

**THE BANKING MARKETS IN WHICH EACH BANKING AND THRIFT ORGANIZATION OPERATES
As of June 30, 2006**

ADAMS CO-OPERATIVE BANK Pittsfield (MA)	Rockland Springfield (MA)
ANDROSCOGGIN BANCORP, MHC Bath Farmington Lewiston Paris-Norway Portland	Torrington Waterbury Waterville Worcester
AROOSTOOK COUNTY FEDERAL SAVINGS Presque-Isle-Caribou	BANK OF EASTON, A CO-OPERATIVE BA Boston
ASSABET VALLEY BANCORP Boston Worcester	BANK OF FALL RIVER, A CO-OPERATIVE Boston Fall River New Bedford
ASSOCIATED COMMUNITY BANCORP, INC. Fairfield Area	BANK OF NEW YORK COMPANY, INC., THE Fairfield Area
ATHOL SAVINGS BANK Boston Worcester	BANKERS' BANK, NORTHEAST Hartford
ATHOL-CLINTON CO-OPERATIVE BANK Boston	BANKFIVE, MHC Fall River New Bedford
AUBURN SAVINGS AND LOAN ASSOCIATION Lewiston	BANKMALDEN, A CO-OPERATIVE BANK Boston
AVON CO-OPERATIVE BANK Boston	BAR HARBOR BANKSHARES Bar Harbor Blue Hill Ellsworth Machias Rockland
BANCO COMERCIAL PORTUGUES, S.A. Fall River New Bedford Springfield (MA)	BAR HARBOR SAVINGS AND LOAN Bar Harbor
BANCORP RHODE ISLAND, INC. Providence	BARRE SAVINGS BANK Worcester
BANGOR SAVINGS BANK Augusta Bangor Belfast Blue Hill Calais Ellsworth Farmington Guilford Houlton Lewiston Lincoln Machias Millinocket Pittsfield (ME) Portland Rockland Rumford Waterville	BATH SAVINGS INSTITUTION Bath Boothbay Harbor Damariscotta Portland
BANK OF AMERICA CORPORATION Augusta Bangor Bath Boston Cape Cod Concord Fairfield Area Fall River Hanover-Lebanon Hartford Keene Lewiston Manchester (NH) Nantucket New Bedford New Haven New London (CT) Newport Portland Portsmouth Providence	BAY STATE SAVINGS BANK Worcester
	BEACON BANCORP Boston Providence
	BEACON FEDERAL FINANCIAL SERVICES, Boston
	BELMONT SAVINGS BANK Boston
	BENJAMIN FRANKLIN BANCORP, INC. Boston
	BERKSHIRE FINANCIAL SERVICES, INC. Pittsfield (MA) Providence
	BERKSHIRE HILLS BANCORP Pittsfield (MA) Springfield (MA)
	BEVERLY FINANCIAL, MHC Boston
	BEVERLY NATIONAL CORPORATION Boston
	BIDDEFORD SAVINGS BANK Portland
	BORDER BANCSHARES, INC. Augusta Bath Waterville
	BOSTON PRIVATE FINANCIAL HOLDINGS, Boston
	BOSTON TRUST & INVESTMENT MANAGEMEN Boston

BOW MILLS BANK AND TRUST
Concord

BRIDGEWATER CO-OPERATIVE BANK
Boston

BRIDGEWATER FINANCIAL, MHC
Boston

BROOKLINE BANCORP
Boston

BROOKLINE CO-OPERATIVE BANK
Boston

BULTER BANCORP, MHC
Boston

CALAIS FEDERAL SAVINGS AND LOAN
Calais
Machias

CAMBRIDGE BANCORP
Boston
Concord
Portsmouth

CAMBRIDGE FINANCIAL GROUP, INC.
Boston

CAMDEN NATIONAL CORPORATION
Bangor
Belfast
Damariscotta
Farmington
Guilford
Lewiston
Portland
Rangeley
Rockland
Waterville

CAMPELLO BANCORP
Boston
Cape Cod

CANTON CO-OPERATIVE BANK
Boston

CAPE ANN SAVINGS BANK
Boston

CAPE COD CO-OPERATIVE BANK
Cape Cod

CAPITAL CROSSING BANK
Boston

CASTLE BANK & TRUST COMPANY
New Haven

CATHAY GENERAL BANCORP
Boston

CENTRAL BANCORP, INC.
Boston

CENTRAL FINANCIAL CORPORATION
Barre Montpelier
Hanover-Lebanon
Middlebury
Randolph

CENTREVILLE SAVINGS BANK
Providence

CENTRIX BANK & TRUST
Boston
Manchester (NH)
Portsmouth

CENTURY BANCORP, INC.
Boston

CHARLES SCHWAB CORPORATION, THE
Boston
Fairfield Area
Hartford

CHELSEA-PROVIDENT CO-OPERATIVE BANK
Boston

CHICOPEE SAVINGS BANK
Springfield (MA)

CHITTENDEN CORPORATION
Barre Montpelier
Bath
Bennington
Boston
Brattleboro
Burlington
Concord
Hanover-Lebanon
Keene
Lewiston
Manchester (NH)
Manchester (VT)
Middlebury
Morristown
Newport
Portland
Portsmouth
Randolph
Rutland
Springfield (MA)
Springfield (VT)
Waitsfield
Worcester

CITIGROUP INC.
Fairfield Area

CITIZENS NATIONAL BANCORP, INC.
New London (CT)
Worcester

CLAREMONT SAVINGS BANK
Claremont
Hanover-Lebanon

CLINTON FINANCIAL SERVICES, MHC
Boston
Worcester

CNB FINANCIAL CORPORATION
Worcester

COLLINSVILLE SAVINGS MUTUAL HOLDING
Hartford

COLONIAL CO-OPERATIVE BANK
Boston

COLONIAL FEDERAL SAVINGS BANK
Boston

COMMERCE BANCSHARES CORP.
Boston
Worcester

COMMONWEALTH CO-OPERATIVE BANK
Boston

COMMUNITY BANCORP.
Barre Montpelier
Newport
Saint Johnsbury

COMMUNITY BANK AND TRUST COMPANY
Boston
Conway
Portsmouth

COMMUNITY FINANCIAL, MHC
Bennington
Manchester (VT)

COMMUNITY GUARANTY CORPORATION
Plymouth

CONNECTICUT MUTUAL HOLDING COMPANY
Fairfield Area
Hartford
Torrington
Waterbury

CONNECTICUT RIVER BANCORP, INC.
Claremont
Keene
Littleton
Springfield (VT)

CONNECTICUT RIVER COMMUNITY BANK
Hartford

COUNTRY BANK FOR SAVINGS
Springfield (MA)
Worcester

DAMARISCOTTA BANKSHARES, INC.
Belfast
Damariscotta
Rockland

DANVERS BANCORP, INC.
Boston

DEAN CO-OPERATIVE BANK
Boston

DEDHAM CO-OPERATIVE BANK
Boston

DEDHAM INSTITUTION FOR SAVINGS
Boston

DIME BANK
New London (CT)

DUKES COUNTY SAVINGS BANK
Martha's Vineyard

EAGLE BANK
Boston

EAST BRIDGEWATER SAVINGS BANK
Boston

EAST CAMBRIDGE SAVINGS BANK
Boston

EASTERN BANK CORPORATION
Boston
Cape Cod
New Bedford

EASTERN FEDERAL BANK
Hartford
New London (CT)

EASTHAMPTON SAVINGS BANK
Springfield (MA)

ECONOMY CO-OPERATIVE BANK
Boston

ENTERPRISE BANCORP, INC.
Boston

EQUITABLE CO-OPERATIVE BANK
Boston

ESSEX SAVINGS BANK
Hartford
New London (CT)

EVERETT CO-OPERATIVE BANK
Boston

FACTORY POINT BANCORP, INC.
Manchester (VT)
Rutland
Springfield (VT)

FAIRFIELD COUNTY BANK CORP.
Fairfield Area

FAMILY FEDERAL SAVINGS AND LOAN
Boston

FEDERAL SAVINGS BANK
Portsmouth

FIDELITY CO-OPERATIVE BANK
Boston
Worcester

FIRST BRANDON FINANCIAL CORPORATION
Rutland

FIRST CITIZENS BANK
Fort Kent
Houlton
Lincoln
Presque-Isle-Caribou

FIRST COLEBROOK BANCORP, INC.
Boston
Colebrook
Concord

FIRST COMMUNITY BANK
Hanover-Lebanon
Rutland

FIRST CONNECTICUT BANCORP, INC.
Hartford

FIRST COUNTY BANK
Fairfield Area

FIRST EASTERN BANKSHARES
Boston

FIRST FEDERAL SAVINGS AND LOAN
Bath
Boothbay Harbor
Damariscotta

FIRST HORIZON NATIONAL CORPORATION
Cape Cod
Hartford

FIRST IPSWICH BANCORP
Boston
Manchester (NH)

FIRST LITCHFIELD FINANCIAL
Fairfield Area
Torrington

FIRST NATIONAL LINCOLN CORPORATION
Bar Harbor
Bath
Blue Hill
Boothbay Harbor
Calais
Damariscotta
Ellsworth
Rockland

FIRST REPUBLIC BANK
Portsmouth

FIRST VALLEY BANCORP, INC.
Hartford

FITCHBURG SAVINGS BANK, FSB
Boston

FLORENCE BANCORP, MHC
Springfield (MA)

FMR CORP.
Boston

FOXBORO FEDERAL SAVINGS
Boston

FRAMINGHAM CO-OPERATIVE BANK
Boston

FRANKLIN SAVINGS BANK
Concord
Laconia

FSB BANCORP, MHC
Farmington
Rangeley
Rumford
Waterville

GARDINER SAVINGS INSTITUTION, FSB
Augusta
Bath
Boothbay Harbor
Damariscotta
Waterville

GEORGETOWN BANCORP, INC.
Boston

GLOUCESTER CO-OPERATIVE BANK
Boston

GORHAM SAVINGS BANK
Portland

GRAND BANK CORPORATION
Boston

GRANITE SAVINGS BANK
Boston

GREENFIELD CO-OPERATIVE BANK
 Springfield (MA)

GSB, MHC
 Springfield (MA)

GUARANTY BANCORP, INC.
 Hanover-Lebanon
 Haverhill
 Littleton
 Plymouth

HAMPDEN BANCORP, MHC
 Springfield (MA)

HAVERHILL CO-OPERATIVE BANK
 Boston

HINGHAM INSTITUTION FOR SAVINGS
 Boston

HOLBROOK CO-OPERATIVE BANK
 Boston

HOME LOAN FINANCIAL CORP.
 Providence

HOMETOWN BANK, A COOPERATIVE BANK
 Worcester

HYDE PARK CO-OPERATIVE BANK
 Boston

HYDE PARK SAVINGS BANK
 Boston

INDEPENDENCE BANK
 Providence

INDEPENDENT BANK CORP.
 Boston
 Cape Cod
 Providence

INSTITUTION FOR SAVINGS IN
 Boston

INVESTORS FINANCIAL SERVICES CORP.
 Boston

IPSWICH CO-OPERATIVE BANK
 Boston

IRON BANCSHARES, INC.
 Fairfield Area
 Hartford

ISLAND BANCORP, INC.
 Martha's Vineyard

JEWETT CITY SAVINGS BANK
 New London (CT)

JPMORGAN CHASE & CO.
 Boston
 Fairfield Area
 New Haven
 Providence

KATAHDIN BANKSHARES CORPORATION
 Fort Kent
 Houlton
 Presque-Isle-Caribou

KENNEBEC FEDERAL SAVINGS AND LOAN
 Waterville

KENNEBEC SAVINGS BANK
 Augusta
 Waterville

KENNEBUNK SAVINGS BANK
 Portland
 Portsmouth

KEYCORP
 Augusta
 Bangor
 Barre Montpelier
 Bath
 Belfast
 Boothbay Harbor
 Brattleboro
 Burlington

Conway
 Ellsworth
 Farmington
 Fort Kent
 Guilford
 Houlton
 Lewiston
 Lincoln
 Middlebury
 Millinocket
 Paris-Norway
 Portland
 Portsmouth
 Presque-Isle-Caribou
 Rockland
 Rumford
 Rutland
 St. John Valley
 Waterville

LAFAYETTE FEDERAL SAVINGS BANK
 Fall River

LEADER BANK, NATIONAL ASSOCIATION
 Boston

LEDYARD NATIONAL BANK
 Concord
 Hanover-Lebanon

LIBERTY BANK
 Hartford
 New Haven
 New London (CT)

LOWELL CO-OPERATIVE BANK
 Boston

LSB CORPORATION
 Boston

LSB FINANCIAL
 Berlin
 Claremont
 Concord
 Conway
 Haverhill
 Laconia
 Littleton
 Manchester (NH)
 Plymouth
 Portsmouth

LYNDONVILLE SAVINGS BANK AND TRUST
 Burlington
 Newport
 Saint Johnsbury

MACHIAS BANCORP, MHC
 Bangor
 Bar Harbor
 Calais
 Ellsworth
 Houlton
 Lincoln
 Machias

MANSFIELD CO-OPERATIVE BANK
 Boston

MARBLEHEAD SAVINGS BANK
 Boston

MARLBOROUGH BANCORP
 Boston

MARLBOROUGH SAVINGS BANK
 Boston
 Worcester

MARSH MCLENNAN INC.
 Boston

MASCOMA MUTUAL HOLDING COMPANY
 Barre Montpelier
 Concord
 Hanover-Lebanon

MASSACHUSETTS STATE CARPENTERS
 Boston

Providence
 MASSBANK CORP.
 Boston
 MAYFLOWER CO-OPERATIVE BANK
 Boston
 New Bedford
 MECHANICS' CO-OPERATIVE BANK
 Boston
 MECHANICS' SAVINGS BANK
 Lewiston
 Portland
 MEDWAY CO-OPERATIVE BANK
 Boston
 MEETINGHOUSE CO-OPERATIVE BANK
 Boston
 MELLON FINANCIAL CORPORATION
 Boston
 MELROSE CO-OPERATIVE BANK
 Boston
 MERCANTILE CAPITAL CORP
 Boston
 MERCHANTS BANCSHARES INC.
 Barre Montpelier
 Bennington
 Brattleboro
 Burlington
 Hanover-Lebanon
 Manchester (VT)
 Morristown
 Rutland
 Saint Johnsbury
 Springfield (VT)
 MEREDITH VILLAGE SAVINGS BANK
 Laconia
 Plymouth
 MERIDIAN INTERSTATE BANCORP, INC.
 Boston
 MERRILL MERCHANTS BANCSHARES, INC.
 Bangor
 Pittsfield (ME)
 Waterville
 MERRIMAC SAVINGS BANK
 Boston
 MERRIMACK BANCORP, MHC
 Boston
 Concord
 METHUEN CO-OPERATIVE BANK
 Boston
 MIDDLEBURY NATIONAL CORPORATION
 Burlington
 Middlebury
 MIDDLESEX FEDERAL SAVINGS AND LOAN
 Boston
 MIDDLESEX SAVINGS BANK
 Boston
 MILFORD FEDERAL SAVINGS AND LOAN
 Boston
 Providence
 Worcester
 MILLBURY NATIONAL BANK
 Worcester
 MILLBURY SAVINGS BANK
 Worcester
 MNB BANCORP
 Boston
 MONADNOCK COMMUNITY BANK
 Boston
 MONSON FINANCIAL SERVICES MHC
 Springfield (MA)

MOUNTAINONE FINANCIAL PARTNERS, MHC
 Pittsfield (MA)
 MT. WASHINGTON CO-OPERATIVE BANK
 Boston
 MUTUAL BANCORP OF THE BERKSHIRES,
 Pittsfield (MA)
 MUTUAL FEDERAL SAVINGS BANK OF
 Boston
 NARRAGANSETT FINANCIAL CORP
 Fall River
 New Bedford
 Providence
 NATICK FEDERAL SAVINGS BANK
 Boston
 NAUGATUCK SAVINGS BANK
 Fairfield Area
 New Haven
 Waterbury
 NEW BEDFORD COMMUNITY BANCORP
 New Bedford
 NEW ENGLAND BANCSHARES
 Hartford
 NEW HAMPSHIRE THRIFT BANCSHARES
 Boston
 Claremont
 Concord
 Hanover-Lebanon
 NEWALLIANCE BANCSHARES, INC.
 Fairfield Area
 Hartford
 New Haven
 New London (CT)
 NEWBURYPORT FIVE CENTS SAVINGS BANK
 Boston
 NEWMIL BANCORP, INC.
 Fairfield Area
 Torrington
 Waterbury
 NEWPORT FEDERAL SAVINGS BANK
 New London (CT)
 Newport
 Providence
 NEWTOWN SAVINGS BANK
 Fairfield Area
 Waterbury
 NORTH ABINGTON CO-OPERATIVE BANK
 Boston
 NORTH BROOKFIELD SAVINGS BANK
 Springfield (MA)
 Worcester
 NORTH CAMBRIDGE CO-OPERATIVE BANK
 Boston
 NORTH EASTON SAVINGS BANK
 Boston
 NORTH FORK BANCORPORATION, INC.
 New Haven
 NORTH MIDDLESEX SAVINGS BANK
 Boston
 NORTH SHORE BANCORP
 Boston
 NORTHEAST BANCORP
 Augusta
 Bath
 Lewiston
 Paris-Norway
 Portland
 NORTHERN BANCORP, INC.
 Boston
 NORTHERN TRUST CORPORATION
 Fairfield Area

NORTHFIELD MHC
 Barre Montpelier
 Burlington
 Hanover-Lebanon
 Randolph
 Waitsfield

NORTHMARK BANK
 Boston

NORTHWAY FINANCIAL, INC.
 Berlin
 Concord
 Conway
 Laconia
 Littleton
 Plymouth

NORWAY BANCORP, MHC
 Bath
 Conway
 Paris-Norway
 Portland

NORWOOD CO-OPERATIVE BANK
 Boston

NUTMEG FINANCIAL MHC
 Fairfield Area
 Waterbury

OCEANPOINT FINANCIAL PARTNERS, MHC
 Fall River
 Newport
 Providence

ONEUNITED BANK
 Boston

PASSUMPSIC BANCORP
 Littleton
 Newport
 Saint Johnsbury

PATRIOT NATIONAL BANCORP, INC.
 Fairfield Area

PENTUCKET BANK
 Boston

PEOPLES FEDERAL SAVINGS BANK
 Boston

PEOPLE'S MUTUAL HOLDINGS
 Fairfield Area
 Hartford
 New Haven
 New London (CT)
 Torrington
 Waterbury

PEOPLES TRUST COMPANY OF ST. ALBANS
 Burlington

PEOPLESBANCORP, MHC
 Springfield (MA)

PEPPERELL BANCSHARES FINANCIAL
 Portland
 Portsmouth

PEYTON STREET FINANCIAL SERVICES
 Hartford

PILGRIM CO-OPERATIVE BANK
 Boston

PISCATAQUA SAVINGS BANK
 Portsmouth

PONKAPOAG BANCORP, MHC
 Boston

PRIME BANK
 New Haven

PROFILE BANK, FSB
 Laconia
 Portsmouth

PROVIDENT BANCORP
 Boston
 Portsmouth

PRUDENTIAL FINANCIAL
 Hartford

PSB HOLDINGS, INC.
 New London (CT)

RANDOLPH BANCORP
 Boston
 Providence

READING CO-OPERATIVE BANK
 Boston

RIVERGREEN BANK
 Portland

ROCKLAND SAVINGS & LOAN ASSOCIATION
 Rockland

ROCKPORT NATIONAL BANCORP, INC.
 Boston

ROCKVILLE FINANCIAL MHC, INC.
 Hartford

ROXBURY-HIGHLAND CO-OPERATIVE BANK
 Boston

ROYAL BANK OF SCOTLAND GROUP PLC, THE
 Barre Montpelier
 Bennington
 Berlin
 Boston
 Brattleboro
 Burlington
 Cape Cod
 Claremont
 Colebrook
 Concord
 Conway
 Fairfield Area
 Fall River
 Hanover-Lebanon
 Hartford
 Keene
 Laconia
 Manchester (NH)
 Manchester (VT)
 Middlebury
 New Bedford
 New Haven
 New London (CT)
 Newport
 Pittsfield (MA)
 Plymouth
 Portsmouth
 Providence
 Rutland
 Springfield (MA)
 Springfield (VT)
 Waterbury
 Worcester

SACO & BIDDEFORD SAVINGS INSTITUTION
 Portland

SALEM CO-OPERATIVE BANK
 Boston

SALEM FIVE BANCORP
 Boston

SALISBURY BANCORP, INC.
 Fairfield Area
 Pittsfield (MA)

SANFORD INSTITUTION FOR SAVINGS
 Portland
 Portsmouth

SARGENT INVESTORS INC.
 Boston
 Providence

SAUGUSBANK, A CO-OPERATIVE BANK
 Boston

SAVERS CO-OPERATIVE BANK
 Worcester

SAVINGS BANK OF DANBURY
Fairfield Area
Waterbury

SAVINGS BANK OF WALPOLE
Keene

SBT BANCORP, INC.
Hartford

SCITUATE FEDERAL SAVINGS BANK
Boston

SEAMEN'S BANK
Cape Cod

SECURITY FEDERAL SAVINGS BANK
Boston
Cape Cod

SERVICE BANCORP, MHC
Boston

SHARON CO-OPERATIVE BANK
Boston

SI BANCORP, INC.
Hartford
New London (CT)

SIWOOGANOCK HOLDING COMPANY, INC.,
Littleton

SKOWHEGAN SAVINGS BANK
Augusta
Bangor
Guilford
Pittsfield (ME)
Waterville

SLADE'S FERRY BANCORP
Fall River
New Bedford
Providence

SOUND FEDERAL BANCORP
Fairfield Area

SOUTH ADAMS SAVINGS BANK
Pittsfield (MA)

SOUTH COASTAL HOLDINGS MHC, INC
Boston

SOUTH SHORE BANCORP MHC
Boston

SOUTH SHORE MUTUAL HOLDING COMPANY
Boston

SOUTHBRIDGE SAVINGS BANK
Springfield (MA)
Worcester

SOUTHERN CONNECTICUT BANCORP, INC
New Haven

SOUTHERN NEW HAMPSHIRE BANK AND
Boston
Manchester (NH)

SOVEREIGN BANCORP
Boston
Cape Cod
Concord
Fall River
Hartford
Manchester (NH)
Martha's Vineyard
Nantucket
New Bedford
New Haven
Newport
Providence
Springfield (MA)
Torrington
Waterbury
Worcester

SPENCER SAVINGS BANK
Worcester

STAFFORD SAVINGS BANK
Hartford

STATE STREET CORPORATION
Boston

STONEHAM SAVINGS BANK
Boston

STONEHAMBANK, A CO-OPERATIVE BANK
Boston

STOUGHTON CO-OPERATIVE BANK
Boston

SUGAR RIVER SAVINGS BANK
Claremont
Concord
Hanover-Lebanon

TALBOTS CLASSICS NATIONAL BANK
Providence

THE APPLE VALLEY BANK & TRUST COMPA
New Haven

THE BANK OF NEW CANAAN
Fairfield Area

THE BRAINTREE CO-OPERATIVE BANK
Boston

THE BRATTLEBORO SLA, F.A.
Brattleboro
Springfield (VT)

THE CAPE COD FIVE CENTS SAVINGS BANK
Cape Cod

THE CHELSEA GROTON SAVINGS BANK
New London (CT)

THE CONNECTICUT BANK AND TRUST COMP
Hartford

THE COOPERATIVE BANK
Boston

THE FIRST NATIONAL BANK OF ORWELL
Middlebury

THE FIRST NATIONAL BANK OF SUFFIELD
Hartford

THE GUILFORD SAVINGS BANK
New Haven

THE LENOX NATIONAL BANK
Pittsfield (MA)

THE LOWELL FIVE CENT SAVINGS BANK
Boston

THE MARTHA'S VINEYARD CO-OPERATIVE
Martha's Vineyard

THE MILFORD BANK
Fairfield Area

THE NEEDHAM CO-OPERATIVE BANK
Boston

THE NORTHAMPTON CO-OPERATIVE BANK
Springfield (MA)

THE PITTSFIELD CO-OPERATIVE BANK
Pittsfield (MA)

THE SAVINGS BANK
Boston

THE TORRINGTON SAVINGS BANK
Fairfield Area
Hartford
Torrington

THE VILLAGE BANK
Boston

THE WILTON BANK
Fairfield Area

THOMASTON SAVINGS BANK
Hartford
Waterbury

TORONTO-DOMINION BANK, THE
Augusta
Bangor

Barre Montpelier
 Bath
 Belfast
 Bennington
 Boston
 Brattleboro
 Burlington
 Cape Cod
 Concord
 Conway
 Ellsworth
 Fairfield Area
 Farmington
 Fort Kent
 Hanover-Lebanon
 Hartford
 Houlton
 Keene
 Laconia
 Lewiston
 Lincoln
 Manchester (NH)
 Manchester (VT)
 Morristown
 New Bedford
 New Haven
 Newport
 Paris-Norway
 Pittsfield (MA)
 Pittsfield (ME)
 Portland
 Portsmouth
 Presque-Isle-Caribou
 Providence
 Rockland
 Rutland
 Saint Johnsbury
 Springfield (MA)
 Springfield (VT)
 Torrington
 Waitsfield
 Waterbury
 Waterville
 Worcester

TRUSTCO BANK CORP
 Bennington

U.S.B. HOLDING CO., INC.
 Fairfield Area

UFS BANCORP
 Boston
 Worcester

UNION BANKSHARES COMPANY
 Bar Harbor
 Belfast
 Blue Hill
 Ellsworth
 Machias
 Rockland

UNION BANKSHARES, INC.
 Burlington
 Morristown
 Saint Johnsbury

UNION FEDERAL SAVINGS BANK
 Providence

UNION SAVINGS BANK
 Fairfield Area
 Waterbury

UNITED COMMERCIAL BANK
 Boston

UNITED FINANCIAL BANCORP
 Springfield (MA)

URBAN FINANCIAL GROUP, INC.
 Fairfield Area

WACHOVIA CORPORATION
 Fairfield Area
 Hartford

New Haven
 Waterbury

WAINWRIGHT BANK & TRUST COMPANY
 Boston

WAKEFIELD CO-OPERATIVE BANK
 Boston

WALPOLE CO-OPERATIVE BANK
 Boston

WARE CO-OPERATIVE BANK
 Springfield (MA)

WASHINGTON SAVINGS BANK
 Boston

WASHINGTON TRUST BANCORP, INC.
 New London (CT)
 Providence

WATERTOWN SAVINGS BANK
 Boston

WEBSTER FINANCIAL CORPORATION
 Boston
 Fairfield Area
 Fall River
 Hartford
 New Bedford
 New Haven
 New London (CT)
 Newport
 Providence
 Torrington
 Waterbury

WEBSTER FIVE CENTS SAVINGS BANK
 Worcester

WELLESLEY BANK
 Boston

WELLS RIVER SAVINGS BANK
 Hanover-Lebanon

WESTBANK CORPORATION
 New London (CT)
 Springfield (MA)
 Worcester

WESTBOROUGH BANCORP, M.H.C.
 Worcester

WESTFIELD MUTUAL HOLDING COMPANY
 Springfield (MA)

WEYMOUTH BANK
 Boston

WINCHESTER CO-OPERATIVE BANK
 Boston

WINCHESTER SAVINGS BANK
 Boston

WINDSOR FEDERAL MHC
 Hartford

WINTER HILL FEDERAL SAVINGS BANK
 Boston

WRENTHAM CO-OPERATIVE BANK
 Boston