75.243	25009252502
25	15764	009	2526.01	Methuen	01844	20% - <50%	80% - 120%	81.4143	25009252601
25	15764	009	2526.02	Methuen	01844	20% - <50%	80% - 120%	102.9963	25009252602
25	15764	009	2526.03	Methuen	01844	20% - <50%	80% - 120%	97.9577	25009252603
25	15764	009	2531.00	North Andover	01845	20% - <50%	80% - 120%	85.2503	25009253100
25	15764	009	2532.01	North Andover	01845	20% - <50%	80% - 120%	101.6965	25009253201
25	15764	009	2532.02	North Andover	01845	20% - <50%	80% - 120%	92.309	25009253202
25	15764	009	2532.03	North Andover	01845	10% - <20%	>120%	171.8375	25009253203
25	15764	009	2532.04	North Andover	01845	20% - <50%	>120%	149.7147	25009253204
25	15764	009	2532.05	North Andover	01845	10% - <20%	>120%	192.6144	25009253205
25	15764	009	2541.00	Andover	01810	20% - <50%	>120%	142.4551	25009254100
25	15764	009	2542.00	Andover	01810	10% - <20%	>120%	135.3092	25009254200
25	15764	009	2543.01	Andover	01810	20% - <50%	>120%	203.5602	25009254301
25	15764	009	2543.02	Andover	01810	20% - <50%	>120%	167.7217	25009254302
25	15764	009	2544.01	Andover	01810	20% - <50%	>120%	136.3851	25009254401
25	15764	009	2544.02	Andover	01810	20% - <50%	>120%	143.2372	25009254402
25	15764	009	2544.03	Andover	01810	20% - <50%	>120%	162.8345	25009254403
25	15764	009	2601.00	Haverhill	01830	50% - <80%	<50%	26.0328	25009260100
25	15764	009	2602.00	Haverhill	01830	20% - <50%	<50%	37.3111	25009260200
25	15764	009	2603.01	Haverhill	01830	10% - <20%	80% - 120%	93.9447	25009260301
25	15764	009	2603.02	Haverhill	01830	10% - <20%	80% - 120%	106.6216	25009260302
25	15764	009	2604.01	Haverhill	01832	10% - <20%	80% - 120%	86.7625	25009260401
25	15764	009	2604.02	Haverhill	01832	20% - <50%	80% - 120%	95.6001	25009260402
25	15764	009	2605.00	Haverhill	01830	20% - <50%	80% - 120%	83.8394	25009260500
25	15764	009	2606.00	Haverhill	01830	20% - <50%	50% - 80%	68.3983	25009260600
25	15764	009	2607.00	Haverhill	01832	20% - <50%	50% - 80%	63.0567	25009260700
25	15764	009	2608.00	Haverhill	01832	50% - <80%	<50%	32.6651	25009260800
25	15764	009	2609.00	Haverhill	01832	20% - <50%	50% - 80%	50.2942	25009260900
25	15764	009	2610.00	Haverhill	01835	20% - <50%	50% - 80%	64.9393	25009261000
25	15764	009	2611.01	Haverhill	01835	10% - <20%	80% - 120%	93.5751	25009261101
25	15764	009	2611.02	Haverhill	01835	20% - <50%	50% - 80%	61.0523	25009261102
25	15764	009	2621.00	Merrimac	01860	<10%	80% - 120%	87.0926	25009262100
25	15764	009	2631.00	West Newbury	01985	<10%	>120%	132.5894	25009263100
25	15764	009	2641.00	Groveland	01834	<10%	80% - 120%	105.8453	25009264100
25	15764	009	2651.01	Georgetown	01833	<10%	80% - 120%	92.1493	25009265101
25	15764	009	2651.02	Georgetown	01833	<10%	>120%	125.3693	25009265102
25	15764	009	2661.00	Amesbury	01913	<10%	80% - 120%	115.1776	25009266100
25	15764	009	2662.00	Amesbury	01913	10% - <20%	80% - 120%	90.5738	25009266200
25	15764	009	2663.00	Amesbury	01913	<10%	80% - 120%	82.4458	25009266300
25	15764	009	2664.00	Amesbury	01913	<10%	50% - 80%	68.5662	25009266400
25	15764	009	2671.02	Salisbury	01952	<10%	50% - 80%	77.524	25009267102
25	15764	009	2671.03	Salisbury	01952	<10%	80% - 120%	93.2532	25009267103
25	15764	009	2671.04	Salisbury	01952	10% - <20%	80% - 120%	80.7204	25009267104
25	15764	009	2681.00	Newburyport	01950	<10%	>120%	153.2478	25009268100
25	15764	009	2682.00	Newburyport	01950	10% - <20%	80% - 120%	104.2451	25009268200
25	15764	009	2683.00	Newburyport	01950	<10%	80% - 120%	105.9194	25009268300

**Cambridge Savings Bank CRA Assessment Area
Facility Based Assessment Area - 4/1/2024**

25	15764	009	2684.00	Newburyport	01950	<10%	80% - 120%	113.8606	25009268400
25	15764	009	2691.00	Newbury	01951	<10%	>120%	138.1392	25009269100
25	15764	009	2701.00	Rowley	01969	<10%	80% - 120%	101.1919	25009270100
25	15764	009	9901.00	NA	NA	N/A	N/A	0	25009990100
25	15764	017	3001.00	Ashby	01431	<10%	80% - 120%	85.0914	25017300100
25	15764	017	3011.01	Townsend	01469	10% - <20%	80% - 120%	85.061	25017301101
25	15764	017	3011.02	Townsend	01469	10% - <20%	80% - 120%	98.4483	25017301102
25	15764	017	3101.01	Lowell	01852	50% - <80%	50% - 80%	57.4748	25017310101
25	15764	017	3101.02	Lowell	01852	50% - <80%	<50%	37.3161	25017310102
25	15764	017	3102.00	Lowell	01850	50% - <80%	50% - 80%	73.8568	25017310200
25	15764	017	3103.00	Lowell	01850	50% - <80%	50% - 80%	52.1884	25017310300
25	15764	017	3104.00	Lowell	01850	50% - <80%	<50%	33.7427	25017310400
25	15764	017	3105.00	Lowell	01854	50% - <80%	50% - 80%	70.9987	25017310500
25	15764	017	3106.01	Lowell	01854	20% - <50%	50% - 80%	52.2773	25017310601
25	15764	017	3106.02	Lowell	01854	20% - <50%	50% - 80%	68.9161	25017310602
25	15764	017	3107.00	Lowell	01854	50% - <80%	<50%	44.5518	25017310700
25	15764	017	3111.00	Lowell	01854	50% - <80%	<50%	47.5382	25017311100
25	15764	017	3112.00	Lowell	01851	80% - 100%	<50%	43.0882	25017311200
25	15764	017	3113.00	Lowell	01851	50% - <80%	50% - 80%	57.3423	25017311300
25	15764	017	3114.00	Lowell	01851	50% - <80%	50% - 80%	75.5204	25017311400
25	15764	017	3115.00	Lowell	01851	50% - <80%	80% - 120%	103.0572	25017311500
25	15764	017	3116.00	Lowell	01851	50% - <80%	50% - 80%	65.5411	25017311600
25	15764	017	3117.00	Lowell	01851	50% - <80%	50% - 80%	63.6412	25017311700
25	15764	017	3118.00	Lowell	01851	80% - 100%	50% - 80%	53.7269	25017311800
25	15764	017	3119.00	Lowell	01852	50% - <80%	<50%	25.7241	25017311900
25	15764	017	3120.00	Lowell	01852	50% - <80%	<50%	41.9308	25017312000
25	15764	017	3121.00	Lowell	01852	50% - <80%	<50%	43.3927	25017312100
25	15764	017	3122.00	Lowell	01852	50% - <80%	50% - 80%	58.9285	25017312200
25	15764	017	3123.00	Lowell	01852	20% - <50%	50% - 80%	73.8247	25017312300
25	15764	017	3124.00	Lowell	01852	50% - <80%	<50%	33.6752	25017312400
25	15764	017	3125.01	Lowell	01852	20% - <50%	80% - 120%	90.3433	25017312501
25	15764	017	3125.02	Lowell	01852	20% - <50%	80% - 120%	99.2179	25017312502
25	15764	017	3131.01	Tyngsborough	01879	20% - <50%	>120%	135.8739	25017313101
25	15764	017	3131.02	Tyngsborough	01879	10% - <20%	80% - 120%	97.2374	25017313102
25	15764	017	3141.01	Dracut	01826	20% - <50%	80% - 120%	81.546	25017314101
25	15764	017	3141.02	Dracut	01826	20% - <50%	50% - 80%	72.6821	25017314102
25	15764	017	3142.00	Dracut	01826	20% - <50%	80% - 120%	85.494	25017314200
25	15764	017	3143.01	Dracut	01826	20% - <50%	80% - 120%	89.8255	25017314301
25	15764	017	3143.02	Dracut	01826	10% - <20%	80% - 120%	108.8869	25017314302
25	15764	017	3151.00	Tewksbury	01876	10% - <20%	80% - 120%	108.896	25017315100
25	15764	017	3152.00	Tewksbury	01876	10% - <20%	80% - 120%	111	25017315200
25	15764	017	3154.01	Tewksbury	01876	10% - <20%	80% - 120%	84.0724	25017315401
25	15764	017	3154.02	Tewksbury	01876	10% - <20%	80% - 120%	94.2361	25017315402
25	15764	017	3154.03	Tewksbury	01876	10% - <20%	80% - 120%	106.3952	25017315403
25	15764	017	3155.00	Tewksbury	01876	10% - <20%	80% - 120%	101.4693	25017315500
25	15764	017	3161.01	Billerica	01821	10% - <20%	80% - 120%	108.7207	25017316101
25	15764	017	3161.02	Billerica	01821	10% - <20%	80% - 120%	110.5901	25017316102
25	15764	017	3162.01	Billerica	01821	10% - <20%	80% - 120%	101.4142	25017316201
25	15764	017	3162.02	Billerica	01821	20% - <50%	80% - 120%	94.6082	25017316202
25	15764	017	3163.00	Billerica	01821	20% - <50%	80% - 120%	97.9626	25017316300
25	15764	017	3164.00	Billerica	01862	20% - <50%	80% - 120%	103.3923	25017316400
25	15764	017	3165.00	Billerica	01862	20% - <50%	80% - 120%	96.8974	25017316500
25	15764	017	3171.01	Chelmsford	01824	20% - <50%	80% - 120%	109.6615	25017317101
25	15764	017	3171.02	Chelmsford	01824	20% - <50%	80% - 120%	112.4299	25017317102
25	15764	017	3171.03	Chelmsford	01824	10% - <20%	>120%	129.7709	25017317103
25	15764	017	3172.01	Chelmsford	01824	10% - <20%	>120%	141.6542	25017317201
25	15764	017	3172.02	Chelmsford	01824	10% - <20%	>120%	120.7793	25017317202
25	15764	017	3172.03	Chelmsford	01824	20% - <50%	>120%	124.584	25017317203
25	15764	017	3173.01	Chelmsford	01863	20% - <50%	80% - 120%	104.6624	25017317301
25	15764	017	3173.02	Chelmsford	01863	20% - <50%	80% - 120%	85.9821	25017317302
25	15764	017	3181.00	Westford	01886	20% - <50%	>120%	124.6367	25017318100
25	15764	017	3182.00	Westford	01886	20% - <50%	>120%	122.14	25017318200
25	15764	017	3183.00	Westford	01886	20% - <50%	>120%	151.4055	25017318300
25	15764	017	3184.00	Westford	01886	20% - <50%	>120%	131.651	25017318400
25	15764	017	3201.02	Hopkinton	01748	10% - <20%	>120%	170.3319	25017320102
25	15764	017	3201.05	Hopkinton	01748	20% - <50%	>120%	187.1576	25017320105
25	15764	017	3201.06	Hopkinton	01748	10% - <20%	>120%	175.2076	25017320106
25	15764	017	3201.07	Hopkinton	01748	20% - <50%	>120%	161.0334	25017320107
25	15764	017	3211.00	Marlborough	01752	20% - <50%	80% - 120%	86.8036	25017321100
25	15764	017	3212.00	Marlborough	01752	20% - <50%	50% - 80%	78.9415	25017321200

**Cambridge Savings Bank CRA Assessment Area
Facility Based Assessment Area - 4/1/2024**

25	15764	017	3213.01	Marlborough	01752	50% - <80%	50% - 80%	58.4642	25017321301
25	15764	017	3213.02	Marlborough	01752	20% - <50%	80% - 120%	100.8141	25017321302
25	15764	017	3214.00	Marlborough	01752	20% - <50%	80% - 120%	92.4531	25017321400
25	15764	017	3215.00	Marlborough	01752	20% - <50%	80% - 120%	80.8949	25017321500
25	15764	017	3216.00	Marlborough	01752	20% - <50%	80% - 120%	94.1809	25017321600
25	15764	017	3221.00	Hudson	01749	10% - <20%	>120%	122.5409	25017322100
25	15764	017	3222.00	Hudson	01749	20% - <50%	80% - 120%	110.8346	25017322200
25	15764	017	3223.00	Hudson	01749	20% - <50%	80% - 120%	100.6346	25017322300
25	15764	017	3224.00	Hudson	01749	20% - <50%	80% - 120%	91.6151	25017322400
25	15764	017	3231.01	Stow	01775	10% - <20%	>120%	127.731	25017323101
25	15764	017	3231.02	Stow	01775	10% - <20%	>120%	124.5511	25017323102
25	15764	017	3241.01	Littleton	01460	10% - <20%	80% - 120%	109.8591	25017324101
25	15764	017	3241.02	Littleton	01460	10% - <20%	>120%	122.8587	25017324102
25	15764	017	3251.01	Ayer	01432	20% - <50%	>120%	124.6334	25017325101
25	15764	017	3251.02	Ayer	01432	20% - <50%	80% - 120%	99.8954	25017325102
25	15764	017	3261.01	Groton	01450	10% - <20%	>120%	158.7861	25017326101
25	15764	017	3261.02	Groton	01450	10% - <20%	>120%	136.7152	25017326102
25	15764	017	3271.01	Pepperell	01463	10% - <20%	80% - 120%	116.2733	25017327101
25	15764	017	3271.02	Pepperell	01463	10% - <20%	80% - 120%	84.4749	25017327102
25	15764	017	3271.03	Pepperell	01463	10% - <20%	80% - 120%	102.0258	25017327103
25	15764	017	3281.00	Dunstable	01827	10% - <20%	>120%	143.5409	25017328100
25	15764	017	3301.01	North Reading	01864	<10%	>120%	142.6832	25017330101
25	15764	017	3301.02	North Reading	01864	10% - <20%	>120%	121.9573	25017330102
25	15764	017	3302.01	North Reading	01864	10% - <20%	>120%	124.752	25017330201
25	15764	017	3302.02	North Reading	01864	10% - <20%	80% - 120%	88.054	25017330202
25	15764	017	3311.01	Wilmington	01887	10% - <20%	80% - 120%	116.3276	25017331101
25	15764	017	3311.02	Wilmington	01887	10% - <20%	80% - 120%	118.6662	25017331102
25	15764	017	3312.00	Wilmington	01887	10% - <20%	>120%	129.6153	25017331200
25	15764	017	3313.00	Wilmington	01887	10% - <20%	>120%	126.721	25017331300
25	15764	017	3321.00	Burlington	01803	20% - <50%	>120%	130.0614	25017332100
25	15764	017	3322.01	Burlington	01803	20% - <50%	80% - 120%	100.1959	25017332201
25	15764	017	3322.02	Burlington	01803	20% - <50%	80% - 120%	106.1046	25017332202
25	15764	017	3323.00	Burlington	01803	20% - <50%	>120%	131.3645	25017332300
25	15764	017	3324.01	Burlington	01803	20% - <50%	80% - 120%	112.7937	25017332401
25	15764	017	3324.02	Burlington	01803	20% - <50%	80% - 120%	115.7728	25017332402
25	15764	017	3331.00	Woburn	01801	20% - <50%	80% - 120%	94.5793	25017333100
25	15764	017	3332.00	Woburn	01801	20% - <50%	80% - 120%	89.3143	25017333200
25	15764	017	3333.00	Woburn	01801	20% - <50%	50% - 80%	72.3059	25017333300
25	15764	017	3334.00	Woburn	01801	20% - <50%	80% - 120%	91.7863	25017333400
25	15764	017	3335.01	Woburn	01801	20% - <50%	80% - 120%	104.4509	25017333501
25	15764	017	3335.02	Woburn	01801	20% - <50%	80% - 120%	85.061	25017333502
25	15764	017	3336.01	Woburn	01801	20% - <50%	50% - 80%	65.062	25017333601
25	15764	017	3336.02	Woburn	01801	20% - <50%	50% - 80%	78.1636	25017333602
25	15764	017	3341.00	Reading	01867	10% - <20%	80% - 120%	118.6539	25017334100
25	15764	017	3342.00	Reading	01867	10% - <20%	>120%	131.4304	25017334200
25	15764	017	3343.00	Reading	01867	10% - <20%	>120%	142.2411	25017334300
25	15764	017	3344.00	Reading	01867	10% - <20%	>120%	138.2775	25017334400
25	15764	017	3351.00	Wakefield	01880	10% - <20%	80% - 120%	96.2817	25017335100
25	15764	017	3352.00	Wakefield	01880	10% - <20%	80% - 120%	102.6399	25017335200
25	15764	017	3353.01	Wakefield	01880	10% - <20%	80% - 120%	89.4905	25017335301
25	15764	017	3353.02	Wakefield	01880	10% - <20%	80% - 120%	110.8716	25017335302
25	15764	017	3354.00	Wakefield	01880	10% - <20%	>120%	133.2512	25017335400
25	15764	017	3361.00	Melrose	02176	10% - <20%	80% - 120%	115.5612	25017336100
25	15764	017	3362.01	Melrose	02176	10% - <20%	>120%	139.2332	25017336201
25	15764	017	3362.02	Melrose	02176	10% - <20%	>120%	192.1963	25017336202
25	15764	017	3363.00	Melrose	02176	10% - <20%	>120%	125.4171	25017336300
25	15764	017	3364.02	Melrose	02176	20% - <50%	80% - 120%	107.8053	25017336402
25	15764	017	3364.03	Melrose	02176	20% - <50%	N/A	0	25017336403
25	15764	017	3364.04	Melrose	02176	20% - <50%	50% - 80%	71.7437	25017336404
25	15764	017	3371.01	Stoneham	02180	10% - <20%	>120%	122.9369	25017337101
25	15764	017	3371.02	Stoneham	02180	10% - <20%	80% - 120%	112.4455	25017337102
25	15764	017	3372.01	Stoneham	02180	20% - <50%	>120%	135.0886	25017337201
25	15764	017	3372.02	Stoneham	02180	10% - <20%	80% - 120%	113.5296	25017337202
25	15764	017	3373.00	Stoneham	02180	20% - <50%	80% - 120%	98.8607	25017337300
25	15764	017	3381.00	Winchester	01890	20% - <50%	>120%	162.6707	25017338100
25	15764	017	3382.00	Winchester	01890	20% - <50%	>120%	127.41	25017338200
25	15764	017	3383.00	Winchester	01890	10% - <20%	>120%	205.7943	25017338300
25	15764	017	3384.00	Winchester	01890	20% - <50%	>120%	205.7943	25017338400
25	15764	017	3385.00	Winchester	01890	10% - <20%	>120%	179.9351	25017338500
25	15764	017	3391.01	Medford	02155	20% - <50%	>120%	125.3965	25017339101

**Cambridge Savings Bank CRA Assessment Area
Facility Based Assessment Area - 4/1/2024**

25	15764	017	3391.02	Medford	02155	10% - <20%	>120%	131.0311	25017339102
25	15764	017	3392.00	Medford	02155	10% - <20%	>120%	145.2218	25017339200
25	15764	017	3393.00	Medford	02155	20% - <50%	50% - 80%	78.3727	25017339300
25	15764	017	3394.00	Medford	02155	20% - <50%	>120%	128.518	25017339400
25	15764	017	3395.00	Medford	02155	20% - <50%	80% - 120%	85.3573	25017339500
25	15764	017	3396.00	Medford	02155	20% - <50%	80% - 120%	114.3948	25017339600
25	15764	017	3397.00	Medford	02155	20% - <50%	50% - 80%	56.3536	25017339700
25	15764	017	3398.02	Medford	02155	20% - <50%	80% - 120%	84.0551	25017339802
25	15764	017	3398.03	Medford	02155	20% - <50%	50% - 80%	77.9957	25017339803
25	15764	017	3398.04	Medford	02155	20% - <50%	N/A	0	25017339804
25	15764	017	3399.00	Medford	02155	20% - <50%	50% - 80%	75.8192	25017339900
25	15764	017	3400.00	Medford	02155	20% - <50%	80% - 120%	89.0937	25017340000
25	15764	017	3401.00	Medford	02155	20% - <50%	80% - 120%	93.557	25017340100
25	15764	017	3411.01	Malden	02148	50% - <80%	>120%	121.5967	25017341101
25	15764	017	3411.02	Malden	02148	50% - <80%	80% - 120%	81.0785	25017341102
25	15764	017	3412.00	Malden	02148	50% - <80%	50% - 80%	60.3814	25017341200
25	15764	017	3413.01	Malden	02148	50% - <80%	80% - 120%	105.3728	25017341301
25	15764	017	3413.02	Malden	02148	50% - <80%	80% - 120%	94.5398	25017341302
25	15764	017	3414.00	Malden	02148	50% - <80%	50% - 80%	62.3093	25017341400
25	15764	017	3415.00	Malden	02148	50% - <80%	50% - 80%	65.9082	25017341500
25	15764	017	3416.00	Malden	02148	50% - <80%	80% - 120%	88.3537	25017341600
25	15764	017	3417.00	Malden	02148	20% - <50%	50% - 80%	70.2192	25017341700
25	15764	017	3418.00	Malden	02148	50% - <80%	<50%	39.1501	25017341800
25	15764	017	3419.01	Malden	02148	50% - <80%	80% - 120%	83.8608	25017341901
25	15764	017	3419.03	Malden	02148	50% - <80%	80% - 120%	91.2974	25017341903
25	15764	017	3419.04	Malden	02148	50% - <80%	<50%	36.3538	25017341904
25	15764	017	3421.01	Everett	02149	50% - <80%	50% - 80%	66.3684	25017342101
25	15764	017	3421.02	Everett	02149	50% - <80%	50% - 80%	75.9378	25017342102
25	15764	017	3422.01	Everett	02149	50% - <80%	<50%	49.7666	25017342201
25	15764	017	3422.02	Everett	02149	50% - <80%	50% - 80%	72.119	25017342202
25	15764	017	3423.01	Everett	02149	50% - <80%	50% - 80%	72.3364	25017342301
25	15764	017	3423.02	Everett	02149	50% - <80%	50% - 80%	61.6367	25017342302
25	15764	017	3424.01	Everett	02149	50% - <80%	50% - 80%	76.3971	25017342401
25	15764	017	3424.02	Everett	02149	50% - <80%	50% - 80%	55.4259	25017342402
25	15764	017	3425.01	Everett	02149	50% - <80%	50% - 80%	50.7412	25017342501
25	15764	017	3425.02	Everett	02149	50% - <80%	N/A	0	25017342502
25	15764	017	3426.00	Everett	02149	50% - <80%	50% - 80%	57.1546	25017342600
25	15764	017	3501.05	Somerville	02145	20% - <50%	80% - 120%	88.6838	25017350105
25	15764	017	3501.06	Somerville	02145	20% - <50%	80% - 120%	86.8572	25017350106
25	15764	017	3501.07	Somerville	02145	50% - <80%	80% - 120%	81.5073	25017350107
25	15764	017	3501.08	Somerville	02145	50% - <80%	<50%	49.2249	25017350108
25	15764	017	3501.09	Somerville	02145	50% - <80%	50% - 80%	59.0783	25017350109
25	15764	017	3502.01	Somerville	02145	20% - <50%	80% - 120%	86.8786	25017350201
25	15764	017	3502.02	Somerville	02145	20% - <50%	80% - 120%	94.7539	25017350202
25	15764	017	3503.00	Somerville	02145	20% - <50%	80% - 120%	115.4386	25017350300
25	15764	017	3504.00	Somerville	02144	20% - <50%	80% - 120%	93.24	25017350400
25	15764	017	3505.00	Somerville	02144	10% - <20%	>120%	163.8116	25017350500
25	15764	017	3506.00	Somerville	02155	20% - <50%	>120%	126.642	25017350600
25	15764	017	3507.01	Somerville	02144	20% - <50%	>120%	120.8098	25017350701
25	15764	017	3507.02	Somerville	02144	20% - <50%	<50%	43.3878	25017350702
25	15764	017	3508.00	Somerville	02144	20% - <50%	>120%	160.7897	25017350800
25	15764	017	3509.00	Somerville	02144	20% - <50%	>120%	157.0887	25017350900
25	15764	017	3510.01	Somerville	02143	20% - <50%	>120%	128.2044	25017351001
25	15764	017	3510.02	Somerville	02143	20% - <50%	>120%	133.4776	25017351002
25	15764	017	3511.01	Somerville	02143	20% - <50%	>120%	120.3891	25017351101
25	15764	017	3511.02	Somerville	02143	20% - <50%	N/A	0	25017351102
25	15764	017	3512.03	Somerville	02143	20% - <50%	80% - 120%	106.3269	25017351203
25	15764	017	3512.04	Somerville	02143	20% - <50%	80% - 120%	97.9445	25017351204
25	15764	017	3513.00	Somerville	02143	20% - <50%	80% - 120%	87.6754	25017351300
25	15764	017	3514.03	Somerville	02145	50% - <80%	50% - 80%	70.2686	25017351403
25	15764	017	3514.04	Somerville	02145	50% - <80%	50% - 80%	65.6917	25017351404
25	15764	017	3515.00	Somerville	02143	20% - <50%	50% - 80%	62.1669	25017351500
25	15764	017	3521.01	Cambridge	02141	50% - <80%	>120%	136.66	25017352101
25	15764	017	3521.02	Cambridge	02141	20% - <50%	>120%	144.5699	25017352102
25	15764	017	3522.00	Cambridge	02141	20% - <50%	50% - 80%	67.5685	25017352200
25	15764	017	3523.00	Cambridge	02142	20% - <50%	80% - 120%	104.1627	25017352300
25	15764	017	3524.00	Cambridge	02139	50% - <80%	<50%	47.5901	25017352400
25	15764	017	3525.00	Cambridge	02139	20% - <50%	80% - 120%	88.5356	25017352500
25	15764	017	3526.00	Cambridge	02141	20% - <50%	50% - 80%	67.9118	25017352600
25	15764	017	3527.00	Cambridge	02141	20% - <50%	<50%	44.746	25017352700

**Cambridge Savings Bank CRA Assessment Area
Facility Based Assessment Area - 4/1/2024**

25	15764	017	3528.00	Cambridge	02139	20% - <50%	80% - 120%	99.8098	25017352800
25	15764	017	3529.00	Cambridge	02139	20% - <50%	>120%	172.9949	25017352900
25	15764	017	3530.00	Cambridge	02139	20% - <50%	80% - 120%	96.5171	25017353000
25	15764	017	3531.01	Cambridge	02139	50% - <80%	80% - 120%	90.2322	25017353101
25	15764	017	3531.02	Cambridge	02139	50% - <80%	80% - 120%	93.2244	25017353102
25	15764	017	3532.00	Cambridge	02139	50% - <80%	>120%	149.4859	25017353200
25	15764	017	3533.00	Cambridge	02139	20% - <50%	>120%	126.6658	25017353300
25	15764	017	3536.00	Cambridge	02138	20% - <50%	>120%	130.7282	25017353600
25	15764	017	3537.00	Cambridge	02138	20% - <50%	>120%	126.926	25017353700
25	15764	017	3538.00	Cambridge	02138	20% - <50%	80% - 120%	116.6692	25017353800
25	15764	017	3539.00	Cambridge	02138	50% - <80%	50% - 80%	77.636	25017353900
25	15764	017	3540.00	Cambridge	02138	20% - <50%	>120%	157.7407	25017354000
25	15764	017	3541.00	Cambridge	02138	20% - <50%	>120%	178.697	25017354100
25	15764	017	3542.00	Cambridge	02138	20% - <50%	>120%	180.2117	25017354200
25	15764	017	3543.00	Cambridge	02138	20% - <50%	80% - 120%	113.9733	25017354300
25	15764	017	3544.00	Cambridge	02138	20% - <50%	>120%	144.9131	25017354400
25	15764	017	3545.00	Cambridge	02140	20% - <50%	>120%	205.7943	25017354500
25	15764	017	3546.01	Cambridge	02138	20% - <50%	80% - 120%	85.061	25017354601
25	15764	017	3546.02	Cambridge	02138	20% - <50%	>120%	122.9616	25017354602
25	15764	017	3547.00	Cambridge	02140	20% - <50%	>120%	167.8797	25017354700
25	15764	017	3548.00	Cambridge	02140	20% - <50%	>120%	140.9685	25017354800
25	15764	017	3549.01	Cambridge	02140	50% - <80%	>120%	195.5425	25017354901
25	15764	017	3549.02	Cambridge	02140	50% - <80%	50% - 80%	57.5431	25017354902
25	15764	017	3550.00	Cambridge	02140	20% - <50%	>120%	135.9134	25017355000
25	15764	017	3561.00	Arlington	02474	20% - <50%	>120%	124.1091	25017356100
25	15764	017	3563.00	Arlington	02474	20% - <50%	50% - 80%	77.8121	25017356300
25	15764	017	3564.00	Arlington	02474	20% - <50%	>120%	135.3487	25017356400
25	15764	017	3565.00	Arlington	02476	20% - <50%	>120%	121.9326	25017356500
25	15764	017	3566.01	Arlington	02476	20% - <50%	80% - 120%	111.9253	25017356601
25	15764	017	3566.02	Arlington	02476	20% - <50%	>120%	143.1293	25017356602
25	15764	017	3567.01	Arlington	02474	20% - <50%	>120%	129.4852	25017356701
25	15764	017	3567.03	Arlington	02476	20% - <50%	>120%	128.4999	25017356703
25	15764	017	3567.04	Arlington	02476	20% - <50%	>120%	142.0765	25017356704
25	15764	017	3571.00	Belmont	02478	20% - <50%	>120%	159.3376	25017357100
25	15764	017	3572.00	Belmont	02478	20% - <50%	>120%	153.9853	25017357200
25	15764	017	3573.00	Belmont	02478	20% - <50%	>120%	141.0969	25017357300
25	15764	017	3574.00	Belmont	02478	20% - <50%	>120%	175.676	25017357400
25	15764	017	3575.00	Belmont	02478	20% - <50%	>120%	139.2966	25017357500
25	15764	017	3576.00	Belmont	02478	20% - <50%	>120%	120.2418	25017357600
25	15764	017	3577.00	Belmont	02478	20% - <50%	80% - 120%	112.9295	25017357700
25	15764	017	3578.00	Belmont	02478	20% - <50%	>120%	121.3037	25017357800
25	15764	017	3581.00	Lexington	02421	20% - <50%	>120%	192.4169	25017358100
25	15764	017	3583.00	Lexington	02421	20% - <50%	>120%	177.2993	25017358300
25	15764	017	3584.00	Lexington	02421	20% - <50%	>120%	162.2138	25017358400
25	15764	017	3585.00	Lexington	02420	20% - <50%	>120%	194.418	25017358500
25	15764	017	3586.00	Lexington	02421	20% - <50%	>120%	183.5546	25017358600
25	15764	017	3587.00	Lexington	02420	20% - <50%	>120%	190.2799	25017358700
25	15764	017	3591.00	Bedford	01730	20% - <50%	>120%	152.9679	25017359100
25	15764	017	3593.01	Concord	01742	N/A	N/A	0	25017359301
25	15764	017	3593.02	Lincoln	01730	N/A	N/A	0	25017359302
25	15764	017	3593.03	Bedford	01730	20% - <50%	>120%	141.4542	25017359303
25	15764	017	3594.00	Cambridge	02139	20% - <50%	80% - 120%	101.5829	25017359400
25	15764	017	3603.00	Lincoln	01773	20% - <50%	>120%	139.8539	25017360300
25	15764	017	3611.00	Concord	01742	10% - <20%	>120%	177.24	25017361100
25	15764	017	3612.00	Concord	01742	20% - <50%	>120%	133.3871	25017361200
25	15764	017	3613.00	Concord	01742	10% - <20%	>120%	180.9056	25017361300
25	15764	017	3621.00	Carlisle	01741	20% - <50%	>120%	196.5764	25017362100
25	15764	017	3631.03	Acton	01720	20% - <50%	>120%	153.796	25017363103
25	15764	017	3631.04	Acton	01720	20% - <50%	>120%	160.5189	25017363104
25	15764	017	3631.05	Acton	01720	20% - <50%	>120%	121.7927	25017363105
25	15764	017	3631.06	Acton	01720	50% - <80%	>120%	127.275	25017363106
25	15764	017	3632.01	Acton	01720	20% - <50%	>120%	149.532	25017363201
25	15764	017	3632.02	Acton	01720	20% - <50%	>120%	135.9751	25017363202
25	15764	017	3641.01	Maynard	01754	10% - <20%	>120%	122.9048	25017364101
25	15764	017	3641.02	Maynard	01754	10% - <20%	80% - 120%	108.9372	25017364102
25	15764	017	3651.00	Sudbury	01776	10% - <20%	>120%	171.4111	25017365100
25	15764	017	3652.01	Sudbury	01776	10% - <20%	>120%	164.1203	25017365201
25	15764	017	3652.02	Sudbury	01776	20% - <50%	>120%	169.0593	25017365202
25	15764	017	3661.00	Wayland	01778	20% - <50%	>120%	169.6652	25017366100
25	15764	017	3662.01	Wayland	01778	10% - <20%	>120%	192.2695	25017366201

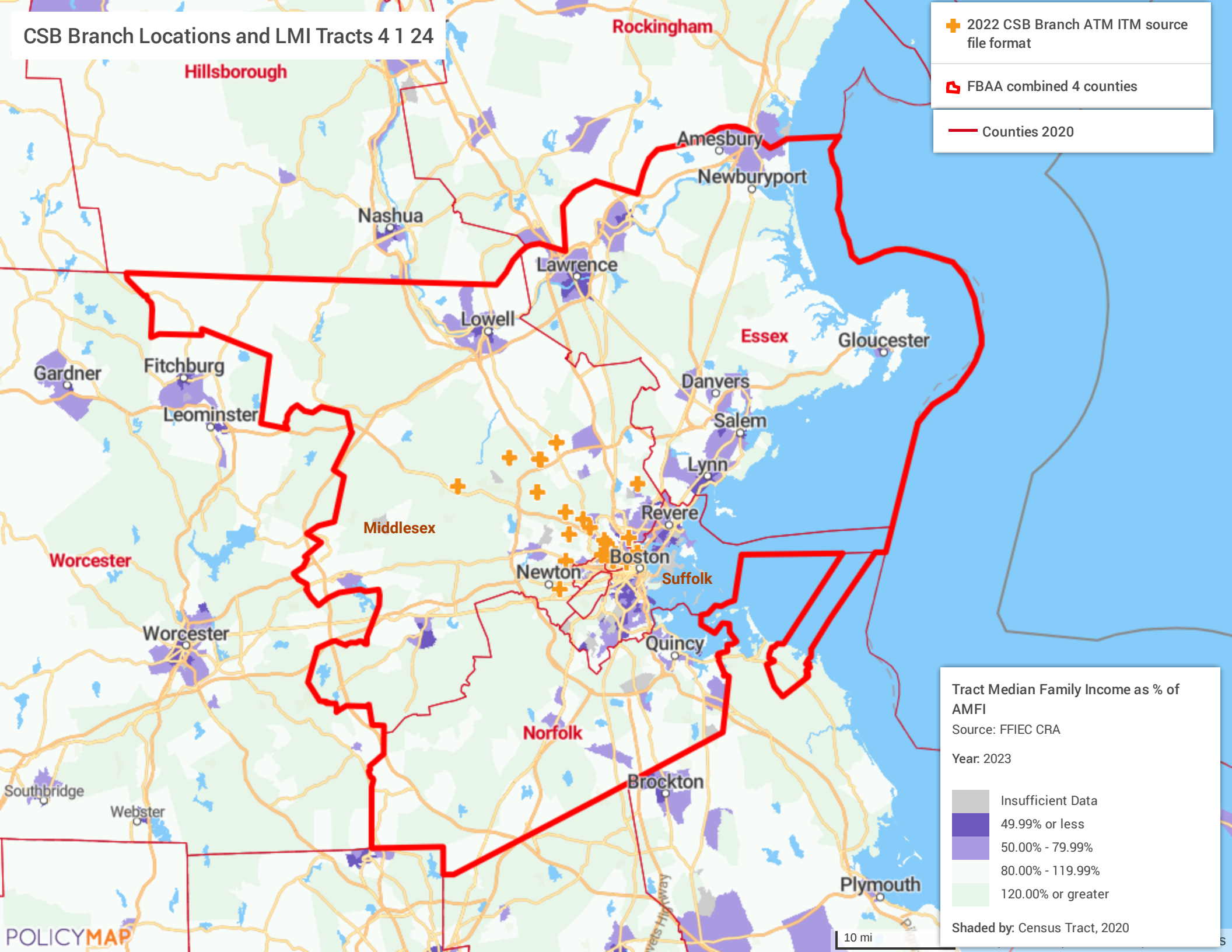
**Cambridge Savings Bank CRA Assessment Area
Facility Based Assessment Area - 4/1/2024**

25	15764	017	3662.02	Wayland	01778	20% - <50%	>120%	205.7943	25017366202
25	15764	017	3671.00	Weston	02493	20% - <50%	>120%	205.4411	25017367100
25	15764	017	3672.00	Weston	02493	20% - <50%	>120%	205.7943	25017367200
25	15764	017	3681.01	Waltham	02451	20% - <50%	80% - 120%	111.0914	25017368101
25	15764	017	3681.02	Waltham	02451	20% - <50%	>120%	134.3831	25017368102
25	15764	017	3682.00	Waltham	02451	20% - <50%	80% - 120%	107.7221	25017368200
25	15764	017	3683.00	Waltham	02451	20% - <50%	50% - 80%	63.3843	25017368300
25	15764	017	3684.00	Waltham	02453	20% - <50%	80% - 120%	116.3762	25017368400
25	15764	017	3685.00	Waltham	02453	50% - <80%	50% - 80%	58.1366	25017368500
25	15764	017	3686.00	Waltham	02453	20% - <50%	80% - 120%	83.4253	25017368600
25	15764	017	3687.00	Waltham	02453	50% - <80%	50% - 80%	51.3109	25017368700
25	15764	017	3688.00	Waltham	02453	20% - <50%	50% - 80%	79.712	25017368800
25	15764	017	3689.01	Waltham	02452	20% - <50%	80% - 120%	106.0453	25017368901
25	15764	017	3689.02	Waltham	02452	50% - <80%	50% - 80%	59.8348	25017368902
25	15764	017	3690.00	Waltham	02452	20% - <50%	N/A	0	25017369000
25	15764	017	3691.00	Waltham	02452	10% - <20%	80% - 120%	108.2473	25017369100
25	15764	017	3701.01	Watertown	02472	20% - <50%	80% - 120%	91.9279	25017370101
25	15764	017	3701.03	Watertown	02472	20% - <50%	>120%	130.2211	25017370103
25	15764	017	3701.04	Watertown	02472	20% - <50%	80% - 120%	114.6829	25017370104
25	15764	017	3702.01	Watertown	02472	10% - <20%	80% - 120%	119.3602	25017370201
25	15764	017	3702.02	Watertown	02472	10% - <20%	80% - 120%	110.0353	25017370202
25	15764	017	3703.01	Watertown	02472	20% - <50%	80% - 120%	92.6523	25017370301
25	15764	017	3703.02	Watertown	02472	20% - <50%	50% - 80%	70.313	25017370302
25	15764	017	3704.01	Watertown	02472	20% - <50%	>120%	129.5288	25017370401
25	15764	017	3704.02	Watertown	02472	20% - <50%	>120%	136.4484	25017370402
25	15764	017	3704.03	Watertown	02472	20% - <50%	50% - 80%	76.1435	25017370403
25	15764	017	3731.00	Newton	02458	20% - <50%	>120%	135.3824	25017373100
25	15764	017	3732.00	Newton	02458	20% - <50%	80% - 120%	92.072	25017373200
25	15764	017	3733.00	Newton	02460	20% - <50%	>120%	122.6372	25017373300
25	15764	017	3734.00	Newton	02460	20% - <50%	>120%	135.3092	25017373400
25	15764	017	3735.00	Newton	02458	20% - <50%	>120%	187.4194	25017373500
25	15764	017	3736.00	Newton	02467	20% - <50%	>120%	188.7587	25017373600
25	15764	017	3737.00	Newton	02459	20% - <50%	>120%	205.7943	25017373700
25	15764	017	3738.00	Newton	02459	20% - <50%	>120%	155.3543	25017373800
25	15764	017	3739.01	Newton	02459	20% - <50%	>120%	128.7682	25017373901
25	15764	017	3739.02	Newton	02459	20% - <50%	>120%	205.7943	25017373902
25	15764	017	3740.00	Newton	02459	20% - <50%	>120%	156.7002	25017374000
25	15764	017	3741.00	Newton	02461	20% - <50%	>120%	126.7687	25017374100
25	15764	017	3742.00	Newton	02461	20% - <50%	>120%	175.527	25017374200
25	15764	017	3743.00	Newton	02468	20% - <50%	>120%	205.7943	25017374300
25	15764	017	3744.00	Newton	02465	20% - <50%	>120%	205.7943	25017374400
25	15764	017	3745.00	Newton	02465	20% - <50%	>120%	139.6119	25017374500
25	15764	017	3746.00	Newton	02465	20% - <50%	>120%	150.8836	25017374600
25	15764	017	3747.00	Newton	02466	20% - <50%	>120%	125.0878	25017374700
25	15764	017	3748.00	Newton	02466	20% - <50%	>120%	131.0418	25017374800
25	15764	017	3821.00	Natick	01760	20% - <50%	>120%	120.0344	25017382100
25	15764	017	3822.00	Natick	01760	10% - <20%	>120%	128.0233	25017382200
25	15764	017	3823.00	Natick	01760	10% - <20%	>120%	159.8949	25017382300
25	15764	017	3824.00	Natick	01760	10% - <20%	>120%	142.2362	25017382400
25	15764	017	3825.00	Natick	01760	20% - <50%	80% - 120%	102.211	25017382500
25	15764	017	3826.01	Natick	01760	20% - <50%	80% - 120%	102.9214	25017382601
25	15764	017	3826.02	Natick	01760	20% - <50%	>120%	137.5227	25017382602
25	15764	017	3831.01	Framingham	01702	50% - <80%	<50%	38.6109	25017383101
25	15764	017	3831.02	Framingham	01702	80% - 100%	<50%	35.5059	25017383102
25	15764	017	3832.00	Framingham	01702	50% - <80%	50% - 80%	74.8042	25017383200
25	15764	017	3833.00	Framingham	01702	50% - <80%	80% - 120%	100.2214	25017383300
25	15764	017	3834.01	Framingham	01702	50% - <80%	<50%	48.8084	25017383401
25	15764	017	3834.02	Framingham	01702	50% - <80%	50% - 80%	71.9165	25017383402
25	15764	017	3835.01	Framingham	01702	50% - <80%	50% - 80%	70.4521	25017383501
25	15764	017	3835.02	Framingham	01702	20% - <50%	80% - 120%	95.6528	25017383502
25	15764	017	3836.00	Framingham	01701	20% - <50%	80% - 120%	99.3628	25017383600
25	15764	017	3837.00	Framingham	01701	20% - <50%	80% - 120%	105.3926	25017383700
25	15764	017	3838.00	Framingham	01701	20% - <50%	>120%	124.454	25017383800
25	15764	017	3839.02	Framingham	01701	20% - <50%	>120%	161.7816	25017383902
25	15764	017	3839.03	Framingham	01701	20% - <50%	80% - 120%	118.8679	25017383903
25	15764	017	3839.04	Framingham	01701	20% - <50%	80% - 120%	103.0358	25017383904
25	15764	017	3840.03	Framingham	01702	20% - <50%	80% - 120%	84.3498	25017384003
25	15764	017	3840.04	Framingham	01701	20% - <50%	80% - 120%	116.6165	25017384004
25	15764	017	3851.01	Ashland	01721	20% - <50%	>120%	144.0554	25017385101
25	15764	017	3851.02	Ashland	01721	20% - <50%	80% - 120%	103.8664	25017385102

**Cambridge Savings Bank CRA Assessment Area
Facility Based Assessment Area - 4/1/2024**

25	15764	017	3852.01	Ashland	01721	20% - <50%	80% - 120%	108.5437	25017385201
25	15764	017	3852.03	Ashland	01721	20% - <50%	>120%	120.1224	25017385203
25	15764	017	3852.04	Ashland	01721	20% - <50%	>120%	131.3497	25017385204
25	15764	017	3861.00	Sherborn	01770	10% - <20%	>120%	185.8191	25017386100
25	15764	017	3871.00	Holliston	01746	10% - <20%	>120%	146.7793	25017387100
25	15764	017	3872.01	Holliston	01746	10% - <20%	>120%	126.0139	25017387201
25	15764	017	3872.02	Holliston	01746	10% - <20%	>120%	142.5589	25017387202
25	15764	017	3881.00	Boxborough	01719	20% - <50%	>120%	157.0574	25017388100
25	15764	017	3882.00	Shirley	01464	20% - <50%	80% - 120%	92.9972	25017388200
25	15764	017	3883.00	Lowell	01854	50% - <80%	<50%	18.7584	25017388300
25	15764	017	9800.00	Stow	01775	N/A	N/A	0	25017980000

CSB Branch Locations and LMI Tracts 4 1 24



- 2022 CSB Branch ATM ITM source file format
- FBAA combined 4 counties
- Counties 2020

Tract Median Family Income as % of AMFI
Source: FFIEC CRA
Year: 2023

- Insufficient Data
- 49.99% or less
- 50.00% - 79.99%
- 80.00% - 119.99%
- 120.00% or greater

Shaded by: Census Tract, 2020

2020 Institution Disclosure Statement - Table 1-1

Loans by County

Respondent ID: 0000017870

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Cambridge Savings Bank

State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARICOPA COUNTY (013), AZ										
MSA 38060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	1	378	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	7	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	7	0	0	1	378	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	7	0	0	1	378	0	0	0	0
STATE TOTAL	1	7	0	0	1	378	0	0	0	0

2020 Institution Disclosure Statement - Table 1-1

Loans by County

Respondent ID: 0000017870

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Cambridge Savings Bank

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN DIEGO COUNTY (073), CA										
MSA 41740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	16	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	16	0	0	0	0	0	0	0	0

2020 Institution Disclosure Statement - Table 1-1

Loans by County

Respondent ID: 0000017870

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Cambridge Savings Bank

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN MATEO COUNTY (081), CA										
MSA 41884										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	49	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	49	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	65	0	0	0	0	0	0	0	0
STATE TOTAL	2	65	0	0	0	0	0	0	0	0

2020 Institution Disclosure Statement - Table 1-1

Loans by County

Respondent ID: 0000017870

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Cambridge Savings Bank

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARTFORD COUNTY (003), CT										
MSA 25540										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	991	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	991	0	0	0	0

2020 Institution Disclosure Statement - Table 1-1

Loans by County

Respondent ID: 0000017870

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Cambridge Savings Bank

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW HAVEN COUNTY (009), CT										
MSA 35300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	198	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	198	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	198	1	991	0	0	0	0
STATE TOTAL	0	0	1	198	1	991	0	0	0	0

2020 Institution Disclosure Statement - Table 1-1

Loans by County

Respondent ID: 0000017870

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Cambridge Savings Bank

State: DISTRICT OF COLUMBIA (11)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DISTRICT OF COLUMBIA (001), DC										
MSA 47894										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	77	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	77	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	77	0	0	0	0	0	0	0	0
STATE TOTAL	1	77	0	0	0	0	0	0	0	0

2020 Institution Disclosure Statement - Table 1-1

Loans by County

Respondent ID: 0000017870

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Cambridge Savings Bank

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BARNSTABLE COUNTY (001), MA										
MSA 12700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	26	2	366	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	26	2	366	0	0	0	0	0	0
BRISTOL COUNTY (005), MA										
MSA 39300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	3	2,607	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	903	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	46	0	0	2	949	1	500	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	46	0	0	6	4,459	1	500	0	0

2020 Institution Disclosure Statement - Table 1-1

Loans by County

Respondent ID: 0000017870

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Cambridge Savings Bank

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DUKES COUNTY (007), MA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	13	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	13	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2020 Institution Disclosure Statement - Table 1-1

Loans by County

Respondent ID: 0000017870

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Cambridge Savings Bank

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ESSEX COUNTY (009), MA 2/										
MSA 15764										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	175	0	0	0	0	0	0
Median Family Income 100-110%	1	7	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	7	1	175	0	0	0	0	0	0
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	2	98	0	0	0	0	1	50	0	0
Median Family Income 40-50%	1	53	0	0	0	0	0	0	0	0
Median Family Income 50-60%	2	135	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	7	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	32	0	0	1	304	0	0	0	0
Median Family Income 80-90%	0	0	1	162	0	0	0	0	0	0
Median Family Income 90-100%	5	147	0	0	1	284	2	60	0	0
Median Family Income 100-110%	0	0	2	350	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	240	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2020 Institution Disclosure Statement - Table 1-1

Loans by County

Respondent ID: 0000017870

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Cambridge Savings Bank

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Median Family Income >= 120%	9	315	1	226	3	1,719	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	21	787	5	978	5	2,307	3	110	0	0
Totals For County: (009) 2/										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	2	98	0	0	0	0	1	50	0	0
Median Family Income 40-50%	1	53	0	0	0	0	0	0	0	0
Median Family Income 50-60%	2	135	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	7	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	32	0	0	1	304	0	0	0	0
Median Family Income 80-90%	0	0	1	162	0	0	0	0	0	0
Median Family Income 90-100%	5	147	1	175	1	284	2	60	0	0
Median Family Income 100-110%	1	7	2	350	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	240	0	0	0	0	0	0
Median Family Income >= 120%	9	315	1	226	3	1,719	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	22	794	6	1,153	5	2,307	3	110	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2020 Institution Disclosure Statement Table 1-1

Respondent ID: 0000017870

Loans by County

Agency: FDIC - 3

Small Business Loans - Originations

State: MASSACHUSETTS (25)

Institution: Cambridge Savings Bank

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <=\$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
	MIDDLESEX COUNTY (017), MA 2/									
MSA 15764										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	3	131	1	176	2	975	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	8	353	3	381	0	0	0	0	0	0
Median Family Income 60-70%	5	86	3	468	3	1062	0	0	0	0
Median Family Income 70-80%	43	1762	12	2047	5	2401	0	0	0	0
Median Family Income 80-90%	56	1550	16	2457	9	4,404	5	965	0	0
Median Family Income 90-100%	27	552	1	108	2	813	1	13	0	0
Median Family Income 100-110%	103	3194	17	2601	17	9,468	7	451	0	0
Median Family Income 110-120%	64	1472	13	2211	13	5869	5	160	0	0
Median Family Income >= 120%	320	10651	56	9003	36	19996	24	5715	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	629	19,751	122	19452	87	44,988	42	7304	0	0
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	38	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	5	94	1	110	0	0	0	0	0	0
Median Family Income 70-80%	0	0	2	299	0	0	0	0	0	0
Median Family Income 80-90%	1	14	0	0	0	0	0	0	0	0
Median Family Income 90-100%	3	130	0	0	0	0	0	0	0	0
Median Family Income 100-110%	6	293	0	0	2	1,086	0	0	0	0
Median Family Income 110-120%	14	449	3	344	7	4,037	0	0	0	0
Median Family Income >= 120%		23	548	5	657	5	2,748	0	0	0
Median Family Income Not Known		1	0	0	0	0	0	0	0	0
Tract Not Known		1	0	0	0	0	0	0	0	0
County Total		53	1,566	11	1,410	14	7,871	0	0	0
Totals For County: (017) 2/										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	3	131	1	176	2	975	0	0	0	0
Median Family Income 40-50%	1	38	0	0	0	0	0	0	0	0
Median Family Income 50-60%	8	353	3	381	0	0	0	0	0	0
Median Family Income 60-70%	10	180	4	578	3	1,062	0	0	0	0
Median Family Income 70-80%	43	1,762	14	2,346	5	2,401	0	0	0	0
Median Family Income 80-90%	57	1,564	16	2,457	9	4,404	5	965	0	0
Median Family Income 90-100%	30	682	1	108	2	813	1	13	0	0
Median Family Income 100-110%	109	3,487	17	2,601	19	10,554	7	451	0	0
Median Family Income 110-120%	78	1,921	16	2,555	20	9,906	5	160	0	0
Median Family Income >= 120%	343	11,199	61	9,660	41	22,744	24	5,715	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	682	21,317	133	20,862	101	52,859	42	7,304	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is included in the institution's assessment area definition.

2020 Institution Disclosure Statement - Table 1-1

Loans by County

Respondent ID: 0000017870

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Cambridge Savings Bank

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Median Family Income >= 120%	332	10,821	61	9,660	41	22,744	24	5,715	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	642	20,269	129	20,317	95	49,431	41	7,291	0	0
Totals For County: (017) 2/										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	3	131	1	176	2	975	0	0	0	0
Median Family Income 40-50%	1	38	0	0	0	0	0	0	0	0
Median Family Income 50-60%	8	353	3	381	0	0	0	0	0	0
Median Family Income 60-70%	10	180	4	578	3	1,062	0	0	0	0
Median Family Income 70-80%	43	1,762	14	2,346	5	2,401	0	0	0	0
Median Family Income 80-90%	57	1,564	16	2,457	9	4,404	5	965	0	0
Median Family Income 90-100%	30	682	1	108	2	813	1	13	0	0
Median Family Income 100-110%	109	3,487	17	2,601	19	10,554	7	451	0	0
Median Family Income 110-120%	78	1,921	16	2,555	20	9,906	5	160	0	0
Median Family Income >= 120%	343	11,199	61	9,660	41	22,744	24	5,715	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	682	21,317	133	20,862	101	52,859	42	7,304	0	0
NANTUCKET COUNTY (019), MA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	42	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	42	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2020 Institution Disclosure Statement
 Loans by County
 Small Business Loans - Originations
 Institution: Cambridge Savings Bank

Respondent ID: 0000017870
 Agency: FDIC - 3
 State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <=\$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
	NORFOLK COUNTY (021), MA 2/ MSA 14454									
Inside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	2	87	2	246	0	0	0	0	0	0
Median Family Income >= 120%	8	259	3	372	1	752	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	346	5	618	1	752	0	0	0	0
NORFOLK COUNTY (021), MA 2/ MSA 14454										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	2	1,150	1	650	0	0
Median Family Income 70-80%	1	11	1	150	1	263	0	0	0	0
Median Family Income 80-90%	2	64	3	441	0	0	0	0	0	0
Median Family Income 90-100%	3	126	1	181	2	1,263	0	0	0	0
Median Family Income 100-110%	2	85	2	418	0	0	0	0	0	0
Median Family Income 110-120%	3	131	0	0	2	1,467	0	0	0	0
Median Family Income >= 120%	20	711	10	1,520	11	6,571	1	32	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	31	1,128	17	2,711	18	10,714	2	682	0	0
Total For County (021) 2/										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	2	1,150	1	650	0	0
Median Family Income 70-80%	1	11	1	150	1	263	0	0	0	0
Median Family Income 80-90%	2	64	3	441	0	0	0	0	0	0
Median Family Income 90-100%	3	126	1	181	2	1,263	0	0	0	0
Median Family Income 100-110%	2	85	2	418	0	0	0	0	0	0
Median Family Income 110-120%	5	218	2	247	2	1,467	0	0	0	0
Median Family Income >= 120%	28	970	13	1,892	12	7,323	1	32	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	41	1,474	22	3,329	19	11,466	2	682	0	0

Footnote:
 2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is included in the institution's assessment area definition.

2020 Institution Disclosure Statement - Table 1-1

PAGE: 14 OF 30

Loans by County

Respondent ID: 0000017870

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Cambridge Savings Bank

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PLYMOUTH COUNTY (023), MA										
MSA 14454										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	3	2,238	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	292	0	0	0	0
Median Family Income 110-120%	3	174	3	399	1	644	0	0	0	0
Median Family Income >= 120%	7	226	1	125	2	1,604	2	55	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	400	4	524	7	4,778	2	55	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2020 Institution Disclosure Statement Table 1-1
 Loans by County
 Small Business Loans - Originations
 Institution: Cambridge Savings Bank

Respondent ID: 0000017870
 Agency: FDIC - 3
 State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of	Amount	Num of	Amount	Num of	Amount	Num of	Amount	Num of	Amount
	Loans	(000s)	Loans	(000s)	Loans	(000s)	Loans	(000s)	Loans	(000s)
SUFFOLK COUNTY (025), MA										
MSA 14454										
Inside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	1	167	1	404	0	0	0	0
Median Family Income 30-40%	7	304	0	0	1	436	2	105	0	0
Median Family Income 40-50%	2	49	1	218	2	748	0	0	0	0
Median Family Income 50-60%	8	295	2	205	5	3,674	1	700	0	0
Median Family Income 60-70%	8	275	1	140	1	845	2	865	0	0
Median Family Income 70-80%	4	83	0	0	0	0	0	0	0	0
Median Family Income 80-90%	3	37	0	0	1	312	0	0	0	0
Median Family Income 90-100%	3	16	1	127	1	543	0	0	0	0
Median Family Income 100-110%	2	33	0	0	0	0	0	0	0	0
Median Family Income 110-120%	6	190	0	0	0	0	1	25	0	0
Median Family Income >= 120%	41	2,096	19	3,208	26	14,759	4	440	0	0
Median Family Income Not Known	0	0	1	203	3	1,503	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	84	3,378	26	4,268	41	23,224	10	2,135	0	0

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of	Amount	Num of	Amount	Num of	Amount	Num of	Amount	Num of	Amount
	Loans	(000s)	Loans	(000s)	Loans	(000s)	Loans	(000s)	Loans	(000s)
WORCESTER COUNTY (027), MA										
MSA 49340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	2	12	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	60	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	10	383	3	391	4	1,890	1	75	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	455	3	391	4	1,890	1	75	0	0
TOTAL INSIDE AA IN STATE	724	23,482	154	24513	129	68,964	1	13	0	0
TOTAL OUTSIDE AA IN STATE	134	4,463	42	6,380	54	32,019	60	10,848	0	0
STATE TOTAL	858	27,945	196	30,893	183	100,983	61	10,861	0	0

2020 Institution Disclosure Statement - Table 1-1

Loans by County

Respondent ID: 0000017870

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Cambridge Savings Bank

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WAYNE COUNTY (163), MI										
MSA 19804										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	335	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	335	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	335	0	0	0	0
STATE TOTAL	0	0	0	0	1	335	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2020 Institution Disclosure Statement - Table 1-1

Loans by County

Respondent ID: 0000017870

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Cambridge Savings Bank

State: NEW HAMPSHIRE (33)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HILLSBOROUGH COUNTY (011), NH										
MSA 31700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	10	0	0	0	0	0	0	0	0
Upper Income	1	18	1	250	0	0	1	250	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	28	1	250	0	0	1	250	0	0
MERRIMACK COUNTY (013), NH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	6	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	6	0	0	0	0	0	0	0	0
ROCKINGHAM COUNTY (015), NH										
MSA 40484										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	8	0	0	1	386	0	0	0	0
Upper Income	1	60	0	0	2	1,252	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	68	0	0	3	1,638	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2020 Institution Disclosure Statement - Table 1-1

PAGE: 19 OF 30

Loans by County

Respondent ID: 0000017870

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Cambridge Savings Bank

State: NEW HAMPSHIRE (33)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
STRAFFORD COUNTY (017), NH										
MSA 40484										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	214	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	214	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	6	102	2	464	3	1,638	1	250	0	0
STATE TOTAL	6	102	2	464	3	1,638	1	250	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2020 Institution Disclosure Statement - Table 1-1

Loans by County

Respondent ID: 0000017870

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Cambridge Savings Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MORRIS COUNTY (027), NJ										
MSA 35084										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	160	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	160	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	160	0	0	0	0	0	0
STATE TOTAL	0	0	1	160	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2020 Institution Disclosure Statement - Table 1-1

Loans by County

Respondent ID: 0000017870

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Cambridge Savings Bank

State: NEW MEXICO (35)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SANTA FE COUNTY (049), NM										
MSA 42140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	21	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	21	0	0	0	0	0	0	0	0
STATE TOTAL	1	21	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2020 Institution Disclosure Statement - Table 1-1

Loans by County

Respondent ID: 0000017870

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Cambridge Savings Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ERIE COUNTY (029), NY										
MSA 15380										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	1	500	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
ESSEX COUNTY (031), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	20	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2020 Institution Disclosure Statement - Table 1-1

Loans by County

Respondent ID: 0000017870

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Cambridge Savings Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KINGS COUNTY (047), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	14	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	14	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2020 Institution Disclosure Statement - Table 1-1

PAGE: 24 OF 30

Loans by County

Respondent ID: 0000017870

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Cambridge Savings Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW YORK COUNTY (061), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	3	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	5	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	8	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	42	0	0	1	500	0	0	0	0
STATE TOTAL	4	42	0	0	1	500	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2020 Institution Disclosure Statement - Table 1-1

Loans by County

Respondent ID: 0000017870

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Cambridge Savings Bank

State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LANE COUNTY (039), OR										
MSA 21660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	3	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	3	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	3	0	0	0	0	0	0	0	0
STATE TOTAL	1	3	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2020 Institution Disclosure Statement - Table 1-1

Loans by County

Respondent ID: 0000017870

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Cambridge Savings Bank

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PHILADELPHIA COUNTY (101), PA										
MSA 37964										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	5	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	5	0	0	0	0	0	0	0	0
STATE TOTAL	1	5	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2020 Institution Disclosure Statement - Table 1-1

PAGE: 27 OF 30

Loans by County

Respondent ID: 0000017870

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Cambridge Savings Bank

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHARLESTON COUNTY (019), SC										
MSA 16700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	454	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	454	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	454	0	0	0	0
STATE TOTAL	0	0	0	0	1	454	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2020 Institution Disclosure Statement - Table 1-1

Loans by County

Respondent ID: 0000017870

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Cambridge Savings Bank

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
EL PASO COUNTY (141), TX										
MSA 21340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	13	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	13	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	13	0	0	0	0	0	0	0	0
STATE TOTAL	1	13	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2020 Institution Disclosure Statement - Table 1-1

PAGE: 29 OF 30

Loans by County

Respondent ID: 0000017870

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Cambridge Savings Bank

State: VERMONT (50)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LAMOILLE COUNTY (015), VT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	77	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	77	0	0	0	0	0	0	0	0
WINDHAM COUNTY (025), VT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	1,000	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	77	0	0	1	1,000	0	0	0	0
STATE TOTAL	1	77	0	0	1	1,000	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2020 Institution Disclosure Statement - Table 1-1

Loans by County

Respondent ID: 000017870

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Cambridge Savings Bank

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KING COUNTY (033), WA										
MSA 42644										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	235	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	235	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	235	0	0	0	0	0	0
STATE TOTAL	0	0	1	235	0	0	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	41	1,055	5	720	6	3,428	1	13	0	0
TOTAL OUTSIDE AA	836	27,302	196	31,230	186	102,851	61	11,098	0	0
TOTAL INSIDE & OUTSIDE	877	28,357	201	31,950	192	106,279	62	11,111	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2020 Institution Disclosure Statement Table 1-1
 Loans by County
 Small Business Loans - Originations
 Institution: Cambridge Savings Bank

Respondent ID: 0000017870
 Agency: FDIC - 3
 State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million			Memo Item: Loans by Affiliates
	Num of	Amount	Num of	Amount	Num of	Amount	Num of	Amount	Num of	Amount
	Loans	(000s)	Loans	(000s)	Loans	(000s)	Loans	(000s)	Loan	(000s)
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	724	23,482	154	24,513	129	68,964	1	13	0	0
TOTAL OUTSIDE AA	153	4,875	47	7,437	63	37,315	61	11,098	0	0
TOTAL INSIDE & OUTSIDE	877	28,357	201	31,950	192	106,279	62	11,111	0	0

2020 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: Cambridge Savings Bank

Respondent ID: 0000017870

PAGE: 1 OF 1

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with ≤\$1 Million revenues		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MA - ESSEX COUNTY (009) - MSA 15764 2/	2	182	0	0	0	0
MA - MIDDLESEX COUNTY (017) - MSA 15764 2/	838	84,191	42	7,304	0	0
MA - NORFOLK (021) - MSA 14454 2/	16	1,716	0	0	0	0
MA - SUFFOLK (025) - MSA 14454	151	30,870	10	2,135	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is included in the institution's assessment area definition.

2020 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: Cambridge Savings Bank

PAGE: 1 OF 1

Respondent ID: 0000017870
Agency: FDIC - 3

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	16	31,026	0	0
Purchased	0	0	0	0
Total	16	31,026	0	0
Consortium/Third Party Loans (optional)				

2020 Institution Disclosure Statement Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Cambridge Savings Bank

Respondent ID: 17870

Agency: FDIC - 3

ASSESSMENT AREA - 0001

ESSEX COUNTY (009), MA 2/

MSA: 15764

Median Family Income 70-80%

2081.02*

Median Family Income 80-90%

2083.00*

Median Family Income 90-100%

2081.01* 2082.00

Median Family Income 100-110%

2084.00

MIDDLESEX COUNTY (017), MA 2/

MSA: 15764

Median Family Income 30-40%

3418.00 3421.01* 3421.02* 3524.00*

Median Family Income 40-50%

3413.00* 3424.00* 3425.00* 3501.04*

Median Family Income 50-60%

3397.00 3415.00* 3416.00 3419.01* 3426.00* 3514.00 3539.00 3549.00

Median Family Income 60-70%

3412.00* 3414.00 3422.02* 3423.00 3501.03 3507.00* 3534.00 3687.00*

Median Family Income 70-80%

3364.01* 3398.02 3399.00 3400.00* 3411.01 3417.00* 3419.02* 3512.03 3512.04 3514.03 3515.00 3526.00 3527.00 3531.01 3538.00 3685.00 3689.02

Median Family Income 80-90%

3372.01* 3393.00 3395.00 3396.00 3398.01* 3411.02* 3332.00 3334.00 3336.00 3502.00 3510.00 3513.00 3546.00 3563.00 3601.00* 3683.00 3684.00 3686.00* 3688.00 3703.00

Median Family Income 90-100%

3353.02 3373.00 3333.00 3335.02* 3503.00 3511.00 3543.00 3576.00 3577.00 3689.01 3701.02

Median Family Income 100-110%

3351.00 3354.00 3372.02* 3401.00* 3322.00 3323.00 3324.00 3331.00 3525.00 3530.00 3531.00 3531.02 3535.00 3567.01 3682.00 3690.00* 3701.01* 3704.00 3732.00 3741.00

Median Family Income 110-120%

3352.00 3353.01 3363.00 3364.02 3371.02* 3391.00 3392.00* 3394.00 3335.01 3504.00 3505.00 3521.01 3523.00 3529.00 3532.00 3537.00 3550.00 3681.01 3681.02 3691.00* 3702.02

Median Family Income >= 120%

3361.00 3362.00 3371.01* 3321.00 3381.00 3382.00 3383.00 3384.00 3385.00 3506.00 3508.00 3509.00 3521.02 3522.00 3528.00 3533.00 3536.00 3540.00 3541.00 3542.00 3544.00 3545.00
 3547.00 3548.00 3561.00 3564.00 3565.00 3566.01 3566.02 3567.02 3571.00 3572.00 3573.00 3574.00 3575.00 3578.00 3581.00 3583.00 3584.00 3585.00 3586.00 3587.00 3591.00 3593.00
 3602.00 3611.00 3612.00 3613.00 3631.03 3631.04 3632.02* 3702.01 3731.00 3733.00 3734.00 3735.00 3736.00 3737.00 3738.00 3739.00* 3740.00 3742.00 3743.00 3744.00 3745.00 3746.00
 3747.00 3748.00

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area.

SUFFOLK COUNTY (025), MA MSA: 14454

Median Family Income 10-20%

0611.01* 0821.00*

Median Family Income 20-30%

0607.00* 0610.00* 0704.02 0805.00* 0806.01* 0810.01* 0812.00* 0813.00* 0902.00

Median Family Income 30-40%

0006.02 0103.00* 0503.00* 0702.00 0801.00* 0803.00* 0808.01* 0814.00* 0817.00* 0818.00* 0819.00 0901.00* 0903.00* 0909.01* 1001.00* 9811.00*

Median Family Income 40-50%

0104.05* 0402.00 0505.00* 0507.00* 0712.01 0804.01* 0815.00* 0904.00* 0906.00* 0913.00* 0916.00* 0917.00* 0920.00* 0923.00* 0924.00* 1002.00* 1010.02* 1011.02* 1604.00 1701.01*

Median Family Income 50-60%

0001.00 0002.02* 0007.01* 0008.02 0105.00* 0304.00* 0408.01 0501.01* 0502.00* 0504.00* 0506.00* 0811.00* 0820.00* 0907.00* 0914.00* 0915.00* 0918.00* 0919.00* 0921.01 1003.00* 1304.06* 1601.01* 1602.00* 1605.01* 1605.02* 1606.01 1606.02* 1704.00* 1707.02* 1708.00

Median Family Income 60-70%

0004.01* 0006.01* 0007.04 0104.04* 0104.08* 0509.01* 0511.01* 0608.00 0911.00* 0912.00 1005.00* 1006.01 1009.00* 1010.01 1011.01* 1102.01* 1104.01* 1401.06* 1403.00 1701.00 1702.00* 1705.01* 9813.00*

Median Family Income 70-80%

0002.01 0004.02 0005.03* 0005.04* 0008.03* 0512.00 1101.03* 1205.00* 1703.00* 1706.01* 1805.00*

Median Family Income 80-90%

0007.03* 0102.03* 0102.04* 0302.00* 0510.00* 0809.00* 0910.01* 1004.00* 1006.03* 1103.01 1105.02 1202.01* 1401.02* 1401.05* 1404.00 1705.02* 1801.01* 1802.00*

Median Family Income 90-100%

0003.01 0003.02* 0922.00 1008.00* 1201.04* 1203.01* 1304.04* 1401.07* 1402.01* 1402.02* 1603.00*

Median Family Income 100-110%

0005.02* 0101.04* 1104.03 1105.01* 1304.02* 1803.01*

Median Family Income 110-120%

0601.01* 0603.01 0604.00 0605.01 0707.00* 1204.00 1207.00* 1301.00* 1302.00* 1804.00*

Median Family Income >=120%

0101.03* 0104.03* 0106.00 0107.01 0107.02 0108.01* 0108.02* 0201.01 0202.00* 0203.01* 0203.02* 0203.03 0301.00* 0303.00 0305.00* 0401.00 0403.00 0404.01 0406.00 0602.00* 0606.00 0612.00 0701.01 0703.00 0705.00* 0706.00* 0708.00 1007.00 1106.01* 1106.07* 1201.03* 1201.05* 1206.00 1303.00 9818.00*

Median Family Income Not Known

0709.00 0711.01* 9801.01* 9803.00* 9807.00* 9810.00* 9812.01* 9812.02 9815.01* 9815.02* 9816.00* 9817.00* 9901.00*

NORFOLK COUNTY (21) , MA 2/

MSA: 14454

Median Family Income 80-90%

4009.00*

Median Family Income 110 - 120%

4002.00

Median Family Income >= 120%

4001.00* 4003.00* 4004.00 4005.00 4006.00* 4007.00 4008.00* 4010.00 4011.00 4012.00

OUTSIDE OF ASSESSMENT AREA

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area.

MARICOPA COUNTY (013) , AZ MSA: 38060
 Median Family Income 30-40%
 1136.02

Median Family Income > = 120%
 1167.02

SAN DIEGO COUTNY (073), CA MSA 41740
 Median Family Income >= 120%
 0171.07

SAN MATEO COUNTY (081) MSA 41884
 Median Family Income 70-80%
 6041.01

HARTFORD COUNTY (003), CT MSA 25540
 Median Family Incomer 110-120%
 4001.00

NEW HAVEN COUNTY (009), CT MSA: 35300
 Median Family Income 80-90%
 3451.00

DISTRICT OF COLUMBIA (001), DC

DISTRICT OF COLUMBIA (001), DC

MSA: 47894

Median Family Income >= 120%
 0058.00

Middle Income
 0140.02 0144.02 0150.01

BRISTOL COUNTY (005), MA MSA: 39300

Median Family Income 20-30%
 6509.00

Median Family Income 70-80%
 6316.00

Median Family Income >= 120% 6122.00 6133.00 6304.00 6531.02

DUKES COUNTY (007), MA

MSA: NA

Middle Income
 2003.00

ESSEX COUNTY (009), MA 2/ MSA: 15764

Median Family Income 30-40%
 2508.00 2516.00

Median Family Income 40-50%
 2215.00

Median Family Income 50-60%
 2173.00

Median Family Income 60-70%
 2103.00

Median Family Income 70-80%
 2174.00 2531.00

Median Family Income 80-90%

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area.

2104.00
Median Family Income 90-100%

2021.02 2114.02 2532.02 2671.02
Median Family Income 100-110%

2102.00 2691.00
Median Family Income 110-120%

2701.00
Median Family Income >= 120%

2022.00 2091.00 2131.00 2141.00 2532.04 2541.00 2543.01 2544.03

**MIDDLESEX COUNTY (017), MA 2/
 MSA: 15764**

Median Family Income 40-50%

3831.01

Median Family Income 60-70%

3105.00 3123.00 3213.00 3832.00
Median Family Income 70-80%

3116 3882.00

Median Family Income 80-90%

3106.01

Median Family Income 90-100%

3163.00 3173.01 3224.00
Median Family Income 100-110%

3125.02 3152.00 3311.01 3311.02

Median Family Income 110-120%

3131.01 3151.00 3154.02 3161.02 3162.01 3162.02 3165.00 3341.00 3344.00
 3641.01 3641.02 3839.01 3840.01 3871.00

Median Family Income >= 120%

3143.02 3171.01 3171.03 3184.00 3201.04 3241.01 3241.02 3261.01 3261.02 3302.00
 3343.00 3621.00 3652.01 3652.02 3672.00 3821.00 3825.00 3851.00 3881.00

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area.

NANTUCKET COUNTY (019), MA

MSA: NA
 Middle Income
 9502.00

NORFOLK COUNTY (021), MA MSA: 14454

Median Family Income 60-70%
 4203.02 4225.02
 Median Family Income 70-80%
 4176.02
 Median Family Income 80-90%
 4175.02 4563.02
 Median Family Income 90-100%
 4021.01 4177.02 4180.03 4571.00
 Median Family Income 100-110%

4135.00 4151.02 4171.00 4562.00
 Median Family Income 110-120%
 4191.00 4197.00 4421.01 4431.01

Median Family Income >= 120%
 4024.00 4025.00 4031.00 4033.00
 4041.00 4042.01 4042.02 4043.02 4044.00 4061.01 4061.02 4091.01 4091.02 4101.00 4134.01
 4141.00 4152.00 4161.02 4162.00 4164.00 4421.02 4572.00

PLYMOUTH COUNTY (023), MA

MSA: 14454
 Median Family Income 90-100%
 5021.02 5117.02
 5211.01
 5041.01 5081.01 5232.02
 5011.01 5011.02 5012.02 5052.00

5061.01 5071.04 5241.01

WORCESTER COUNTY (027), MA

MSA: 49340
 Median Family Income 90-100%
 7092.02 7303.00
 7363.00
 7081.00 7171.00 7191.00 7308.02

7361.00 7395.00 7411.02 7451.00 7491.00 7612.00 7614.00

WAYNE COUNTY (163), MI

MSA: 19804
 Median Family Income >= 120%
 5208.00

HILLSBOROUGH COUNTY (011), NH

MSA: 31700
 Middle Income

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area.

0230.00
 Upper Income
 0029.01 0171.00
 MERRIMACK COUNTY (013), NH MSA: NA
 Upper Income
 0325.00
 ROCKINGHAM COUNTY (015), NH MSA: 40484
 Middle Income
 1011.00 1071.00
 Upper Income
 0039.02 1061.01
 STRAFFORD COUNTY (017), NH MSA: 40484
 Moderate Income
 0815.00
 MORRIS COUNTY (027), NJ MSA: 35084
 Middle Income
 0438.00
 SANTA FE COUNTY (049), NM MSA: 42140
 Upper Income
 0005.00
 ERIE COUNTY (029), NY
 MSA: 15380
 Median Family Income Not Known
 0165.00
 ESSEX COUNTY (031), NY MSA: NA
 Upper Income
 9604.98
 KINGS COUNTY (047), NY MSA: 35614
 Median Family Income 90-100%
 0323.00
 NEW YORK COUNTY (061), NY MSA: 35614
 Median Family Income 80-90%
 0225.00
 Median Family Income >= 120%
 0120.00
 LANE COUNTY (039), OR MSA: 21660
 Moderate Income
 0045.02
 PHILADELPHIA COUNTY (101), PA MSA: 37964
 Median Family Income >= 120%
 0001.00
 CHARLESTON COUNTY (019), SC MSA: 16700
 Upper Income
 0007.00

EL PASO COUNTY (141), TX MSA: 21340
 Median Family Income 30-40%
 0021.00
 LAMOILLE COUNTY (015), VT MSA: NA
 Upper Income
 9536.00
 WINDHAM COUNTY (025), VT MSA: NA
 Middle Income
 9685.00
 KING COUNTY (033), WA MSA: 42644
 Median Family Income >= 120%
 0323.09

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area.

2020 Institution Disclosure Statement - Table E - 1
Error Status Information
Institution: Cambridge Savings Bank

Respondent ID: 0000017870

Agency: FDIC - 3

Record Identifier: ¹¹ —	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	395	395	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	404	404	0	0.00%
Total	801	801	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the

Loans by County

Respondent ID: 0000017870

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Cambridge Savings Bank

State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARICOPA COUNTY (013), AZ										
MSA 38060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	1	529	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	7	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	7	0	0	1	529	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	7	0	0	1	529	0	0	0	0
STATE TOTAL	1	7	0	0	1	529	0	0	0	0

Loans by County

Respondent ID: 0000017870

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Cambridge Savings Bank

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARIN COUNTY (041), CA										
MSA 42034										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	18	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	18	0	0	0	0	0	0	0	0
SAN DIEGO COUNTY (073), CA										
MSA 41740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	21	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	39	0	0	0	0	0	0	0	0
STATE TOTAL	3	39	0	0	0	0	0	0	0	0

Loans by County

Respondent ID: 0000017870

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Cambridge Savings Bank

State: DISTRICT OF COLUMBIA (11)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DISTRICT OF COLUMBIA (001), DC										
MSA 47894										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	219	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	219	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	219	0	0	0	0	0	0
STATE TOTAL	0	0	1	219	0	0	0	0	0	0

Loans by County

Respondent ID: 0000017870

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Cambridge Savings Bank

State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CUMBERLAND COUNTY (005), ME										
MSA 38860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	489	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	489	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	489	0	0	0	0
STATE TOTAL	0	0	0	0	1	489	0	0	0	0

Loans by County

Respondent ID: 0000017870

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Cambridge Savings Bank

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BARNSTABLE COUNTY (001), MA										
MSA 12700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	21	0	0	0	0	0	0	0	0
Middle Income	3	47	1	113	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	68	1	113	0	0	0	0	0	0
BRISTOL COUNTY (005), MA										
MSA 39300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	4	2,905	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	3	59	0	0	4	2,657	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	59	0	0	8	5,562	0	0	0	0

Loans by County

Respondent ID: 0000017870

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Cambridge Savings Bank

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ESSEX COUNTY (009), MA 2/										
MSA 15764										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	175	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	304	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	175	1	304	0	0	0	0
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	47	0	0	0	0	0	0	0	0
Median Family Income 40-50%	2	77	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	90	0	0	2	1,050	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	2	23	0	0	4	1,495	0	0	0	0
Median Family Income 80-90%	0	0	1	133	0	0	0	0	0	0
Median Family Income 90-100%	2	34	0	0	1	399	0	0	0	0
Median Family Income 100-110%	1	100	1	244	1	500	1	500	0	0
Median Family Income 110-120%	3	7	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: Cambridge Savings Bank

Respondent ID: 0000017870

Agency: FDIC - 3

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Median Family Income >= 120%	4	157	0	0	5	2,556	1	1,000	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	535	2	377	13	6,000	2	1,500	0	0
Totals For County: (009) 2/										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	47	0	0	0	0	0	0	0	0
Median Family Income 40-50%	2	77	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	90	0	0	2	1,050	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	2	23	0	0	4	1,495	0	0	0	0
Median Family Income 80-90%	0	0	1	133	0	0	0	0	0	0
Median Family Income 90-100%	2	34	1	175	1	399	0	0	0	0
Median Family Income 100-110%	1	100	1	244	2	804	1	500	0	0
Median Family Income 110-120%	3	7	0	0	0	0	0	0	0	0
Median Family Income >= 120%	4	157	0	0	5	2,556	1	1,000	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	535	3	552	14	6,304	2	1,500	0	0
FRANKLIN COUNTY (011), MA										
MSA 44140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	21	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: Cambridge Savings Bank

Respondent ID: 0000017870

Agency: FDIC - 3

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HAMPDEN COUNTY (013), MA										
MSA 44140										
Outside Assessment Area										
Low Income	1	2	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	2	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: Cambridge Savings Bank

Respondent ID: 0000017870

Agency: FDIC - 3

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MIDDLESEX COUNTY (017), MA 2/										
MSA 15764										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	3	42	2	364	2	917	1	250	0	0
Median Family Income 40-50%	2	61	0	0	0	0	1	40	0	0
Median Family Income 50-60%	8	167	3	372	1	446	2	135	0	0
Median Family Income 60-70%	7	150	2	323	2	907	0	0	0	0
Median Family Income 70-80%	33	1,247	9	1,430	5	2,380	5	724	0	0
Median Family Income 80-90%	37	896	5	906	4	2,198	0	0	0	0
Median Family Income 90-100%	15	293	0	0	1	425	1	25	0	0
Median Family Income 100-110%	74	2,062	12	1,782	7	3,411	7	984	0	0
Median Family Income 110-120%	40	1,001	7	1,277	9	3,973	6	1,549	0	0
Median Family Income >= 120%	220	5,977	30	4,721	36	18,606	15	5,564	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	439	11,896	70	11,175	67	33,263	38	9,271	0	0
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	350	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	6	94	0	0	0	0	2	45	0	0
Median Family Income 70-80%	0	0	1	196	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	6	164	0	0	0	0	0	0	0	0
Median Family Income 100-110%	3	107	1	114	1	787	0	0	0	0
Median Family Income 110-120%	16	368	4	739	3	1,343	5	633	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: Cambridge Savings Bank

Respondent ID: 0000017870

Agency: FDIC - 3

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Median Family Income >= 120%	15	509	3	396	2	1,823	2	105	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	46	1,242	9	1,445	7	4,303	9	783	0	0
Totals For County: (017) 2/										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	3	42	2	364	2	917	1	250	0	0
Median Family Income 40-50%	2	61	0	0	1	350	1	40	0	0
Median Family Income 50-60%	8	167	3	372	1	446	2	135	0	0
Median Family Income 60-70%	13	244	2	323	2	907	2	45	0	0
Median Family Income 70-80%	33	1,247	10	1,626	5	2,380	5	724	0	0
Median Family Income 80-90%	37	896	5	906	4	2,198	0	0	0	0
Median Family Income 90-100%	21	457	0	0	1	425	1	25	0	0
Median Family Income 100-110%	77	2,169	13	1,896	8	4,198	7	984	0	0
Median Family Income 110-120%	56	1,369	11	2,016	12	5,316	11	2,182	0	0
Median Family Income >= 120%	235	6,486	33	5,117	38	20,429	17	5,669	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	485	13,138	79	12,620	74	37,566	47	10,054	0	0
NANTUCKET COUNTY (019), MA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	59	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	59	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000017870

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Cambridge Savings Bank

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NORFOLK COUNTY (021), MA 2/										
MSA 14454										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	66	0	0	0	0	0	0	0	0
Median Family Income >= 120%	9	351	1	115	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	417	1	115	0	0	0	0	0	0
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	673	0	0	0	0
Median Family Income 70-80%	0	0	1	150	1	368	2	518	0	0
Median Family Income 80-90%	1	61	1	179	0	0	1	179	0	0
Median Family Income 90-100%	1	13	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	31	1	245	1	562	1	562	0	0
Median Family Income 110-120%	5	137	0	0	1	768	2	100	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: Cambridge Savings Bank

Respondent ID: 0000017870

Agency: FDIC - 3

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Median Family Income >= 120%	14	477	5	922	4	2,192	1	15	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	22	719	8	1,496	8	4,563	7	1,374	0	0
Totals For County: (021) 2/										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	673	0	0	0	0
Median Family Income 70-80%	0	0	1	150	1	368	2	518	0	0
Median Family Income 80-90%	1	61	1	179	0	0	1	179	0	0
Median Family Income 90-100%	1	13	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	31	1	245	1	562	1	562	0	0
Median Family Income 110-120%	6	203	0	0	1	768	2	100	0	0
Median Family Income >= 120%	23	828	6	1,037	4	2,192	1	15	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	32	1,136	9	1,611	8	4,563	7	1,374	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: Cambridge Savings Bank

Respondent ID: 0000017870

Agency: FDIC - 3

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PLYMOUTH COUNTY (023), MA										
MSA 14454										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	3	648	1	350	0	0	0	0
Median Family Income 110-120%	3	154	1	164	2	1,088	1	100	0	0
Median Family Income >= 120%	3	139	0	0	0	0	1	100	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	293	4	812	3	1,438	2	200	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000017870

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Cambridge Savings Bank

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUFFOLK COUNTY (025), MA										
MSA 14454										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	2	20	0	0	1	565	0	0	0	0
Median Family Income 30-40%	4	81	0	0	1	436	0	0	0	0
Median Family Income 40-50%	9	131	1	210	2	1,470	0	0	0	0
Median Family Income 50-60%	18	299	1	120	3	1,380	1	100	0	0
Median Family Income 60-70%	5	74	1	107	1	830	0	0	0	0
Median Family Income 70-80%	6	82	0	0	0	0	1	5	0	0
Median Family Income 80-90%	3	27	1	245	0	0	0	0	0	0
Median Family Income 90-100%	4	38	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	2	60	0	0	0	0	0	0	0	0
Median Family Income >= 120%	34	1,263	14	2,040	23	14,427	3	840	0	0
Median Family Income Not Known	0	0	3	674	5	3,302	1	695	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	87	2,075	21	3,396	36	22,410	6	1,640	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000017870

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Cambridge Savings Bank

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WORCESTER COUNTY (027), MA										
MSA 49340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	2	34	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	2	39	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	21	0	0	1	1,000	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	4	104	2	263	1	481	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	198	2	263	2	1,481	0	0	0	0
TOTAL INSIDE AA IN STATE	536	14,388	93	14,861	104	55,977	44	10,911	0	0
TOTAL OUTSIDE AA IN STATE	109	3,196	26	4,506	41	23,347	20	3,857	0	0
STATE TOTAL	645	17,584	119	19,367	145	79,324	64	14,768	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000017870

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Cambridge Savings Bank

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WAYNE COUNTY (163), MI										
MSA 19804										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	469	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	469	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	469	0	0	0	0
STATE TOTAL	0	0	0	0	1	469	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: Cambridge Savings Bank

Respondent ID: 0000017870

Agency: FDIC - 3

State: NEW HAMPSHIRE (33)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HILLSBOROUGH COUNTY (011), NH										
MSA 31700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	5	0	0	0	0	0	0	0	0
Middle Income	2	6	0	0	1	500	0	0	0	0
Upper Income	1	50	3	574	0	0	4	624	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	61	3	574	1	500	4	624	0	0
MERRIMACK COUNTY (013), NH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	7	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	7	0	0	0	0	0	0	0	0
ROCKINGHAM COUNTY (015), NH										
MSA 40484										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	8	0	0	1	488	0	0	0	0
Upper Income	3	74	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	82	0	0	1	488	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: Cambridge Savings Bank

Respondent ID: 0000017870

Agency: FDIC - 3

State: NEW HAMPSHIRE (33)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	10	150	3	574	2	988	4	624	0	0
STATE TOTAL	10	150	3	574	2	988	4	624	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000017870

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Cambridge Savings Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BERGEN COUNTY (003), NJ										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000017870

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Cambridge Savings Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HUDSON COUNTY (017), NJ										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	195	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	195	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000017870

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Cambridge Savings Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MIDDLESEX COUNTY (023), NJ										
MSA 35154										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	5	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	5	1	195	1	1,000	0	0	0	0
STATE TOTAL	1	5	1	195	1	1,000	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000017870

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Cambridge Savings Bank

State: NEW MEXICO (35)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DONA ANA COUNTY (013), NM										
MSA 29740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	21	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	0	0	0	0
SANTA FE COUNTY (049), NM										
MSA 42140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	21	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	42	0	0	0	0	0	0	0	0
STATE TOTAL	2	42	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000017870

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Cambridge Savings Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KINGS COUNTY (047), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	13	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	13	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000017870

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Cambridge Savings Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW YORK COUNTY (061), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	5	0	0	1	328	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	0	0	1	328	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	18	0	0	1	328	0	0	0	0
STATE TOTAL	2	18	0	0	1	328	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: Cambridge Savings Bank

Respondent ID: 0000017870

Agency: FDIC - 3

State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LANE COUNTY (039), OR										
MSA 21660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	8	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	8	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	8	0	0	0	0	0	0	0	0
STATE TOTAL	1	8	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000017870

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Cambridge Savings Bank

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALLEGHENY COUNTY (003), PA										
MSA 38300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	1	10	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	0	0	0	0
CENTRE COUNTY (027), PA										
MSA 44300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	1	5	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	15	0	0	0	0	0	0	0	0
STATE TOTAL	2	15	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000017870

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Cambridge Savings Bank

State: RHODE ISLAND (44)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PROVIDENCE COUNTY (007), RI										
MSA 39300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	16	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	16	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	16	0	0	0	0	0	0	0	0
STATE TOTAL	1	16	0	0	0	0	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	536	14,388	93	14,861	104	55,977	44	10,911	0	0
TOTAL OUTSIDE AA	132	3,496	31	5,494	48	27,150	24	4,481	0	0
TOTAL INSIDE & OUTSIDE	668	17,884	124	20,355	152	83,127	68	15,392	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 3
 Assessment Area/Non-Assessment Area Activity
 Small Business Loans
 Institution: Cambridge Savings Bank

PAGE: 1 OF 1

Respondent ID: 0000017870

Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MA - ESSEX COUNTY (009) - MSA 15764 2/	2	479	0	0	0	0
MA - MIDDLESEX COUNTY (017) - MSA 15764 2/	576	56,334	38	9,271	0	0
MA - NORFOLK COUNTY (021) - MSA 14454 2/	11	532	0	0	0	0
MA - SUFFOLK COUNTY (025) - MSA 14454	144	27,881	6	1,640	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 5
 Community Development/Consortium-Third Party Activity
 Institution: Cambridge Savings Bank

PAGE: 1 OF 1

Respondent ID: 0000017870
 Agency: FDIC - 3

 Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	20	78,847	0	0
Purchased	0	0	0	0
Total	20	78,847	0	0
Consortium/Third Party Loans (optional)				

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Cambridge Savings Bank

PAGE: 1 OF 10

Respondent ID: 0000017870

Agency: FDIC - 3

ASSESSMENT AREA - 0001

ESSEX COUNTY (009), MA 2/

MSA: 15764

Median Family Income 70-80%

2081.02*

Median Family Income 80-90%

2083.00*

Median Family Income 90-100%

2081.01* 2082.00

Median Family Income 100-110%

2084.00

MIDDLESEX COUNTY (017), MA 2/

MSA: 15764

Median Family Income 30-40%

3418.00 3421.01* 3421.02* 3524.00

Median Family Income 40-50%

3413.00 3424.00* 3425.00* 3501.04*

Median Family Income 50-60%

3397.00 3415.00* 3416.00 3419.01* 3426.00* 3514.04 3539.00 3549.00

Median Family Income 60-70%

3412.00* 3414.00 3422.01* 3422.02 3423.00 3501.03 3507.00 3534.00 3687.00*

Median Family Income 70-80%

3364.01 3398.02 3399.00 3400.00* 3411.01 3417.00 3419.02* 3512.03 3512.04 3514.03 3515.00

3526.00 3527.00 3531.01 3538.00 3685.00 3689.02

Median Family Income 80-90%

3332.00 3334.00 3336.00 3372.01* 3393.00* 3395.00 3396.00 3398.01* 3411.02* 3502.00 3510.00

3513.00 3546.00 3563.00 3601.00* 3683.00 3684.00* 3686.00* 3688.00 3703.00

Median Family Income 90-100%

3333.00 3335.02* 3353.02* 3373.00 3503.00* 3511.00 3543.00 3576.00 3577.00 3689.01 3701.02

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 6

PAGE: 2 OF 10

Assessment Area(s) by Tract

Respondent ID: 0000017870

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Cambridge Savings Bank

Median Family Income 100-110%

3322.00	3323.00	3324.00	3331.00	3351.00*	3354.00*	3372.02*	3401.00*	3525.00	3530.00	3531.02
3535.00	3567.01	3682.00*	3690.00*	3701.01*	3704.00	3732.00	3741.00			

Median Family Income 110-120%

3335.01	3352.00*	3353.01	3363.00	3364.02	3371.02	3391.00	3392.00*	3394.00	3504.00*	3505.00
3521.01*	3523.00	3529.00	3532.00	3537.00	3550.00	3681.01	3681.02*	3691.00*	3702.02	

Median Family Income >= 120%

3321.00	3361.00	3362.00	3371.01	3381.00	3382.00*	3383.00*	3384.00	3385.00	3506.00	3508.00*
3509.00	3521.02	3522.00	3528.00	3533.00	3536.00	3540.00	3541.00	3542.00	3544.00*	3545.00
3547.00	3548.00*	3561.00	3564.00	3565.00	3566.01	3566.02	3567.02	3571.00	3572.00	3573.00
3574.00	3575.00	3578.00	3581.00	3583.00	3584.00	3585.00*	3586.00	3587.00	3591.00	3593.00
3602.00	3611.00	3612.00	3613.00	3631.02	3631.03	3631.04	3632.01	3632.02*	3702.01	3731.00
3733.00	3734.00*	3735.00	3736.00	3737.00	3738.00	3739.00*	3740.00	3742.00	3743.00	3744.00
3745.00	3746.00	3747.00*	3748.00							

NORFOLK COUNTY (021), MA 2/

MSA: 14454

Median Family Income 80-90%

4009.00*

Median Family Income 110-120%

4002.00

Median Family Income >= 120%

4001.00	4003.00*	4004.00	4005.00	4006.00*	4007.00	4008.00*	4010.00	4011.00	4012.00*
---------	----------	---------	---------	----------	---------	----------	---------	---------	----------

SUFFOLK COUNTY (025), MA

MSA: 14454

Median Family Income 10-20%

0611.01* 0821.00*

Median Family Income 20-30%

0607.00*	0610.00*	0704.02	0805.00*	0806.01	0810.01*	0812.00*	0813.00*	0902.00*
----------	----------	---------	----------	---------	----------	----------	----------	----------

Median Family Income 30-40%

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000017870

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Cambridge Savings Bank

0006.02	0103.00*	0503.00*	0702.00	0801.00*	0803.00	0808.01*	0814.00*	0817.00*	0818.00*	0819.00*
0901.00*	0903.00*	0909.01*	1001.00*	9811.00						
Median Family Income 40-50%										
0104.05*	0402.00	0505.00	0507.00*	0712.01	0804.01	0815.00	0904.00	0906.00*	0913.00*	0916.00*
0917.00*	0920.00*	0923.00*	0924.00*	1002.00	1010.02*	1011.02*	1604.00	1707.01*		
Median Family Income 50-60%										
0001.00	0002.02*	0007.01*	0008.02	0105.00*	0304.00*	0408.01	0501.01	0502.00*	0504.00*	0506.00*
0811.00*	0820.00	0907.00*	0914.00*	0915.00*	0918.00*	0919.00	0921.01*	1003.00	1304.06*	1601.01*
1602.00	1605.01*	1605.02*	1606.01	1606.02*	1704.00*	1707.02*	1708.00			
Median Family Income 60-70%										
0004.01*	0006.01*	0007.04*	0104.04	0104.08*	0509.01*	0511.01*	0608.00	0911.00*	0912.00*	1005.00*
1006.01*	1009.00*	1010.01	1011.01*	1102.01*	1104.01	1401.06*	1403.00*	1701.00	1702.00*	1705.01*
9813.00										
Median Family Income 70-80%										
0002.01	0004.02	0005.03*	0005.04*	0008.03*	0512.00*	1101.03*	1205.00*	1703.00*	1706.01	1805.00
Median Family Income 80-90%										
0007.03*	0102.03*	0102.04*	0302.00*	0510.00	0809.00*	0910.01*	1004.00*	1006.03*	1103.01*	1105.02
1202.01	1401.02*	1401.05*	1404.00	1705.02*	1801.01*	1802.00*				
Median Family Income 90-100%										
0003.01*	0003.02*	0922.00	1008.00	1201.04*	1203.01*	1304.04*	1401.07*	1402.01*	1402.02	1603.00*
Median Family Income 100-110%										
0005.02*	0101.04*	1104.03*	1105.01*	1304.02*	1803.01*					
Median Family Income 110-120%										
0601.01*	0603.01*	0604.00*	0605.01	0707.00*	1204.00	1207.00*	1301.00*	1302.00*	1804.00*	
Median Family Income >= 120%										
0101.03*	0104.03*	0106.00	0107.01	0107.02	0108.01*	0108.02	0201.01	0202.00*	0203.01*	0203.02*
0203.03	0301.00*	0303.00	0305.00*	0401.00	0403.00	0404.01	0406.00	0602.00*	0606.00	0612.00
0701.01	0703.00	0705.00	0706.00	0708.00	1007.00	1106.01*	1106.07*	1201.03*	1201.05*	1206.00*
1303.00*	9818.00*									
Median Family Income Not Known										

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Cambridge Savings Bank

PAGE: 4 OF 10

Respondent ID: 0000017870

Agency: FDIC - 3

0709.00 0711.01* 9801.01* 9803.00* 9807.00* 9810.00* 9812.01* 9812.02 9815.01* 9815.02 9816.00*
 9817.00* 9901.01*

OUTSIDE ASSESSMENT AREA

MARICOPA COUNTY (013), AZ

MSA: 38060

Median Family Income 30-40%

1136.02

Median Family Income >= 120%

1167.28

MARIN COUNTY (041), CA

MSA: 42034

Middle Income

1110.00

SAN DIEGO COUNTY (073), CA

MSA: 41740

Median Family Income >= 120%

0171.06

DISTRICT OF COLUMBIA (001), DC

MSA: 47894

Median Family Income >= 120%

0058.00

CUMBERLAND COUNTY (005), ME

MSA: 38860

Upper Income

0045.02

BARNSTABLE COUNTY (001), MA

MSA: 12700

Moderate Income

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Cambridge Savings Bank

PAGE: 5 OF 10

Respondent ID: 0000017870

Agency: FDIC - 3

0101.00

Middle Income

0104.00 0133.00 0144.02 0150.01

BRISTOL COUNTY (005), MA

MSA: 39300

Median Family Income 70-80%

6315.00 6316.00

Median Family Income >= 120%

6122.00 6133.00 6331.00 6531.02

ESSEX COUNTY (009), MA 2/

MSA: 15764

Median Family Income 30-40%

2516.00

Median Family Income 40-50%

2071.00 2215.00

Median Family Income 50-60%

2173.00

Median Family Income 70-80%

2174.00 2518.00 2521.01

Median Family Income 80-90%

2104.00

Median Family Income 90-100%

2114.02 2532.02 2621.00

Median Family Income 100-110%

2102.00 2683.00

Median Family Income 110-120%

2151.02 2221.00

Median Family Income >= 120%

2022.00 2091.00 2121.00 2141.00 2541.00 2544.02 2544.03 2651.02

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Cambridge Savings Bank

PAGE: 6 OF 10

Respondent ID: 0000017870

Agency: FDIC - 3

FRANKLIN COUNTY (011), MA

MSA: 44140

Middle Income

0402.00

HAMPDEN COUNTY (013), MA

MSA: 44140

Low Income

8013.00

MIDDLESEX COUNTY (017), MA 2/

MSA: 15764

Median Family Income 40-50%

3831.01

Median Family Income 60-70%

3105.00 3123.00 3832.00

Median Family Income 70-80%

3116.00

Median Family Income 90-100%

3163.00 3173.01

Median Family Income 100-110%

3152.00 3311.01 3311.02

Median Family Income 110-120%

3131.01 3151.00 3154.02 3161.02 3162.01 3162.02 3165.00 3641.01 3641.02 3840.01

Median Family Income >= 120%

3171.01 3171.03 3184.00 3241.01 3241.02 3261.02 3621.00 3652.01 3652.02 3821.00 3822.00

3825.00 3851.00 3872.01 3881.00

NANTUCKET COUNTY (019), MA

MSA: NA

Middle Income

9502.00

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Cambridge Savings Bank

PAGE: 7 OF 10

Respondent ID: 0000017870

Agency: FDIC - 3

NORFOLK COUNTY (021), MA 2/

MSA: 14454

Median Family Income 60-70%

4203.02

Median Family Income 70-80%

4176.02

Median Family Income 80-90%

4175.02

Median Family Income 90-100%

4180.03

Median Family Income 100-110%

4135.00 4151.02

Median Family Income 110-120%

4178.01 4191.00 4197.00 4431.01

Median Family Income >= 120%

4024.00 4025.00 4035.00 4041.00 4042.01 4042.02 4043.02 4061.02 4091.02 4101.00 4121.00

4141.00 4143.00 4161.02 4164.00 4421.02 4572.00

PLYMOUTH COUNTY (023), MA

MSA: 14454

Median Family Income 100-110%

5001.04 5211.01 5601.00

Median Family Income 110-120%

5041.01 5081.01 5411.00 5421.01

Median Family Income >= 120%

5011.01 5012.02 5062.02

WORCESTER COUNTY (027), MA

MSA: 49340

Median Family Income 40-50%

7318.00 7323.02

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Cambridge Savings Bank

PAGE: 8 OF 10

Respondent ID: 0000017870

Agency: FDIC - 3

Median Family Income 90-100%

7301.00 7351.00

Median Family Income 100-110%

7365.00 7392.00

Median Family Income >= 120%

7081.00 7395.00 7491.00 7612.00 7614.00

WAYNE COUNTY (163), MI

MSA: 19804

Median Family Income >= 120%

5208.00

HILLSBOROUGH COUNTY (011), NH

MSA: 31700

Moderate Income

0109.00

Middle Income

0230.00

Upper Income

0113.00 0171.00

MERRIMACK COUNTY (013), NH

MSA: NA

Moderate Income

0322.00

ROCKINGHAM COUNTY (015), NH

MSA: 40484

Middle Income

1011.00 1071.00

Upper Income

1061.01 1061.02

BERGEN COUNTY (003), NJ

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Cambridge Savings Bank

PAGE: 9 OF 10

Respondent ID: 0000017870

Agency: FDIC - 3

MSA: 35614

Median Family Income >= 120%

0591.00

HUDSON COUNTY (017), NJ

MSA: 35614

Median Family Income 70-80%

0020.00

MIDDLESEX COUNTY (023), NJ

MSA: 35154

Median Family Income 80-90%

0051.00

DONA ANA COUNTY (013), NM

MSA: 29740

Middle Income

0003.00

SANTA FE COUNTY (049), NM

MSA: 42140

Upper Income

0005.00

KINGS COUNTY (047), NY

MSA: 35614

Median Family Income 90-100%

0323.00

NEW YORK COUNTY (061), NY

MSA: 35614

Median Family Income >= 120%

0120.00 0137.00

LANE COUNTY (039), OR

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Cambridge Savings Bank

PAGE: 10 OF 10

Respondent ID: 0000017870

Agency: FDIC - 3

MSA: 21660

Moderate Income

0043.00

ALLEGHENY COUNTY (003), PA

MSA: 38300

Median Family Income Not Known

0405.00

CENTRE COUNTY (027), PA

MSA: 44300

Income Not Known

0125.00

PROVIDENCE COUNTY (007), RI

MSA: 39300

Median Family Income 70-80%

0011.00

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table E-1

PAGE: 1 OF 1

Error Status Information

Respondent ID: 0000017870

Institution: Cambridge Savings Bank

Agency: FDIC - 3

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	359	359	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	404	404	0	0.00%
Total	765	765	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

Loans by County

Respondent ID: 0000017870

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Cambridge Savings Bank

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN MATEO COUNTY (081), CA										
MSA 41884										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	750	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	750	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	750	0	0	0	0
STATE TOTAL	0	0	0	0	1	750	0	0	0	0

Loans by County

Respondent ID: 0000017870

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Cambridge Savings Bank

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARTFORD COUNTY (003), CT										
MSA 25540										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	2	1,900	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,900	0	0	0	0

Loans by County

Respondent ID: 0000017870

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Cambridge Savings Bank

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW HAVEN COUNTY (009), CT										
MSA 35300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	500	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	3	2,400	0	0	0	0
STATE TOTAL	0	0	0	0	3	2,400	0	0	0	0

Loans by County

Respondent ID: 0000017870

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Cambridge Savings Bank

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BARNSTABLE COUNTY (001), MA										
MSA 12700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	3	1,670	2	1,170	0	0
Upper Income	0	0	0	0	1	500	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	4	2,170	2	1,170	0	0
BERKSHIRE COUNTY (003), MA										
MSA 38340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	300	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Cambridge Savings Bank

Respondent ID: 0000017870

Agency: FDIC - 3

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BRISTOL COUNTY (005), MA										
MSA 39300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	2	932	1	380	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	672	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	3	1,604	1	380	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: Cambridge Savings Bank

Respondent ID: 0000017870

Agency: FDIC - 3

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ESSEX COUNTY (009), MA 2/										
MSA 15764										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	80	0	0	2	1,175	1	425	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	125	0	0	1	125	0	0
Median Family Income 90-100%	0	0	0	0	1	500	0	0	0	0
Median Family Income 100-110%	1	50	0	0	0	0	1	50	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	150	1	114	2	2,000	3	264	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	280	2	239	6	4,675	6	864	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000017870

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Cambridge Savings Bank

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MIDDLESEX COUNTY (017), MA 2/										
MSA 15764										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	1	500	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	5	213	0	0	1	500	3	99	0	0
Median Family Income 70-80%	3	115	1	250	0	0	3	115	0	0
Median Family Income 80-90%	3	205	1	120	0	0	1	100	0	0
Median Family Income 90-100%	1	10	0	0	1	1,000	1	10	0	0
Median Family Income 100-110%	3	60	2	400	1	420	6	880	0	0
Median Family Income 110-120%	9	237	2	380	5	2,863	7	798	0	0
Median Family Income >= 120%	32	1,418	14	2,401	6	3,490	35	3,958	0	0
Median Family Income Not Known	2	30	0	0	0	0	2	30	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	58	2,288	20	3,551	15	8,773	58	5,990	0	0
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	10	0	0	0	0	1	10	0	0
Median Family Income 90-100%	1	100	2	330	1	260	0	0	0	0
Median Family Income 100-110%	3	71	1	150	2	793	2	50	0	0
Median Family Income 110-120%	2	100	1	120	0	0	3	220	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: Cambridge Savings Bank

Respondent ID: 0000017870

Agency: FDIC - 3

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Median Family Income >= 120%	5	220	1	140	0	0	5	220	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	501	5	740	3	1,053	11	500	0	0
Totals For County: (017) 2/										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	1	500	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	5	213	0	0	1	500	3	99	0	0
Median Family Income 70-80%	3	115	1	250	0	0	3	115	0	0
Median Family Income 80-90%	4	215	1	120	0	0	2	110	0	0
Median Family Income 90-100%	2	110	2	330	2	1,260	1	10	0	0
Median Family Income 100-110%	6	131	3	550	3	1,213	8	930	0	0
Median Family Income 110-120%	11	337	3	500	5	2,863	10	1,018	0	0
Median Family Income >= 120%	37	1,638	15	2,541	6	3,490	40	4,178	0	0
Median Family Income Not Known	2	30	0	0	0	0	2	30	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	70	2,789	25	4,291	18	9,826	69	6,490	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000017870

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Cambridge Savings Bank

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NORFOLK COUNTY (021), MA 2/										
MSA 14454										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	150	0	0	1	150	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	1	150	0	0
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	2	31	0	0	0	0	2	31	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	450	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: Cambridge Savings Bank

Respondent ID: 0000017870

Agency: FDIC - 3

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Median Family Income >= 120%	1	50	1	150	3	1,750	2	200	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	81	1	150	4	2,200	4	231	0	0
Totals For County: (021) 2/										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	2	31	0	0	0	0	2	31	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	450	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	50	2	300	3	1,750	3	350	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	81	2	300	4	2,200	5	381	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000017870

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Cambridge Savings Bank

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PLYMOUTH COUNTY (023), MA										
MSA 14454										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	2	108	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	2	1,028	1	528	0	0
Median Family Income 100-110%	0	0	0	0	1	350	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	60	3	477	2	1,476	5	1,736	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	168	3	477	5	2,854	6	2,264	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: Cambridge Savings Bank

Respondent ID: 0000017870

Agency: FDIC - 3

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUFFOLK COUNTY (025), MA										
MSA 14454										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	4	70	0	0	0	0	4	70	0	0
Median Family Income 50-60%	0	0	0	0	1	684	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	50	0	0	0	0	1	50	0	0
Median Family Income 80-90%	1	5	0	0	1	400	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	2	110	0	0	0	0	2	110	0	0
Median Family Income 110-120%	2	55	1	120	2	885	3	175	0	0
Median Family Income >= 120%	6	281	0	0	6	3,305	7	1,081	0	0
Median Family Income Not Known	1	10	0	0	0	0	1	10	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	581	1	120	10	5,274	18	1,496	0	0
TOTAL INSIDE AA IN STATE	75	2,869	22	3,821	25	14,047	77	7,636	0	0
TOTAL OUTSIDE AA IN STATE	23	1,030	11	1,606	26	14,856	30	5,409	0	0
STATE TOTAL	98	3,899	33	5,427	51	28,903	107	13,045	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: Cambridge Savings Bank

Respondent ID: 0000017870

Agency: FDIC - 3

State: NEW HAMPSHIRE (33)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ROCKINGHAM COUNTY (015), NH										
MSA 40484										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	3	2,580	0	0	0	0
Upper Income	0	0	0	0	1	318	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	4	2,898	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	4	2,898	0	0	0	0
STATE TOTAL	0	0	0	0	4	2,898	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000017870

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Cambridge Savings Bank

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BUCKS COUNTY (017), PA										
MSA 33874										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	250	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	250	0	0	0	0	0	0
STATE TOTAL	0	0	1	250	0	0	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	75	2,869	22	3,821	25	14,047	77	7,636	0	0
TOTAL OUTSIDE AA	23	1,030	12	1,856	34	20,904	30	5,409	0	0
TOTAL INSIDE & OUTSIDE	98	3,899	34	5,677	59	34,951	107	13,045	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 3
 Assessment Area/Non-Assessment Area Activity
 Small Business Loans
 Institution: Cambridge Savings Bank

Respondent ID: 0000017870
 Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MA - MIDDLESEX COUNTY (017) - MSA 15764 2/	93	14,612	58	5,990	0	0
MA - NORFOLK COUNTY (021) - MSA 14454 2/	1	150	1	150	0	0
MA - SUFFOLK COUNTY (025) - MSA 14454	28	5,975	18	1,496	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 5
 Community Development/Consortium-Third Party Activity
 Institution: Cambridge Savings Bank

PAGE: 1 OF 1

Respondent ID: 0000017870
 Agency: FDIC - 3

 Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	20	57,854	0	0
Purchased	0	0	0	0
Total	20	57,854	0	0
Consortium/Third Party Loans (optional)				

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Cambridge Savings Bank

PAGE: 1 OF 7

Respondent ID: 0000017870

Agency: FDIC - 3

ASSESSMENT AREA - 0001

ESSEX COUNTY (009), MA 2/

MSA: 15764

Median Family Income 60-70%

2083.01*

Median Family Income 70-80%

2083.02*

Median Family Income 80-90%

2081.01* 2081.02* 2084.01*

Median Family Income 90-100%

2082.00*

Median Family Income 100-110%

2084.02*

MIDDLESEX COUNTY (017), MA 2/

MSA: 15764

Median Family Income 30-40%

3418.00 3419.04*

Median Family Income 40-50%

3422.01* 3501.08* 3507.02* 3524.00* 3527.00*

Median Family Income 50-60%

3397.00* 3424.02* 3425.01* 3426.00* 3501.09* 3549.02* 3685.00* 3687.00* 3689.02*

Median Family Income 60-70%

3336.01 3412.00* 3414.00 3415.00* 3421.01* 3423.02* 3514.04* 3515.00* 3522.00* 3526.00* 3683.00*

Median Family Income 70-80%

3333.00 3336.02* 3364.04* 3393.00* 3398.03* 3399.00* 3417.00 3421.02* 3422.02* 3423.01* 3424.01*

3514.03* 3539.00* 3563.00 3688.00 3703.02* 3704.03*

Median Family Income 80-90%

3332.00* 3335.02* 3353.01* 3395.00* 3398.02* 3400.00* 3411.02* 3416.00 3419.01* 3501.05* 3501.06*

3501.07* 3502.01 3513.00* 3525.00* 3546.01* 3686.00

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

PAGE: 2 OF 7

Assessment Area(s) by Tract

Respondent ID: 0000017870

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Cambridge Savings Bank

Median Family Income 90-100%

3331.00* 3334.00 3351.00* 3373.00* 3401.00* 3413.02* 3419.03* 3502.02* 3504.00* 3512.04 3528.00*
 3530.00* 3531.01* 3531.02* 3701.01* 3703.01* 3732.00*

Median Family Income 100-110%

3322.01* 3322.02 3335.01* 3352.00* 3364.02* 3413.01* 3512.03* 3523.00 3594.00* 3682.00* 3689.01*
 3691.00

Median Family Income 110-120%

3324.01 3324.02 3353.02 3361.00 3371.02* 3372.02* 3396.00* 3503.00* 3538.00 3543.00* 3566.01
 3577.00* 3681.01* 3684.00* 3701.04* 3702.01* 3702.02*

Median Family Income >= 120%

3321.00 3323.00 3354.00* 3362.01* 3362.02 3363.00 3371.01* 3372.01* 3381.00 3382.00* 3383.00*
 3384.00 3385.00* 3391.01 3391.02* 3392.00* 3394.00 3411.01* 3505.00* 3506.00* 3507.01* 3508.00*
 3509.00* 3510.01* 3510.02* 3511.01* 3521.01* 3521.02 3529.00* 3532.00* 3533.00* 3536.00 3537.00*
 3540.00 3541.00 3542.00 3544.00* 3545.00* 3546.02* 3547.00* 3548.00* 3549.01* 3550.00 3561.00
 3564.00* 3565.00* 3566.02 3567.01* 3567.03 3567.04 3571.00* 3572.00 3573.00* 3574.00* 3575.00*
 3576.00* 3578.00* 3581.00* 3583.00* 3584.00 3585.00* 3586.00* 3587.00 3591.00* 3593.03 3603.00
 3611.00* 3612.00 3613.00 3631.03 3631.04* 3631.05 3631.06 3632.01* 3632.02* 3681.02* 3701.03*
 3704.01* 3704.02* 3731.00* 3733.00* 3734.00* 3735.00* 3736.00* 3737.00 3738.00* 3739.01* 3739.02*
 3740.00* 3741.00 3742.00* 3743.00 3744.00* 3745.00* 3746.00* 3747.00* 3748.00*

Median Family Income Not Known

3364.03* 3398.04 3425.02 3511.02* 3593.01* 3593.02* 3690.00*

NORFOLK COUNTY (021), MA 2/

MSA: 14454

Median Family Income 80-90%

4002.02*

Median Family Income 100-110%

4002.01* 4009.00*

Median Family Income >= 120%

4001.00 4003.00* 4004.01* 4004.02* 4005.00* 4006.00* 4007.00* 4008.00* 4010.00* 4011.00* 4012.01*

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

PAGE: 3 OF 7

Assessment Area(s) by Tract

Respondent ID: 0000017870

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Cambridge Savings Bank

4012.02*

SUFFOLK COUNTY (025), MA

MSA: 14454

Median Family Income 10-20%

0607.00* 0611.01* 0804.01*

Median Family Income 20-30%

0704.02* 0806.01* 0808.01* 0812.00* 0813.02* 0821.00* 0901.00*

Median Family Income 30-40%

0507.00* 0702.01* 0702.02* 0705.02* 0709.01* 0810.01* 0817.00* 0818.00* 0902.00* 0903.00* 0909.01*

0913.00* 0924.00* 1001.00* 1010.02* 1707.02*

Median Family Income 40-50%

0104.03 0104.05* 0502.00* 0504.00* 0509.01* 0511.01* 0701.03* 0801.00* 0805.00* 0813.01* 0815.00*

0904.00* 0906.00* 0915.00* 0916.00* 0917.00* 1011.01* 1101.04* 1304.06* 1602.00* 1605.02* 1702.00*

Median Family Income 50-60%

0006.04* 0008.06* 0105.00* 0503.00 0506.00* 0610.00* 0712.01* 0803.00* 0914.00* 0918.00* 0919.00*

0920.00* 0921.01* 1002.00* 1005.00* 1011.02* 1401.06* 1404.00* 1601.02* 1604.00* 1606.02* 1707.01*

Median Family Income 60-70%

0002.02* 0007.01* 0104.04* 0501.01* 0809.00* 0811.01* 0910.01* 1003.00* 1006.01* 1010.01* 1102.01*

1403.00* 1601.03* 1606.01* 1705.03* 1708.00*

Median Family Income 70-80%

0004.01* 0005.06* 0510.00* 0711.01* 0819.00* 0820.00* 0923.00* 1103.01* 1104.01* 1205.00* 1605.01*

1701.01* 1701.02 1703.02* 1705.02* 1801.01*

Median Family Income 80-90%

0001.02* 0002.01* 0003.02* 0007.04* 0103.00* 0104.08* 0301.00* 0505.00* 0512.00* 0811.02 0814.00*

0912.00* 0922.00* 1004.00* 1006.03* 1009.00* 1401.05* 1401.07* 1402.01* 1706.01*

Median Family Income 90-100%

0003.01* 0005.03* 1008.00* 1105.02* 1304.04* 1401.02* 1603.00* 1703.01* 1704.00* 1705.04* 1805.00*

Median Family Income 100-110%

0001.01* 0005.02* 0402.00* 0911.00* 1201.04 1202.01* 1203.01* 1402.02* 1802.00* 1803.01*

Median Family Income 110-120%

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Cambridge Savings Bank

PAGE: 4 OF 7

Respondent ID: 0000017870

Agency: FDIC - 3

0004.02* 0006.01* 0302.00* 0303.01* 0404.01 0408.01 0907.00* 1101.05* 1105.01* 1804.00*

Median Family Income >= 120%

0005.05* 0007.03* 0101.03* 0101.04* 0102.05* 0106.00* 0107.01* 0107.02* 0108.01* 0108.02* 0201.01*

0202.00 0203.01* 0203.02* 0203.04* 0203.05* 0303.02 0304.00* 0305.00* 0401.00* 0403.00 0406.00

0601.01* 0602.00* 0603.01* 0604.00* 0605.01* 0606.01* 0606.02* 0606.03 0606.04* 0608.00 0612.03*

0612.04* 0701.04* 0703.01* 0703.02* 0705.01* 0706.00* 0708.02* 0709.02* 1007.00* 1104.03* 1106.01*

1106.07* 1201.03* 1201.05 1204.00* 1206.00* 1207.00* 1301.01* 1302.00 1303.00* 1304.02*

Median Family Income Not Known

0006.03* 0008.04* 0008.05* 0008.07 0102.04* 0102.06* 0612.01* 0612.02* 0701.02* 0707.00* 0708.01*

1101.06* 9801.01* 9803.00* 9807.00* 9809.00* 9810.00* 9811.00* 9812.01* 9812.02* 9813.00* 9815.01*

9815.02* 9816.00* 9817.00* 9818.00* 9819.00* 9901.01*

OUTSIDE ASSESSMENT AREA

SAN MATEO COUNTY (081), CA

MSA: 41884

Median Family Income 110-120%

6001.00

HARTFORD COUNTY (003), CT

MSA: 25540

Median Family Income >= 120%

4874.00

NEW HAVEN COUNTY (009), CT

MSA: 35300

Median Family Income 70-80%

3451.00

BARNSTABLE COUNTY (001), MA

MSA: 12700

Middle Income

0132.00 0140.02

Upper Income

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Cambridge Savings Bank

PAGE: 5 OF 7

Respondent ID: 0000017870

Agency: FDIC - 3

0133.00

BERKSHIRE COUNTY (003), MA

MSA: 38340

Moderate Income

9353.00

BRISTOL COUNTY (005), MA

MSA: 39300

Median Family Income 50-60%

6138.00 6509.00

Median Family Income 80-90%

6315.00

ESSEX COUNTY (009), MA 2/

MSA: 15764

Median Family Income 30-40%

2513.00

Median Family Income 60-70%

2047.02

Median Family Income 80-90%

2103.02

Median Family Income 90-100%

2651.01

Median Family Income 100-110%

2021.01

Median Family Income >= 120%

2022.00 2091.00 2121.01

MIDDLESEX COUNTY (017), MA 2/

MSA: 15764

Median Family Income 80-90%

3211.00

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Cambridge Savings Bank

PAGE: 6 OF 7

Respondent ID: 0000017870

Agency: FDIC - 3

Median Family Income 90-100%

3162.02

Median Family Income 100-110%

3115.00 3162.01 3173.01 3223.00 3825.00

Median Family Income 110-120%

3161.02 3311.01

Median Family Income >= 120%

3182.00 3301.02 3661.00 3872.01

NORFOLK COUNTY (021), MA 2/

MSA: 14454

Median Family Income 30-40%

4177.03

Median Family Income 100-110%

4101.00

Median Family Income >= 120%

4023.00 4025.00 4041.00 4151.01 4152.01

PLYMOUTH COUNTY (023), MA

MSA: 14454

Median Family Income 70-80%

5422.00

Median Family Income 90-100%

5001.04 5251.01

Median Family Income 100-110%

5601.00

Median Family Income >= 120%

5011.01 5011.02 5012.04 5241.01

ROCKINGHAM COUNTY (015), NH

MSA: 40484

Middle Income

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Cambridge Savings Bank

1031.00 1041.02

Upper Income

0039.02

BUCKS COUNTY (017), PA

MSA: 33874

Median Family Income 70-80%

1031.02

PAGE: 7 OF 7

Respondent ID: 0000017870

Agency: FDIC - 3

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table E-1

PAGE: 1 OF 1

Error Status Information

Respondent ID: 0000017870

Institution: Cambridge Savings Bank

Agency: FDIC - 3

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	121	121	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	468	468	0	0.00%
Total	591	591	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

CAMBRIDGE SAVINGS BANK

HOME MORTGAGE

DISCLOSURE ACT (HMDA)

LOAN APPLICATION REGISTER (LAR)

PUBLIC DISCLOSURE

Cambridge Savings Bank HMDA Disclosure Statement may be obtained on the Consumer Financial Protection Bureau's Web site at www.consumerfinance.gov/hmda.

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. HMDA data for many other financial institutions are also available online. For more information, visit the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda).