



2020
ANNUAL
REPORT



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VISION STATEMENT

Independent mutual savings bank focused on personalized, exceptional customer experience and profitable growth; offering a broad range of products and services; advancing solutions to meet the needs and promote the financial wellbeing of customers and communities; committed to social responsibility; and fostering a culture of diversity, equity and inclusion within the organization and the community at large.

MISSION STATEMENT

East Cambridge Savings Bank is committed to be the preferred banking partner in the communities it serves. The Bank strives to provide an exceptional customer experience and generous support for the community.

Since 1854, East Cambridge Savings Bank has met the evolving financial needs of its customers. Founded on the principles of stability, security and peace of mind, the Bank will continue to focus on the core strengths and values that a mutually chartered local bank can provide: outstanding service, custom solutions, and commitment to the community.



Gilda M. Nogueira
President & Chief
Executive Officer

PRESIDENT'S MESSAGE

It is often said that the true character of a person is revealed not by how they act when times are good and prosperous, but rather when times are trying and difficult. The same can be said for organizations. This past year tested all of us in ways we could not have imagined. We were presented with challenges that seemed at times insurmountable. Throughout a year of global pandemic, political polarization, and reflection on racial equality, East Cambridge Savings Bank evolved, adapted, and showed its true character. We showed our strength, diligence, commitment, and compassion. That is why, despite the many challenges and obstacles of the past year, 2020 was an undeniably successful year.

While COVID-19 dominated so much of our time throughout the year, taking center stage was our responsiveness and adaptability to a new and challenging business climate. Our primary goals were putting the health and safety of employees and customers first; ensuring that no employee felt the added burden of financial instability; serving our customers without interruption; and remaining the community partner that we have been throughout our history. Members of our staff worked tirelessly through weekends and into the night to keep our organization operating safely and to help our customers and community navigate through unparalleled challenges.

Looking back on this extraordinary and unprecedented year, we can all be exceptionally proud of our many accomplishments. The pandemic did not distract us from growing our business or planning for our future. Throughout a turbulent year, we conducted business as usual, including developing our next three-year strategic plan. Thanks to the input from board members, employees, and the community, the future is exciting and promising. While much has changed, and technology and digital offerings of bank services will be a primary focus, we will remain true to our community bank values and provide a balance of personal interaction and digital offerings.

Lending:

Investor and consumer optimism as measured by loan demand remained exceptionally strong. Fueled by low interest rates, our lending division received a record \$505 million in loan applications. This resulted in \$394 million in loan production. With the passing of the various federal coronavirus aid relief acts, we directed much of our attention to processing Paycheck Protection Program loans. This Small Business Administration program provided a lifeline to so many of the small and independently owned businesses that are the heart of our local economy. Our lending team worked tirelessly to help our business customers gain access to the financial relief they needed. Thanks to these efforts, the Bank helped many businesses remain operational and keep over 3,200 people employed and receiving a paycheck.

Retail Banking:

Perhaps no area of the Bank was as impacted by the events of 2020 as retail banking operations. Our banking center staff and business development team are essential frontline employees and they rose to meet every challenge presented to them. The Bank experienced strong deposit growth – an increase of \$108.3 million – but it was the depth and breadth of commitment to our customers that is most worthy of praise. Serving customers in banking center parking lots, reaching out to customers to offer them alternatives to banking in person, and providing masks to those who did not have one were commonplace. Our frontline workers ensured that no customer was turned away and that some of our most vulnerable customers,



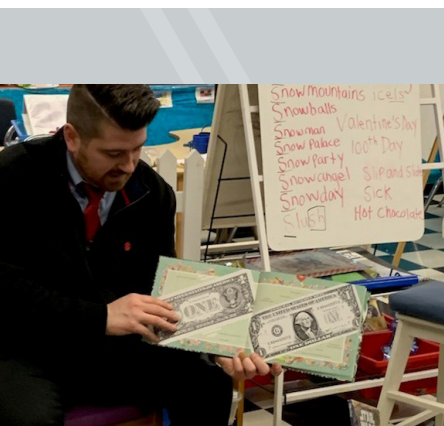
Senior Banking Center Administrator
Carrie O'Halloran gave encouragement
to employees through the drive-up teller
window



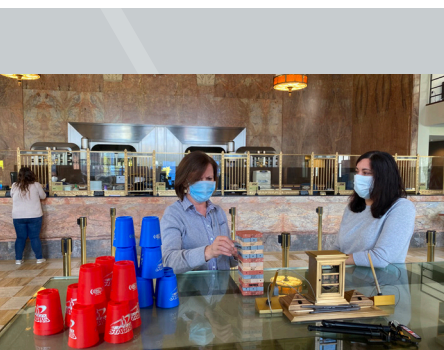
The Bank's Main Office was used as a film
location for an upcoming HBO documentary
series on chef Julia Child.



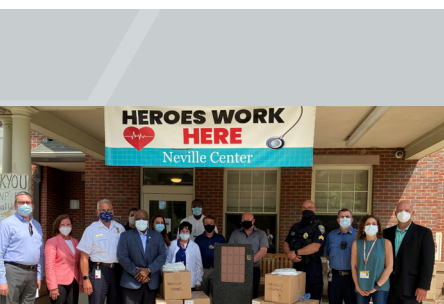
Human Resources Manager Ann Marie Robinson working remotely from home with her dog, Winston



Inman Square Banking Center Manager Jim Tierney teaching a financial literacy course to Cambridge Public School students, February 2020



President and CEO Gilda Nogueira and Business Development Officer Robyn Lonardelli enjoying a game of Jenga in the Main Office lobby



The Bank was part of an effort to donate 1,500 reusable personal protective gowns to three Cambridge nursing homes

including senior citizens and non-native English speakers, continued to have safe, uninterrupted access to their finances.

Reassurance and proactive outreach were also critical to giving peace of mind to our East Cambridge Financial Services (ECFS) clients. In addition to public health concerns, the equity markets were in turmoil in early 2020. Our ECFS investment executives worked with clients to temper their fears and guide them through a tumultuous time. ECFS ended 2020 with \$18.4 million in new sales and total assets under management of \$126.2 million - a notable increase from the prior year.

Operations:

We transitioned our organization to a hybrid remote work environment in a matter of days. Support staff and call center operations were immediately relocated to working from home, protective measures were implemented to protect those who continued to report to the office and continued to serve the public, and every routine practice was reviewed to ensure the safety of customers and their information. There was nothing discontinued or postponed due to the pandemic. Numerous programs and initiatives such as our first-time home buyer seminars were transformed to virtual sessions to continue providing these valuable and informative workshops. Elementary school children joined our retail staff for virtual field trips of our banking centers, and employees went into the community through alternative means to help residents in high-risk communities understand pandemic safety guidelines and to be assured of the Bank's commitment of support and assistance. Our Main Office even served as a film set for a scene in an upcoming HBO documentary series on Chef Julia Child - a Cambridge legend.

Internally, our efforts focused on supporting our employees. Aside from providing a safe and healthy work environment, we worked to help employees find a better work and home life balance. When employees were in the office, our priority was their emotional wellbeing. Social activities continued and promoted fun and enjoyment in an otherwise stressful time. It is with heart felt appreciation that we can acknowledge that so many staff members repeatedly put the health of their co-workers and customers ahead of their own.

Supporting our Community:

The challenges of 2020 elevated our sense of urgency in directing charitable and corporate giving to organizations that were being stretched beyond their means. In addition to our usual annual giving, the Bank provided grants to organizations that addressed food insecurity, childcare for the children of essential workers, and housing stability. These grants reached nearly every community we serve and were targeted at organizations providing direct aid and relief to people most in need. We were also able to contribute to an effort to purchase 1,500 high-quality reusable protective gowns for three Cambridge nursing homes. This personal protective equipment enabled medical workers to better serve their elderly clients and provide the care and support that senior citizens in a congregate setting so desperately needed and deserved. At the height of the pandemic, the Bank donated face shields to the Chelsea Police Department, Chelsea Fire Department and Cambridge Health Alliance Everett Hospital to help protect first responders and health care workers as they interacted with the public and served the needs of local residents. The way we approached meeting the needs of the communities we serve was the same way the Bank overcame other challenges in 2020: we did not waiver or turn inward in the face of adversity.



President and CEO Gilda Nogueira and Chelsea Division President Joe Vinard present face shields to Chelsea Police Chief Brian Kyes



Public Relations Officer Leo Gayne and Trapelo Road Banking Center Manager Linda Bolduc volunteering at the annual Belmont Veterans Breakfast



Lending Division employees Debbie Dobbins and Tim Tuttle assist customers at the Bank's document shredding event at the Trapelo Road Banking Center



Malden Banking Center Manager Johnny Long donating lunch to Cataldo Ambulance Service employees as part of the Malden branch 1-year anniversary celebration

Awards and Recognition:

Our organization is always grateful for the support we receive from our community and industry. This year, it was particularly meaningful to be recognized with awards and recognitions that underscored our commitment to customers and community. In the **Wicked Local Readers' Choice Awards**, we were named Best Community Bank in Cambridge and Somerville for the second year in a row. For the fifth consecutive year, the Bank was ranked as one of the **Top 100 Charitable Companies in Massachusetts** by the *Boston Business Journal*, measured by financial support and volunteer hours. And, for the fourth consecutive year, we were named one of the **Top 100 Women-Led Businesses** in Massachusetts by The Commonwealth Institute and *Boston Globe Magazine*. I was also deeply proud to accept the **Green and Gold Award** from the Cambridge Matignon School. This recognition was presented to us to reflect the Bank's commitment to serving young people and expanding educational opportunity.

Conclusion:

An organization is only as strong as the people who are committed to its success and who are willing to serve the greater good of the institution and its customers. The events of 2020 made it clear why East Cambridge Savings Bank has been able to navigate and overcome challenges since our founding in 1854.

We focus on the needs of our customers, we strive to make our community a better place to live and work, and we take care of and empower those who dedicate their careers to ensuring the continuation of the mutual banking model.

I wish you good health and wellness and thank you for your continued support of our organization. And I look forward to continuing to serve our customers and communities with the staff of East Cambridge Savings Bank by my side.

Sincerely,

Gilda M. Nogueira

Gilda M. Nogueira
President and Chief Executive Officer

FINANCIAL SUMMARY

At \$1,208 million, 1854 Bancorp and Subsidiaries (1854 Bancorp) assets increased by \$100.7 million, or 9.0 percent. Accounting for 77.9 percent of total assets as of December 31, 2020, 1854 Bancorp's primary earning asset continued to be loans. At \$941.0 million, on a net basis, loan balances grew by \$54.0 million since December 31, 2019. The loan portfolio consisted mostly of residential and commercial real estate loans; 44 percent and 45 percent of total loans, respectively.

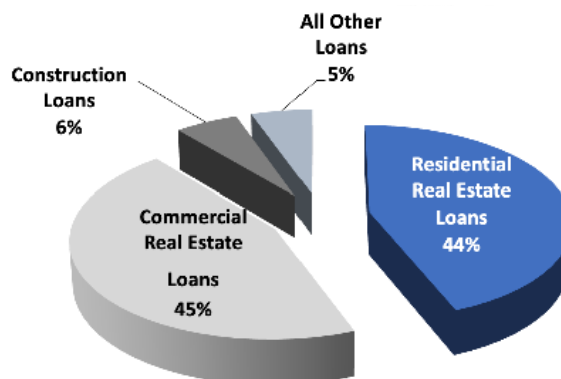
At \$117.3 million, securities accounted for 9.7 percent of total assets, with high quality government-sponsored conventional mortgage-backed securities comprising 84 percent of the investment portfolio. The next largest investment sectors were corporate debt obligations and federal agency obligations securities, at 12 percent and 4 percent, respectively.

Funding the growth in assets was an increase of \$108.3 million in deposits, to a total of \$1,038 million at year-end. Of this total, 32 percent were held in certificates of deposit (CDs), 47 percent in savings and money market deposit accounts, and 15 percent in demand checking accounts, with the remaining 6 percent held in interest-bearing transaction accounts. Most notably, management's efforts continued to be focused on effectively managing the cost of deposits while retaining well-established customer relationships and acquiring new relationships.

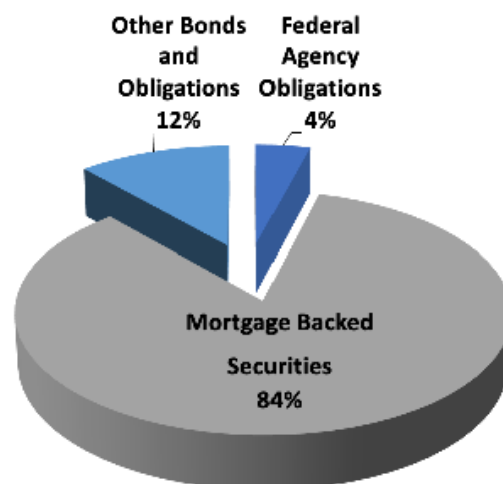
For the year ending December 31, 2020, 1854 Bancorp recorded net income of \$6.3 million.

Retained earnings at the end of 2020 continued to be strong at \$126.8 million. At 10.5 percent, total capital as a percent of total assets ratio allowed 1854 Bancorp to be classified as well-capitalized for regulatory purposes.

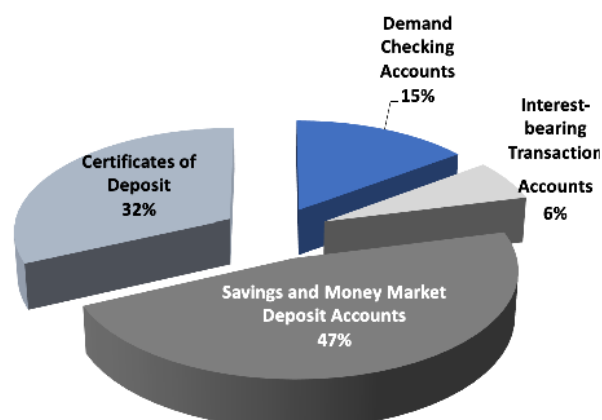
Total Loans | December 31, 2020



Total Securities | December 31, 2020



Total Deposits | December 31, 2020

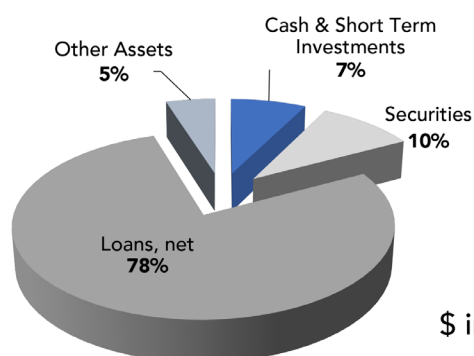


CONSOLIDATED STATEMENTS OF CONDITION

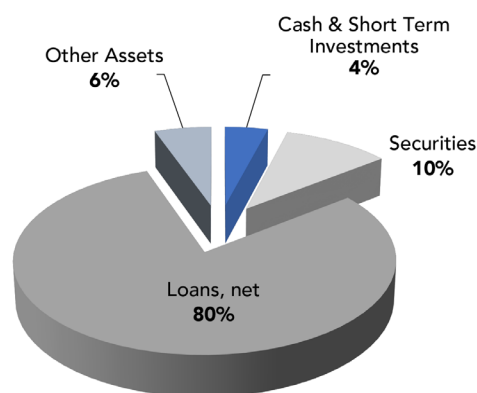
	2020	2019
	(In Thousands)	
ASSETS		
Cash & due from banks	\$14,351	\$17,487
Short-term investments	76,093	28,187
Investment securities, net	117,256	114,135
Loans, net	941,026	887,063
Premises and equipment, net	14,964	15,791
Other assets	44,114	44,480
Total Assets	\$1,207,804	\$1,107,143
LIABILITIES & RETAINED EARNINGS		
Deposits	\$1,038,280	\$929,939
Borrowed funds	25,141	41,153
Other liabilities	17,566	20,173
Total Liabilities	1,080,987	991,265
Retained earnings, net	126,817	115,878
Total Liabilities & Retained Earnings	\$1,207,804	\$1,107,143

Total Assets

December 31, 2020



December 31, 2019



\$ in millions

1854 BANCORP OFFICERS & TRUSTEES

1854 BANCORP OFFICERS

Gilda M. Nogueira

President & Chief Executive Officer

Salwa B. Kaldas

Senior Vice President, Chief Financial Officer & Treasurer

Gisela L. Margotta

Senior Vice President

Richard C. Rossi, Jr.

Clerk

1854 BANCORP BOARD OF TRUSTEES

Lee C. Craig, Chairman of the Board

Retired / Owner - Craig Residential Improvements

Joseph A. Amoroso, Jr.

Associate Attorney - August & Simmons

Charles Aufiero

President - Donovan-Aufiero Funeral Home, Inc.

Richard A. Bentubo

Facilities Manager - Boston College

Stephanie M. Burke, CPA

Chief Strategy Officer - Malden YMCA

Thomas G. Burke

Retired

Susan M. Flannery

Retired

Susan E. Gallant, CPA

Owner - Susan E. Gallant, CPA, MST

Sergio M. Jaramillo

President & CEO - SEJ, Inc.;
President & CEO - Broadway Jewelers;
Owner - Liberty Loan Company, Inc.

Ronald A. Layne

Retired

Daniel A. Leone

Retired

Patrick Monkiewicz

Vice President / Chief Financial
Officer - Kayem Foods, Inc.

Gilda M. Nogueira

President & Chief Executive Officer - East Cambridge Savings Bank

Edward O. Owens, Jr., CPA

CPA & Chief Financial Officer - Owens Companies, Inc.

Albert M. Pacheco

President - Pacheco Jewelers, Inc.

Thomas M. Pilleri, CPA

CPA / Owner - Thomas M. Pilleri, CPA & Financial Services;
CPA / President - Pilleri Romano, P.C.

Richard C. Rossi, Jr.

Senior Vice President & General Counsel, U.S. Tower Division -
American Tower Corporation

Arthur C. Spears, CPA

Retired / Immediate Past President &
CEO - East Cambridge Savings Bank

HONORARY TRUSTEES

John P. Allen

Retired

Marsha K. Burridge

Retired

Paul H. Campbell

Retired

James C. Hawkins

Retired

William F. McGilvrey

Retired / Past President & CEO -
East Cambridge Savings Bank

Philip A. Trussell

Retired

Robert H. Wheelock, M.D.

Retired

George E. Wilson

Retired / Past President & CEO -
East Cambridge Savings Bank

EXECUTIVE COMMITTEE

Gilda M. Nogueira, Chairman

Joseph A. Amoroso, Jr.

Stephanie M. Burke, CPA

Lee C. Craig

Daniel A. Leone

Albert M. Pacheco

Arthur C. Spears, CPA

CLERK OF EXECUTIVE COMMITTEE

Gisela L. Margotta

AUDIT COMMITTEE

Thomas M. Pilleri

CPA, Chairman

Charles Aufiero

Richard A. Bentubo

Clerk

Susan E. Gallant

CPA, MST

1854 BANCORP CORPORATORS

(In addition to Trustees)

John P. Allen
Retired

Timothy E. Bombard
Executive Vice President &
Chief Lending Officer -
East Cambridge Savings Bank

Francis P. Burns, Jr.
Funeral Director -
Burns Funeral Homes, Inc.

Eugene A. Capobianco
Chief Executive Officer - Cappy's
Electric, Inc.; Chief Executive
Officer - ABC Alarm Company, Inc.

Joseph Ciampa
Treasurer - North Shore Home
Medical Supply

Joseph E. Connarton
Retired

Michael C. Costello
Senior Partner / Attorney -
Ferriter & Costello

Ellen Fantini Cullinan
Executive Vice President /
Principal - Freudenheim Partners

James V. D'Amico, Jr.
Co-Owner - Century 21 North East;
Building Construction Supervisor

Francesca B. DeFabrizio
Senior Vice President /
Chief Human Resources Officer -
East Cambridge Savings Bank

Giro DiBiase, Jr.
Photographer / Media Consultant -
Giro Studio

Nancy M. DiLando
Consultant

Ruby Pierce Donohue
Retired

Reuben N. Dottin, Jr.
President - Eunique Realty Corp.

Sharon M. Farea
Owner - Sharon M. Farea, E.A.

Allan M. Felch
Retired

James K. Ferraro
Senior Partner / Attorney - Law Office
of James K. Ferraro

Mahmood R. Firouzbakht
Co-Owner - Broadway Realty
Partners; MRF Properties, LLC

Edward J. Frammartino
Sergeant - Cambridge Police;
Owner - 5th Street Laundromat

Leonard A. Frisoli
President / Associate Attorney -
Frisoli Associates, P.C.

Sarah E. Gallop
Co-Director, Office of Government
and Community Relations - M.I.T.

Lauren Harder
Owner - The Harder Group Limited
Company

James J. Hill
Owner - Hill Insurance Agency

Varney J. Hintlian
Managing Member - Travis Realty, LLC

Salwa B. Kaldas
Executive Vice President / Chief Financial
Officer & Treasurer - East Cambridge
Savings Bank

Stephen M. Kelly
Retired

Robert J. Kotowski
Co-Owner / Construction Consultant -
Future Homes

Paul R. Lohnes
President - Cambridge Electric Motor
Service, Inc.; General Partner - Laverty
Lohnes Properties

Gisela L. Margotta
Executive Vice President / Chief Risk Officer
- Information Security Officer / Director of
Internal Audit / East Cambridge Savings
Bank

William F. McGilvray
Retired / Past President & CEO -
East Cambridge Savings Bank

Nancy J. O'Brien
President & Chief Executive Officer -
Cambridge YMCA

Nelson P. Oliveira
President - Nelson Group Construction,
Corp. / Nelson Property, LLC / Nelson Group
Investment, LLC

Frank P. Pace
Owner - P.V.P. & Sons Construction
& Electric, LLC

Paul V. Pace
Owner - P.V.P. Companies, P.V.P. Electric
& Sons

Thomas P. Pilleri
Partner - Pilleri Romano, P.C.

Albano F. Ponte
President / CEO - Real-estate / Insurance /
Investment Banking

Christine A. Raymond
Sales / Marketing - MacLeod & Moynihan
Window & Door

Gerald R. Reardon
Senior Advisor Public Safety - City of
Cambridge Fire Department

Mark P. Rogers
Principal - Rogers Properties Group

Dana C. Rutherford
Assistant Clerk Magistrate - Trial Court of
Massachusetts, Malden District

James A. Sasso
Owner / Agency Principal - Fucillo & Sasso
Associates Insurance Agency

Robyn L. Sharp
School Nurse - St. Bernadette School

Janice Sikorski
Retired

Eva T. Soares
Senior Vice President - Retail / Security
Officer - East Cambridge Savings Bank

Christopher M. Sousa
Chief Operating Officer - Eddy's Bakery
Products, Inc.

Michael A. Sullivan
Clerk Magistrate - Middlesex Superior Court;
President - M.A. Sullivan Trucking, Inc.

Joseph P. Szulewski, Jr.
Retired

Joseph P. Szulewski, III
Court Officer - Massachusetts Trial Court

Charles H. Trevillion
Attorney - Trevillion Law

Marc J. Truant
Manager - Warren Street Holding, LLC

Alfred R. Vigilante
Retired

Joseph M. Vinard
Division President - Chelsea Bank, a division
of East Cambridge Savings Bank

EAST CAMBRIDGE SAVINGS BANK OFFICERS

Gilda M. Nogueira

President and Chief Executive Officer

LENDING

Timothy E. Bombard

Executive Vice President, Chief Lending Officer

Joseph M. Vinard

Division President - Chelsea Bank, a division of East Cambridge Savings Bank

Commercial:

Deborah A. Dobbins

Senior Vice President, Commercial Lending Officer

Stephen E. Ferullo

Senior Vice President, Commercial Lending Officer

Kavitha Venkatakrishnan

Senior Vice President, Commercial Lending Manager

Laura J. Berg

Vice President, Community Outreach Officer

Richard J. Sullivan

Vice President, Commercial Lending Officer

Lynn M. Wahlquist

Vice President, Commercial Lending Officer

Catia M. Aruda

Assistant Vice President, Business Development Officer

Jon C. Carrick

Assistant Vice President, Commercial Loan Operations Manager

Joseph C. Cavallini

Assistant Vice President, Commercial Loan Portfolio Manager

Daniel J. Donell

Assistant Vice President, Commercial Credit Officer

Seth Felix

Commercial Lending Officer

Robert Nichols

Commercial Lending Officer

Residential:

Jeannette Lamberti

Vice President, Retail Lending Operations

Philip Manuel

Vice President, Loan Servicing Manager

Giselle M. Fuentes-Vazquez

Assistant Vice President, Loan Servicing & Post Closing Manager

Pamela A. Mahoney

Assistant Vice President, Retail Lending Manager

Patricia A. Rizzo

Assistant Vice President, Residential Loan Officer

Thomas Jung

Residential Loan Officer

Charles M. "Mike" O'Donnell

Residential Loan Officer

Timothy J. Tuttle

Residential Loan Officer

RETAIL BANKING OPERATIONS

Retail:

Eva T. Soares

Senior Vice President, Retail / Security Officer

Margaret "Carrie" O'Halloran

Vice President, Senior Banking Center Administrator

Linda T. Bolduc

Assistant Vice President, Business Development Manager - Trapelo Road Banking Center

EAST CAMBRIDGE SAVINGS BANK OFFICERS

Retail:

Natercia Calisto	Assistant Vice President, Business Development Manager - Broadway Banking Center
KathyAnn L. Dottin	Assistant Vice President, Business Development Manager - Salem Street Banking Center
John P. Kirwan	Assistant Vice President, Business Development Manager - Main Office
Robyn A. Lonardelli	Assistant Vice President, Business Development Manager - Main Office
Johnny Long	Assistant Vice President, Business Development Manager - Malden Banking Center
Shruti Saraf	Assistant Vice President, Business Development Manager - West Medford Banking Center
Lisa M. Scopa	Assistant Vice President, Business Development Manager - Wal-Lex Banking Center
James E. Tierney	Assistant Vice President, Business Development Manager - Inman Square Banking Center
Jessica L. Chaves	Business Development Manager - Inman Square Banking Center
Ibrahim K. Hachem	Business Development Manager - Highland Avenue Banking Center
Bryant J. Nestico	Business Development Manager - Trapelo Road Banking Center
Jeffrey H. Shapiro	Customer Service Center Manager

East Cambridge Financial Services:

Curtis C. Jones	Assistant Vice President, Financial Advisor / Investment Executive
Zenaida Buenaventura Orduna	Financial Advisor / Investment Executive

BANK OPERATIONS

Deposits:

Michael S. Allen	Vice President, Operations / Community Reinvestment Act Officer
Nichole M. Tady	Assistant Vice President, Operations Manager

Finance:

Salwa B. Kaldas	Executive Vice President, Chief Financial Officer / Treasurer
Donald S. Wallaga	Vice President, Senior Finance Officer / Controller
Karen A. Giesta	Purchasing and Facilities Manager
Tung Nguyen	Assistant Controller

EAST CAMBRIDGE SAVINGS BANK OFFICERS

Human Resources:

Francesca B. DeFabrizio	Senior Vice President, Chief Human Resources Officer
Ann Marie Robinson	Vice President, Human Resources Manager
Lisa M. Pacheco	Assistant Manager - Recruitment & Training

Information Technology:

Philip A. Miller	Vice President, Information Technology Officer
Carmelina D. Ciampa-Bauer	Business Systems Officer

Marketing:

Joanne Aliber	Director of Marketing and Strategy
Leo R. Gayne	Assistant Vice President, Public Relations Officer
Nathan S. Chea	Assistant Manager - Marketing

Risk:

Gisela L. Margotta	Executive Vice President, Chief Risk Officer / Information Security Officer / Director of Internal Audit
Patrick A. Normile	Vice President, Compliance Officer
Linda M. Cahill	Assistant Vice President, Senior Bank Secrecy Act Officer
Marianne Kelly	Bank Secrecy Act Officer

EAST CAMBRIDGE SAVINGS BANK EMPLOYEES

Darlene H. Accardi • Joanne Aliber • Cameron J. Allen • Sean M. Allen • Michael S. Allen • Erin Allen • Angel Alvarado
 Cyril J. Aranha • Catia M. Aruda • Luis A. Bairos-Pirelli • Douglas Baker • Alexiana Batista • Ryan Bell
 Montserrat L. Bellini • Laura J. Berg • Linda T. Bolduc • Timothy E. Bombard • Arline M. Botelho • Patrick Braudis
 Linda M. Cahill • Annette E. Cail • Natercia Calisto • Eda W. Cardenas • Jon C. Carrick • Krystal R. Castellano
 Joseph C. Cavallini • Mathew Cepero • Jessica L. Chaves • Nathan S. Chea • Carmelina D. Ciampa-Bauer
 Maria Collette • Sandra E. Corrigan • Rui M. Costa • James T. Daly • Francesca B. DeFabrizio • Niko Delucien
 Kristie M. Devanna • Deborah A. Dobbins • Daniel J. Donell • Khouri A. Dottin • KathyAnn L. Dottin • Daisy Escobar
 Pedro Espinoza • Anabela S. Estrela • Zakarie A. Farah • Seth Felix • Stephen E. Ferullo • Brenda I. Fuentes
 Giselle M. Fuentes-Vazquez • Zakir A. Gadatia • Afshana A. Gadatia • Alisa Gallagher • Janice M. Gardiner
 Leo R. Gayne • Edenia Giang • Karen A. Giesta • Christopher A. Gorski • Osvaldo R. Guevara • Ibrahim K. Hachem
 Xavier S. Hardy • La'Keesha Hardy • Dalila S. Honorato • Waddah Ibrahim • Curtis C. Jones • Arleesa Jones
 Andre Joseph • Thomas K. Jung • Estifanos B. Kahsay • Salwa B. Kaldas • John P. Keane • Marianne Kelly
 John P. Kirwan • Klaus W. Koberstein • Scott M. Kordas • Jeannette Lamberti • Brendan J. Lauretti • Tianna G. Lockhart
 • Robyn A. Lonardelli • Johnny Long • Pamela Mahoney • Philip Manuel • Stephanie Marando-Blanck
 Gisela L. Margotta • Nicholas A. Mari • Alliyah Marshall-Oates • Patricia A. McGovern • Rosealie A. McKenzie
 Maria J. Mendonca • Garrett J. Mezzetti • Charles A. Michaud • Philip A. Miller • Teresa N. Miniello • Rosa M. Moreira
 Suparna Nahar • Bryant J. Nestico • Anhnguyet K. Nguyen • Sang M. Nguyen • Tung Nguyen • Jill M. Nicholas
 Robert T. Nichols • Carla M. Noble • Gilda M. Nogueira • Patrick A. Normile • C. Michael O'Donnell
 M. Carrie O'Halloran • Demeter L. Odom • Zenaida B. Orduna • Lisa M. Pacheco • Natalia M. Paiva • Jessica R. Paquette
 Nancy E. Patterson • Jennifer L. Pereira • Anthony J. Perlatondo • Haydee Pujals • Suraj Rajbanshi • Maria C. Resendes
 Esmeralda O. Resendes • Michelle D. Richardson • Mario D. Rivera • Patricia A. Rizzo • Ann Marie Robinson
 Odell Robinson • Christopher M. Rodrigues • Maria I. Rodriguez • Harry J. Rodriguez • Giovanni Rodriguez
 Shruti Saraf • Madhu S. Satyal • Lisa M. Scopa • Tamara I. Semidey • Jeffrey H. Shapiro • Steve S. Siahos
 Cyrus E. Singh • Marie G. Singh • Darlene M. Siuda • Eva T. Soares • Alda V. Soares • Diane L. Sousa
 Jessica M. Sousa • Julia M. Sousa • Shannon L. Speller • Allison L. Stanislaw • Reginald Sterling • Richard J. Sullivan
 Dawit K. Tadesse • Nichole M. Tady • Daniel Tetrault • Judith M. Thomas • James E. Tierney • Timothy J. Tuttle
 Jashim Uddin • Kavitha Venkatakrishnan • Joseph M. Vinard • Cheryl A. Vinci-Hollander • Lynn M. Wahlquist
 Agatha Walker • Elaine R. Wallace • Donald S. Wallaga • Sally A. Wennerberg • Sana Yousuf



Chelsea Banking Center employee Maria Rodriguez (center) receiving her service recognition for 20 year of employment



Lending Division employee Anna Nguyen was one of many employees who won a holiday raffle prize to celebrate the season



Malden Banking Center employees Sang Nguyen and Christopher Rodrigues in the Halloween spirit

EAST CAMBRIDGE SAVINGS BANK LOCATIONS

ARLINGTON

Broadway Banking Center
105 Broadway

BELMONT

Trapelo Road Banking Center
395 Trapelo Road

CAMBRIDGE

Main Office
292 Cambridge Street

Inman Square Banking Center
1310 Cambridge Street

Operations Center
344 Cambridge Street

Education Training Facility
Cambridge Rindge and Latin School

CHELSEA

Chelsea Banking Center
360 Broadway

MALDEN

Malden Banking Center
98 Pleasant Street

MEDFORD

Salem Street Banking Center
243 Salem Street

West Medford Banking Center
9 Playstead Road

SOMERVILLE

Highland Avenue Banking Center
285 Highland Avenue

Magoun Square ATM
534 Medford Street

WALTHAM

Wal-Lex Banking Center
860 Lexington Street

OUR COMMITMENT TO COMMUNITY IN 2020, WE PROUDLY SUPPORTED:

Adolescent Consultation Services, Inc.	East Cambridge VFW	Rotary Club of Somerville
ALS & MS Walk for Living - Chelsea	East End House	Rotary Club of Medford
Arlington Chamber of Commerce	East Somerville Main Streets	S.S. Cosmas and Damian Society, Cambridge
Arlington EATS	Food for Free	Saint Anthony Parish - Cambridge
Arlington High School	Foundation for Belmont Education	Saint Anthony Shrine - Boston
Arts at the Amory - Somerville	Friends of Cambridge Athletics	Saint Catherine of Genoa - Somerville
Belmont Council on Aging - Veterans Breakfast	Friends of the Community Learning Center	Saints Constantine & Helen Greek Orthodox Church
Belmont Food Pantry	Friends of the Waltham Family School, Inc.	Saint Francis of Assisi Church - Cambridge
Belmont High School	Grand Chapter Order of the Eastern Star	Saint Joseph Church - Belmont
Boston Children's Hospital	Greater Malden Asian Community Coalition	Saint Joseph Parish Chorale - Medford
Boys & Girls Scouts of America - Spirit of Adventure Council	GreenRoots, Inc.	Saint Peter School - Cambridge
Bread of Life - Malden	Healthy Waltham	Saint Rose School - Chelsea
Breezer's Ball - Waltham	Historic New England - Movies at the Mansion, Waltham	Salvation Army
Cambridge Athletic Hall of Fame	H.O.M.E.	Second Chances
Cambridge Camping Association	Homeowner's Rehabilitation, Inc. - Cambridge	Solutions at Work
Cambridge Chamber of Commerce	HomeStart's Cambridge Housing Assistance Fund	Somerville-Cambridge Elder Services
Cambridge Community Center	Housing Corporation of Arlington	Somerville Chamber of Commerce
Cambridge Community Foundation	Housing Families	Somerville Community Corporation
Cambridge Community of Real Estate Professionals	Jordan Boys & Girls Club	Somerville High School
Cambridge Family & Children's Service	Little Sisters of the Poor	Somerville Homeless Coalition
Cambridge Health Alliance	Lynn Boys & Girls Club	Somerville Kiwanis Club
The Cambridge Maignon School	Malden Chamber of Commerce	Somerville Mathematics Fund
Cambridge Rindge & Latin School	Malden Chinese Culture Connection	Somerville YMCA
Cambridge YMCA	Malden High School	Somerville Youth Recreation Foundation
Caritas Communities	Malden Kiwanis Club	Taste of Cambridge
Caspar, Inc. - Bay Cove	Malden YMCA	Taste of Chelsea
Center for Women and Enterprise	Massachusetts Alliance of Portuguese Speakers	Taste of Somerville
Chaves Foundation	Massachusetts Assisted Living Association	Thompson Elementary School, Arlington
Chief Drew Memorial Scholarship - Saugus	Massachusetts Bankers Association Charitable Foundation, Inc.	Toys for Local Children
Chelsea Black Community	Medford Chamber of Commerce	Triangle, Inc.
Chelsea Chamber of Commerce	Medford High School	Tutoring Plus
Chelsea Collaborative	Medford Kiwanis Club	Waltham Boys & Girls Club
Chelsea High School	Medford Public Library Foundation, Inc.	Waltham Chamber of Commerce
Chelsea Hunger Network	Multicultural Arts Center	Waltham Fields Community Farm
Chelsea Neighborhood Developers	The Neighborhood Developers	Waltham High School
Chelsea People's AME Church	North Cambridge Little League	Waltham Lions Club
Chelsea Public Library	On the Rise	Waltham Local First
Chelsea Restoration Corporation	Opportunities for Inclusion	Waltham Philharmonic Orchestra
Chelsea Rotary Club	Payson Park Music Festival, Belmont	Waltham Public Library
Chelsea Rotary Foundation	Peer Health Exchange, Inc.	Waltham Alliance for Teaching, Community Organizing and Housing (WATCH)
The Children's Room	Project Bread	Waltham YMCA
Citizens Housing and Planning Association Corporation	Project Soup	Zonta Club of Chelsea
Community Cooks	Respond, Inc.	
The Community Family, Inc.	Riverside Community Care	
DiDomenico Foundation	Rotary Club of Cambridge	
Dormition of the Virgin Mary Greek Church	Rotary Club of Chelsea	
East Cambridge Business Association		

