

*Relationships
&
Values*

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PRESIDENT'S MESSAGE



Gilda M. Nogueira
President and Chief Executive Officer

Mutual financial institutions like ours can be found across Massachusetts. Currently, there are approximately 50 in the state. As a member of a small industry, we know each other by name, as peers, and as friendly competitors. The origin and importance of mutual banks can at times be overlooked. Mutual banking was founded on the principles of serving the local community by focusing on the financial well-being of its residents and by meeting the needs of the underbanked. These common values have sustained us throughout our history and remain the strength behind our longevity and success. Mutuality reminds us that while progress and growth are critical to staying relevant, honoring our core values is foundational to our future.

A Year of Steady Growth:

Loan demand continued to be strong through 2018 and fueled balance sheet growth. Whether lending to a first-time homebuyer, partnering with a small business, or helping fulfill the dream of an entrepreneur, meeting the credit needs of the local community remained central to the mission of our organization. It is at the heart of our commitment to support the local economy. Our prudent business model, as evident in the quality of loans originated, has and will continue to support our long-term view of our future. Our lending team had an impressive 2018 and is well positioned to introduce new initiatives to our customers and reach new markets in 2019.

We are all keenly aware of the alternative banking products available to consumers in today's market. Some of these alternatives are fully digital with no physical presence. This past year's growth demonstrates that, despite vast changes in the banking industry, banks such as ours are stable and responsive institutions that have both the technology and the personal touch to meet the needs of consumers. We

represent a uniqueness in service that is still valued. While the banking industry continues to undergo significant changes, our mission remains much the same as it did in 1854: serve our local neighborhoods by gathering deposits and lending funds to meet the credit needs of the same community; provide services that promote financial health and stability; deepen relationships with current customers; and expand outreach to meet the needs of new residents and businesses.

At our core, we are a locally based bank that meets local needs. However, we also recognize that in an interconnected global economy, events that transpire on Wall Street and in Washington can have a direct impact on the communities we serve. 2018 was a tumultuous year for the stock market, but East Cambridge Financial Services (ECFS) remained a trusted and valued partner of 1,300 clients. As an industry, non-deposit financial services firms have been transformed by innovation and technology, and consumers have an array of options when it comes to their investments. While technological advances have made investing more accessible to consumers of all ages, technology does not substitute for the human element. Our investment advisors have found that building strong relationships with their clients and being a reliable source of guidance have served as the underpinning to the success and growth of our financial services division.

A New Website and A New Market:

In November, we launched a new website. The look and feel more effectively tells our story. Our new website also emphasizes the people and places that make our Bank unique. We purposely and prominently feature local imagery of the communities we serve and highlight the people who interact with and provide assistance to customers. The new ecfsb.com enables us to effectively and efficiently communicate with customers on matters ranging from new products to community involvement, while also providing a positive first impression to prospective customers. With more consumers accessing information from mobile devices, our new website is fully responsive, seamlessly fitting more devices and making it more accessible than the website that it replaced. We hope you agree that our new website portrays the best of our Bank as a community and business partner.

Growth and change can come in the form of a larger balance sheet and updated technology, but expanding our physical footprint is also a vital way to reach new customers and strengthen our position in local markets. Malden, a diverse city with over 60,000 residents, will be one of those new markets in 2019. Like so many working-class communities, Malden was thought to have reached its peak and seen its most prosperous days. That could not be further from the truth. Malden is a vibrant, growing, and dynamic city that is experiencing a renewal as new residents and businesses join the community.



The city's Pleasant Street corridor is undergoing a particularly notable transformation as new residential buildings and a new city hall complete the streetscape. Adding to this renaissance will be East Cambridge Savings Bank's eleventh full-service banking center. To be located in a stately building at 94 Pleasant Street, our Malden Banking Center will have a business banking and lending focus while still offering retail banking services and conveniences our customers expect. The new banking center's business model is progressive and provides an environment that allows a relationship focused team of lenders and business development officers to reach the many small and locally based businesses that are key to the area's growth and revitalization.

Community Education and Professional Development:

Community banking is a business based on trust. Educated consumers are empowered to make better financial decisions. We operate in an age of evolving and clever fraud schemes targeting consumers and businesses alike. Such schemes have become the daily norm. Financial education remains a valuable service we provide. In 2018 we facilitated numerous financial literacy seminars for senior citizens, students, and not-for-profit organizations. Our employees covered topics ranging from the basics of banking and saving for kindergarten students to preventing elder financial abuse and helping consumers and small business identify the characteristics of fraud.

In addition to educating our customers, affording opportunities to our employees for professional development and education is an investment in our future. We are fostering the next generation of bankers, which fulfills another value of a mutual organization: ensuring that the bank continues to serve the community for many decades to come. It is with pride that we encourage our staff to pursue their professional goals through continuing education. In 2018 we supported employees who attend the New England School for Financial Studies, a program organized by the Massachusetts Bankers Association. We also had several employees participate in customized leadership development programs organized by our human resources and training staff. Numerous employees have completed these programs over the years, some have continued by attending national school programs, and we are proud of the number of employees that have moved through the management ranks; applying the lessons they learned to their day-to-day responsibilities. Offering educational programs to our staff is the right thing to do for our team members, and makes us more attractive for prospective employees.



Awards and Recognitions:

The work we do every day is more than a job, it is a responsibility. As a community bank, being a good corporate citizen is of the utmost importance. We do not carry out this important work for praise or recognition, but when the organization is acknowledged for work in the community, it is fitting to proudly share those accomplishments. In 2018, the Bank was named Best Community Bank in Cambridge and recognized as one of the best banks in the region by the Wicked Local Readers' Choice Awards. For the third consecutive year, the Bank was ranked as one of *Boston Business Journal's* Top 100 Charitable Companies in Massachusetts, measured by financial support and volunteer hours. We were also named, for the second year in a row, one of the Top 100 Women-Led Businesses in Massachusetts by The Commonwealth Institute and *Boston Globe Magazine*. We can all be proud to be in the company of such distinguished women-led organizations that represent nearly \$50 billion in annual revenue and employ 80,000 people in the Commonwealth.

Local Bank, Broad Impact:

A year's success can be easily calculated with conventional metrics: loans closed, deposits gained, and earnings retained. But we also choose to measure our success through human dimensions: our organization's limitless compassion and ability to make an impact on a local, regional, and even global scale. In 2018, we hosted an eyeglasses collection in collaboration with a local Lions Club. While at first unsure of the response, we ultimately collected hundreds of pairs of gently used eyeglasses from customers, employees, and neighbors that were refurbished and distributed nationwide to people in need. Last year we provided loans to nearly 50 small businesses that employ 300 people in the community. One of these entrepreneurs made history and was publicly recognized as the first African-American business owner in Boston's North End. It is an honor to stand with this bold visionary as she makes her mark on a changing city. And, perhaps most inspiring, we learned about one of our Corporators who is using his talent and success to oversee the construction of an orphanage in Malawi, a country in Africa with far too much disease and poverty and far too many parentless children. Stories like these remind us that at the heart and soul of our organization are the people – customers, employees, corporators, and community members – who still believe that the principles and values of mutual banking can improve the lives of those we serve.

I sincerely appreciate your continued support of East Cambridge Savings Bank, and I thank you for your contributions to a successful year.

Sincerely,

Gilda M. Nogueira
President and Chief Executive Officer

FINANCIAL SUMMARY

At \$1,078.4 million, 1854 Bancorp and Subsidiaries' (1854 Bancorp) **assets** increased by \$41.0 million, or 4.0 percent. Accounting for 79.5 percent of total assets as of December 31, 2018, 1854 Bancorp's primary earning asset continued to be **loans**. At \$857.4 million, on a net basis, loan balances grew by \$37.2 million, since December 31, 2017. The loan portfolio consisted mostly of residential and commercial real estate loans; 57 percent and 33 percent of total loans, respectively.

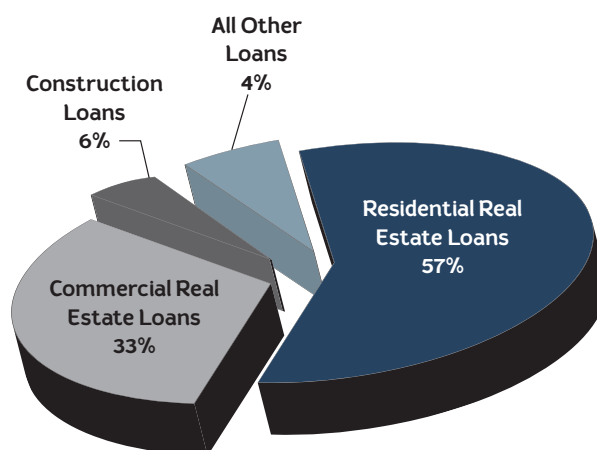
At \$118.1 million, **securities** accounted for 11.0 percent of total assets, with federal agency obligations comprising 42 percent of the investment portfolio. The next largest investment sectors were high quality government-sponsored conventional mortgage-backed securities and corporate debt obligations, at 39 percent and 19 percent, respectively.

Funding the growth in assets was an increase of \$29.7 million in **deposits** which amounted to a total of \$888.6 million. Of this total, 40 percent were held in certificates of deposit (CDs), 41 percent in savings and money market deposit accounts, and 15 percent in demand checking accounts, with the remaining 4 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.

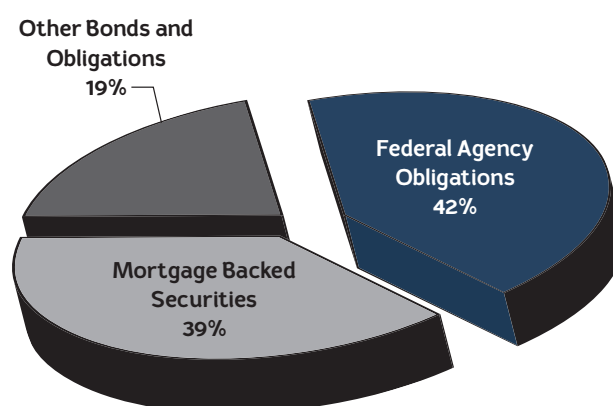
For the year ending December 31, 2018, 1854 Bancorp recorded **net income** of \$6.7 million.

Retained earnings at the end of 2018 continued to be strong at \$110.8 million. At 10.3 percent, total capital as a percent of total assets ratio allowed 1854 Bancorp to be classified as well-capitalized for regulatory purposes.

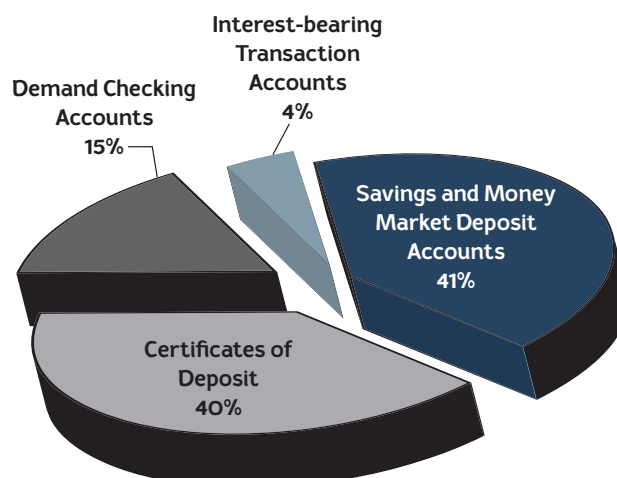
TOTAL LOANS | DECEMBER 31, 2018



TOTAL SECURITIES | DECEMBER 31, 2018

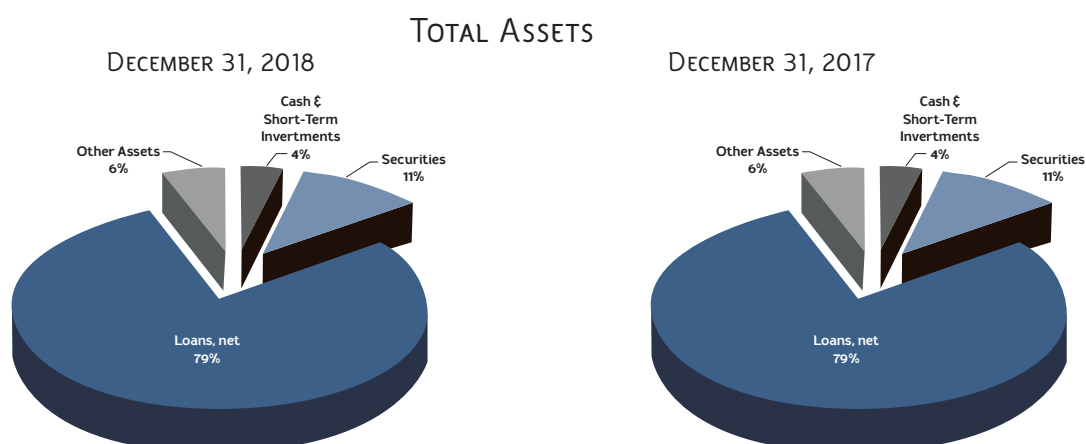


TOTAL DEPOSITS | DECEMBER 31, 2018



CONSOLIDATED STATEMENTS OF CONDITION

| | 2018 | 2017 |
|--|--------------------|--------------------|
| | (In Thousands) | |
| ASSETS | | |
| Cash & due from banks | \$10,720 | \$10,328 |
| Short-term investments | 31,788 | 29,301 |
| Investment securities, net | 118,096 | 117,091 |
| Loans, net | 857,423 | 820,175 |
| Premises and equipment, net | 14,830 | 15,481 |
| Other assets | 45,592 | 45,064 |
| Total Assets | \$1,078,449 | \$1,037,440 |
| LIABILITIES & RETAINED EARNINGS | | |
| Deposits | \$888,604 | \$858,916 |
| Borrowed funds | 63,410 | 52,324 |
| Other liabilities | 15,593 | 22,852 |
| Total Liabilities | 967,607 | 934,092 |
| Retained earnings, net | 110,842 | 103,348 |
| Total Liabilities & Retained Earnings | \$1,078,449 | \$1,037,440 |



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
Mayor - City of Medford

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

Gilda M. Nogueira
President & Chief Executive Officer - East Cambridge Savings Bank

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. Burrige
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

Patricia H. Benedict
Retired

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

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

Charlene A. Burstad
Retired

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

Joseph Ciampa
Treasurer - North Shore Home Medical Supply

Joseph E. Connarton
Executive Director - Public Employee
Retirement Administration Commission

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 / Self-employed

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.

Stella Repetto Downie
Business Owner / Operator - Sky Zone Indoor
Trampoline Park

Sharon M. Farea
Owner / Tax Accountant -
Sharon M. Farea E.A.

Allan M. Felch
Design / Builder - Self-employed

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

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

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

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

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

James J. Hill
Owner - Hill Insurance Agency

Varney J. Hintlian
Principal - Prospectus, LLC

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

Stephen M. Kelly
Retired

David P. Kennedy, Sr.
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
Senior Vice President & Chief Risk Officer /
Director of Internal Audit -
East Cambridge Savings Bank

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

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

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

Edward O. Owens, Jr.
CPA & Chief Financial Officer -
Owens Companies, Inc.

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
Product Manager - Harvey Building Products

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

Mark P. Rogers
Principal - Rogers Properties Group

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

Robyn L. Sharp
School Nurse - St. Bernadette School

Janice Sikorski
Retired

Eva T. Soares
Senior Vice President & Retail Officer / Security /
Investment Services / Facilities -
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
President - Marc Truant & Associates, Inc.

Alfred R. Vigilante
Retired

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

George E. Wilson
Retired / Past President & CEO -
East Cambridge Savings Bank

EAST CAMBRIDGE SAVINGS BANK OFFICERS

**President &
Chief Executive Officer**
Gilda M. Nogueira

Senior Vice Presidents
Timothy E. Bombard
Chief Lending Officer

Francesca B. DeFabrizio
Chief Human Resources Officer

Salwa B. Kaldas
Chief Financial Officer / Treasurer

Craig J. MacKenzie
Senior Operations Officer /
Chief Information Systems Officer

Gisela L. Margotta
Chief Risk Officer /
Director of Internal Audit

Eva T. Soares
Retail Officer

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

Vice Presidents
Michael S. Allen
Operations / Community
Reinvestment Act Officer

Laura J. Berg
Community Outreach Officer

Ernest N. Chevrette
Business Banking Officer

Mary C. Cowhey
Retail Lending Operations Manager

Deborah A. Dobbins
Commercial Lending Officer

Stephen E. Ferullo
Commercial Lending Officer

Philip Manuel
Loan Servicing Manager

Arthur D. Michaud, Jr.
Security, Facilities & Collections Officer

Philip A. Miller
IT Officer

Patrick A. Normile
Compliance Officer

Ann Marie Robinson
Human Resources Manager /
S.A.F.E. Act Officer

Kavitha Venkatakrishnan
Commercial Lending Manager

Donald S. Wallaga
Controller

John H. Whittaker
Marketing Officer

Assistant Vice Presidents
Catia M. Aruda
Business Development Officer

Linda T. Bolduc
Business Development Manager
Trapelo Road Banking Center

Linda M. Cahill
Senior Bank Secrecy Act Officer

Natercia Calisto
Business Development Manager
Broadway Banking Center

Jon C. Carrick
Commercial Loan Operations Manager

Joseph C. Cavallini
Commercial Loan Portfolio Manager

Daniel J. Donell
Commercial Credit Officer

KathyAnn L. Dottin
Business Development Manager
Salem Street Banking Center

Leo R. Gayne
Public Relations Officer

John P. Kirwan
Business Development Manager
Main Office

Robyn A. Lonardelli
Business Development Manager
Main Office

Patricia A. Rizzo
Residential Loan Officer

Shruti Saraf
Business Development Manager
West Medford Banking Center

Lisa M. Scopa
Business Development Manager
Inman Square Banking Center

Nicole M. Tady
Operations Manager

Managers
Laura D. Aburas
Business Development Manager
Wal-Lex Banking Center

Barry M. Aldorisio
Sales Manager, Residential Lending

Lauren E. Belmonte
Bank Secrecy Act Officer

Jessica L. Chaves
Business Development Manager
MassAve Banking Center

Carmelina D. Ciampa-Bauer
Business Systems Officer

Ronellen Gagnon
Retail Lending Manager

Karen A. Giesta
Purchasing & Facilities Manager

Andris C. Gonzalez
Business Development Manager
Highland Avenue Banking Center

John P. Keane
Customer Service Center Manager

Assistant Manager
Kesia Ascencio
Assistant Service Manager
Chelsea Banking Center

Nathan S. Chea
Marketing

Giselle M. Fuentes-Vazquez
Loan Servicing

**East Cambridge
Financial Services**
Curtis C. Jones
Assistant Vice President -
Financial Advisor /
Investment Executive

Zenaida Buenaventura
Financial Advisor /
Investment Executive

EAST CAMBRIDGE SAVINGS BANK BOARD OF DIRECTORS

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
Mayor - City of Medford

Thomas G. Burke
Retired

Susan M. Flannery
Retired

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Owner - Susan E. Gallant, CPA, MST

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

Ronald A. Layne
Retired

Daniel A. Leone
Retired

Gilda M. Nogueira
President & Chief Executive
Officer - East Cambridge
Savings Bank

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

Executive Committee
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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

**Chelsea Community
Advisory Committee**
Sergio M. Jaramillo, Chairman
James V. D'Amico, Jr.
Susan E. Gallant, CPA, MST
James J. Hill
Patrick Monkiewicz
Janice Sikorski
Joseph M. Vinard, Clerk

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
MassAve Banking Center • 2067 Massachusetts Avenue
MassAve ATM • 2480 Massachusetts Avenue
Education Training Facility • Cambridge Rindge and Latin School • 459 Broadway
Operations Center • 344 Cambridge Street

CHELSEA

Chelsea Banking Center • 360 Broadway

MALDEN

Opening in 2019

Malden Banking Center • 94 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



VISION STATEMENT

Independent savings bank; focused on personalized customer service and profitable growth; offering a broad range of products and services delivered conveniently; advancing our technology to meet the needs of our customers; resulting in the bank of choice in Banking Center communities; with a corporate commitment to the community; and providing a challenging work environment for motivated employees.



MISSION STATEMENT

East Cambridge Savings Bank is committed to being the bank of choice in its market area, recognized for exceptional service to individuals and businesses and dedication to the community.

Founded in 1854 on the principles of stability, security and peace of mind, East Cambridge Savings Bank will continue to focus on its core strengths and values to differentiate its business practices and to better serve the communities it calls home.

EAST CAMBRIDGE SAVINGS BANK EMPLOYEES

Laura D. Aburas • Darlene H. Accardi • Barry M. Aldoriso • Roseline Alexandre • Michael S. Allen • Sean M. Allen • Henry S. Alvarez
 Dorothy C. Andrade • Cyril J. Aranha • Catia M. Aruda • Kesia T. Ascencio • Franchely Baez • Luis A. Bairos • Avneet K. Bajwa
 Lauren E. Belmonte • Laura J. Berg • Raskin Bhatta • Margaret A. Bolan • Linda T. Bolduc • Timothy E. Bombard • Arline M. Botelho
 Scott Bresette • Linda M. Cahill • Annette E. Cail • Natercia Calisto • Eda W. Cardenas • Jon C. Carrick • Joseph C. Cavallini
 Jessica L. Chaves • Nathan S. Chea • Ernest N. Chevrette • Christine A. Chilton • Carmelina D. Ciampa-Bauer • Cesare A. Cinganelli
 Maria Collette • Omayralis Correa Ortiz • Sandra E. Corrigan • Jenny M. Costa • Rui M. Costa • Karen L. Costa-Hernandez
 Mary C. Cowhey • Talia R. D'Amico • Francesca B. DeFabrizio • Niko Delucien • Kristie M. Devanna • Deborah A. Dobbins
 Daniel J. Donell • KathyAnn L. Dottin • Pedro Espinoza • Anabela S. Estrela • Stephen E. Ferullo • Brenda I. Fuentes
 Giselle M. Fuentes-Vazquez • Afshana A. Gadatia • Zakir A. Gadatia • Ronellen A. Gagnonzz • John V. Galasso • Alisa Gallagher
 Janice M. Gardiner • Richard B. Gately • Leo R. Gayne • Karen A. Giesta • Andris C. Gonzalez • Christopher A. Gorski
 Osvaldo R. Guevara • Ibrahim K. Hachem • Linda A. Hadfield • Stacy A. Harmer • Dalila S. Honorato • Tracey Humes-Jakes
 Waddah Ibrahim • Arleesa Jones • Curtis C. Jones • Estifanos B. Kahsay • Salwa B. Kaldas • John P. Keane • John P. Kirwan
 Klaus W. Koberstein • Scott M. Kordas • Brendan J. Lauretti • Christina Leal • Tianna G. Lockhart
 Robyn A. Lonardelli • Craig J. MacKenzie • Philip Manuel • Gisela L. Margotta • Patricia A. McGovern • Rosealie A. McKenzie
 Jennifer I. Melendez • Maria J. Mendonca • Arthur D. Michaud • Charles A. Michaud • Philip A. Miller • Teresa N. Miniello
 Rosa M. Moreira • Jennifer R. Moura • Suparna Nahar • Bryant J. Nestico • Anhnguyet K. Nguyen • Jill M. Nicholas • Carla M. Noble
 Gilda M. Nogueira • Patrick A. Normile • Demeter L. Odom • Erin E. O'Neill • Zenaída B. Orduna • Lisa M. Pacheco • Natalia M. Paiva
 Christina Papazian • Jessica R. Paquette • Nancy E. Patterson • Janice R. Pedro • Jennifer L. Pereira • Rafael C. Pereira
 Anthony J. Perlatondo • Peterson J. Philippe • Benjamin P. Porter • Haydee Pujals • Suraj Rajbanshi • Geeta Rani
 Esmeralda O. Resendes • Maria C. Resendes • Michelle D. Richardson • Dillon A. Rizzo • Patricia A. Rizzo • Ann Marie . Robinson
 Odell Robinson • Christopher M. Rodrigues • Giovanni Rodriguez • Maria I. Rodriguez • Kimberly A. Sandeffer • Shruti Saraf
 Madhu S. Satyal • Lisa M. Scopa • Tamara I. Semidey • Steve S. Siahos • Marie G. Singh • Darlene M. Siuda • Alda V. Soares
 Eva T. Soares • Diane L. Sousa • Jessica M. Sousa • Julia M. Sousa • Stacey D. Sousa • Shannon L. Speller • Allison L. Stanislaw
 Reginald Sterling • Nichole M. Tady • Judith M. Thomas • Timothy J. Tuttle • Andrea E. Vatalaro • Kavitha Venkatakrishnan
 Joseph M. Vinard • Cheryl A. Vinci-Hollander • Lynn M. Wahlquist • Agatha Walker • Elaine R. Wallace • Donald S. Wallaga
 Suzanne M. Weatherwalks • Sally A. Wennerberg • John H. Whittaker • Sana Yousuf

We are East Cambridge Savings Bank.

OUR COMMITMENT TO COMMUNITY

IN 2018, WE PROUDLY SUPPORTED:



Adolescent Consultation Services, Inc.
 ALS-MS Walk for Living, Chelsea
 Apollinaire Theatre Company - Chelsea
 Arlington Chamber of Commerce
 Arlington Education Foundation
 Arlington High School
 Arlington Pop Warner
 Arlington Youth Counseling Center
 Belmont Citizens Forum
 Belmont Council on Aging
 Belmont DARE
 Belmont High School
 Belmont Hill School
 Beth Israel Deaconess Medical Center
 Boston Children's Hospital
 Boston Portuguese Festival
 Boy Scouts of America-Spirit of Adventure Council
 CACHE of Medford
 Cambridge Athletic Hall of Fame
 Cambridge Camping Association
 Cambridge Chamber of Commerce
 Cambridge Community Center
 Cambridge Community Learning Center Bridge to
 College Program
 Cambridge Community of Real Estate Professionals
 Cambridge Family & Children's Service
 Cambridge Health Alliance
 Cambridge Historical Society
 Cambridge Jazz Festival
 Cambridge Public Library - Summer Reading
 Program
 Cambridge Rindge and Latin School
 Cambridge Rotary Club
 Cambridge YMCA
 Cambridge YWCA
 Caritas Communities
 CASPAR, Inc.
 Center for Women and Enterprise
 Chaves Foundation
 Chelsea Black Community
 Chelsea Chamber of Commerce
 Chelsea Collaborative
 Chelsea Education Foundation
 Chelsea High School
 Chelsea Hunger Network
 Chelsea Kiwanis Club
 Chelsea Little League
 Chelsea Neighborhood Developers
 Chelsea Public Library

Chelsea Reach Program
 Chelsea Restoration Corporation
 Chelsea Rotary Club
 Chelsea Summer Safety Fair
 Chelsea Zonta Club
 Citizens Housing and Planning Association
 Corporation
 Community Action Agency of Somerville
 Community Charter School of Cambridge
 Community Cooks
 Community Family, Inc.
 Community Friends for Human Services, Inc.
 Cooperative Elder Services
 Daniel Butler Elementary School
 Dearborn Academy - Arlington
 DiDomenico Foundation
 Dormition of the Virgin Mary Greek Church
 East Cambridge Business Association
 East Cambridge Little League
 East End House
 Fletcher-Maynard Academy - Cambridge
 Food For Free
 Foundation for Belmont Education
 Friends of Belmont S.P.O.R.T
 Friends of the Waltham Family School
 Friends of the Waltham Public Library
 Galluccio Annual Breakfast
 Gore Place - Waltham
 Governor Bellingham - Cary House - Chelsea
 GreenRoots Inc. - Chelsea
 Historic NE Movies at the Mansion - Waltham
 Homestart-Cambridge Housing Assistance Fund
 Housing Corporation of Arlington
 Housing Families
 Immaculate Conception School - Cambridge
 Inversant for Chelsea Public Schools
 Jordan Boys & Girls Club
 Kennedy-Longfellow Elementary School - Cambridge
 Lawrence Memorial Hallmark Health Golf
 Tournament
 Little Sisters of the Poor - Somerville
 Margaret Fuller House
 Massachusetts Alliance of Portuguese Speakers
 Massachusetts Assisted Living Association
 Massachusetts Bankers Association Charitable
 Foundation, Inc.
 Matignon High School
 Medford & Somerville Boys and Girls Club
 Medford Chamber of Commerce
 Medford Educational Foundation
 Medford Family Network
 Medford High School
 Medford Jingle Bell Festival
 Medford Kiwanis Club
 Medford Public Library Foundation, Inc.
 Medford Rotary Club
 Medford Summer Recreation Program
 Middlesex County Bar Association
 Mount Auburn Hospital
 Multicultural Arts Center
 Mystic Valley Elder Services
 North Cambridge Little League
 North Suffolk Mental Health Association
 On The Rise
 Opportunities for Inclusion
 Payson Park Music Festival Association
 People's AME Church - Chelsea
 Project Bread
 Respond, Inc.
 Riverside Community Care
 Rotary District 7930
 S.S. Cosmas and Damien Society
 Saint Anthony Shrine - Boston
 Saint Anthony's Parish - Cambridge
 Saint Catherine of Genoa - Somerville
 Saint Francis of Assisi Church - Cambridge
 Saint Joseph Church - Belmont
 Saint Joseph Parish - Medford
 Saint Jude School - Waltham
 Saint Peter School - Cambridge
 Saint Rose of Lima Church - Chelsea
 Saint Rose School - Chelsea
 Saints Constantine & Helen Greek Orthodox Church-
 Cambridge
 Salvation Army of Massachusetts
 Saugus Fire Dept - Chief Drew Memorial Scholarship
 Second Chances - Somerville
 Sisterhood Congregation Agundas
 Solutions at Work
 Somerville-Cambridge Elder Services
 Somerville Chamber of Commerce
 Somerville Community Corporation
 Somerville Council on Aging
 Somerville High School
 Somerville Homeless Coalition
 Somerville Little League
 Somerville Lions Club
 Somerville Pop Warner
 Somerville Rotary Club
 Somerville YMCA
 Somerville Youth Recreation Foundation
 Spy Ponders Football
 Teen Empowerment
 The Apollo Club of Boston
 The Children's Room - Arlington
 Thompson Elementary School
 Touchdown Club - In Memory of Ken Simmons
 Toys for Local Children
 Tutoring Plus
 Waltham Arts Council
 Waltham High School Booster Club
 Waltham Boys and Girls Club
 Waltham Chamber of Commerce
 Waltham Fields Community Farm
 Waltham High School
 Waltham Lions Club
 Waltham Local First
 Waltham Philharmonic Orchestra
 Waltham Rotary Club
 Waltham YMCA
 WATCH - First Time Homebuyer Seminar Waltham
 Watertown Boys and Girls Club
 Watertown Youth Basketball
 West Medford Business Association
 Women's Educational Center

