



## HONORS AND DISTINCTIONS

1. *Mass Housing 2014 Top Producer, First Mortgages in Barnstable County*
2. *Lower Cape Outreach Council Champion's Award*
3. *Family Pantry of Cape Cod Founders' Award*



2014

4. *Habitat for Humanity of Cape Cod Golden Hammer Award*

5. *#28 on the Boston Globe's 100 Top Women-Led Businesses in Massachusetts*

6. *Dorothy A. Savarese named #70 on "25 Most Powerful Women in Banking" list by American Banker Magazine*



# Top 100

WOMEN-LED BUSINESSES



Globe Magazine

## PRESIDENT'S LETTER

As we close the books on 2014 and prepare to mark our 160th anniversary of serving the customers and communities in our region, we flip through the pages of the year one last time. We are proud to see the accomplishments we achieved in pursuing our community bank mission, which has adapted to meet the changing needs of our customers. We undertake this through the provision of accessible, tailored and responsible banking services delivered in a highly personal way, including:

- Residential and Consumer Lending
- Commercial Lending
- Business Banking services, including Cash Management
- Personal Banking
- Wealth Management Services, including Trust, Investment Services and Financial Planning
- Government Banking

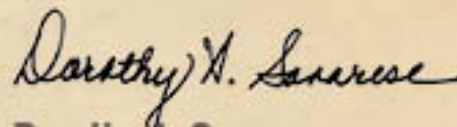
We work to make these products and services available when, where and how our customers want them, through branches, offices, loan production offices, ATMs, telephone, internet and mobile. We feel that we are well positioned to serve our customers by having the size and financial strength to reinvest in our products and services, yet still providing quick decision-making and responsiveness to local needs because we are locally based.

As a mutual institution with no stockholders, we are able to use all of our profits to support our mission to serve our customers and the communities in which they live and work. So in addition to investing in the latest technology, we can use these funds to support the other legs of our community commitment:

- Conducting ourselves as a responsible business, including our green initiative
- Corporate Leadership and Volunteerism
- Financial Education
- Philanthropy, through both the Bank and our namesake Charitable Foundation

The scope and breadth of this mission creates wonderful organic interconnectedness between our Bank, our employees, our customers and communities. And it is this intertwining that furthers our mission, gives it meaning and rich reward. For it is when we look beneath the record of our accomplishments and see the stories of financial goals achieved, dreams realized, a community need met and the joy of volunteering side by side with neighbors that we better understand the unique role of the Bank. We feel so privileged to have played this role, imbedded in the lives of our customers and our communities since 1855. We were very pleased last year to welcome new customers and communities to this tradition. We wanted to share some of these stories with you on the next few pages as we highlight some of our accomplishments and results.

As always, we are humbled by the trust our customers place in us and are committed to earning that each day. We are grateful for the work of our dedicated employees and our engaged Corporators and Board.



**Dorothy A. Savarese,**  
President & CEO

The Cape Cod Five Cents Savings Bank

2014



Had strong net income of \$12.2 million.

Made significant investments in technology to support a technology roadmap that will evolve to meet customers' changing needs and expectations.

The Bank remains well-capitalized under all regulatory definitions.

Opened a Loan Production Office in Provincetown.

Purchased the site for a new branch on Martha's Vineyard and the site for additional operations space on Route 132 in Hyannis.

Combined Donations from Bank and Charitable Foundation exceeded \$1 million for the first time.

1566 John Bush

App. Rec. 230.		
18.50 fund	70	
1000 fund	1460	304.60
1000 fund	150	
1000 fund	605	156.05
1000 fund		460.65
		1166.65

# INVOLVED



The involvement of Cape Cod Five and its employees, along with many of the organizations that work to make our communities better, is deeply rooted and long-standing. The relationship between Habitat for Humanity of Cape Cod, Cape Cod Five and our customers goes back many years and includes banking services, philanthropic

support, and volunteer engagement. Cape Cod Five's East Harwich Branch Manager Wil Rhymer is a long-time volunteer with Habitat and now serves as their President of the Board of Directors. This past year, Habitat was able to secure four grants totaling \$543,740 from the Federal Home Loan Bank of Boston as a result of Cape Cod Five

2014

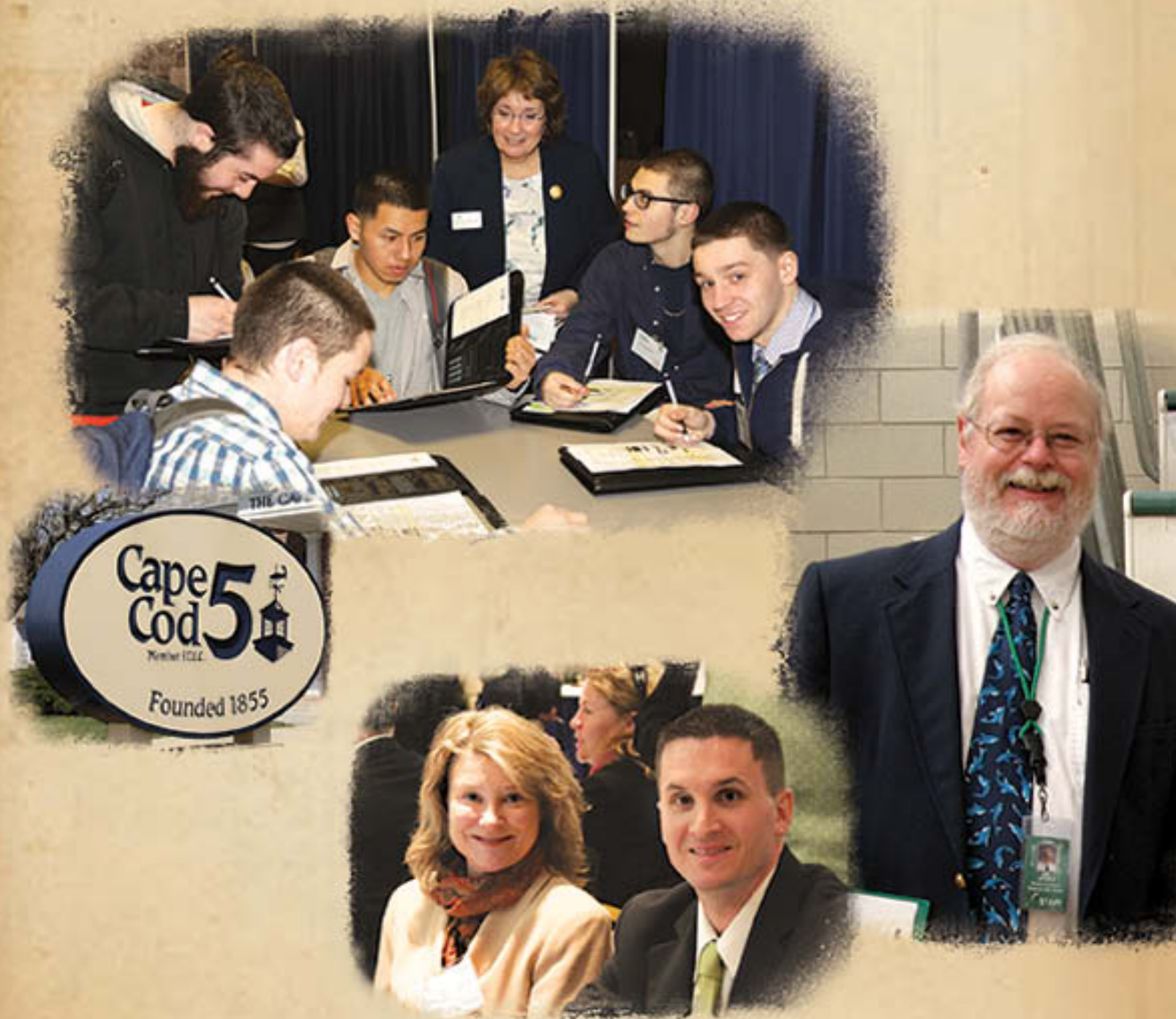
<i>Total Bank Assets</i>	<i>\$2.7 bil</i>
<i>Total Asset Growth</i>	<i>8%</i>
<i>Commercial Loans Outstanding (Highest level in history of Bank)</i>	<i>\$591.3 mil</i>
<i>CRA Rating</i>	<i>"Outstanding"</i>



Commercial Lender Shari Hayes' efforts to have the Bank sponsor the Habitat application and combine it with a tailored construction financing arrangement. These new energy-efficient homes provide much needed affordable housing for working families. Cape Cod Five Commercial Lenders Ellen Covell and Donna Zayatz both volunteer their time and

expertise on the Credit Review Committee for Habitat homebuyer applicants and Cash Management Officer Dave Hammett has lent his talents to several Habitat building projects. Cape Cod Five provides many of the Habitat families with banking services, supporting their efforts to leverage the wonderful leg-up received from their neighbors through Habitat.

# IMBEDDED



From the time that Cape Cod Five bankers went into elementary schools with savings passbooks to teach the value of thrift 60 years ago, Financial Education has been an initiative to which Cape Cod Five devotes considerable resources. This commitment has increased markedly in the last decade, as the need for financial education seems greater than ever.

Dennis-Yarmouth Regional High School Principal Ken Jenks works closely with Cape Cod Five and the Bank's Financial Education Officer Kathy Moorey on a variety of financial education initiatives, including the Bank-sponsored Credit For Life Fairs. With the participation of numerous Bank volunteers, and geared to providing students with the



2014

*Individuals reached through Bank's  
Financial Education programs* 4,228

*Deposit Market Share in Barnstable County* #1

*Educational Mini-grants awarded to teachers* \$40,000

*Number of schools* 43

*Number of grants* 89



basic knowledge to make responsible financial decisions. Cape Cod Five now offers these fairs in public high schools in many of the communities it serves. Principal Jenks encourages his teachers to apply for Cape Cod Five Charitable Foundation Educational Mini-grants. Lisa Fedy, a teacher from Dennis-Yarmouth High School, was a 2015 recipient

of a Mini-grant for a School-to-Careers program with the Dennis and Yarmouth Police Departments. At home, Principal Jenks chooses to do his banking with Cape Cod Five and frequents the Yarmouth branch on Station Avenue. He partnered with Mortgage Loan Officer Dawn Johnson to find the best solution to meet his mortgage lending needs.

# INTERTWINED



Architect Thomas O'Neill volunteers to support Veterans in his community. He appreciates that on Fridays many Cape Cod Five employees, including those at the Mashpee office where he chooses to do his banking, can be seen wearing their red shirts

in honor of Red Shirt Friday, a movement to encourage support of servicemen and servicewomen. In this spirit, many Cape Cod Five employees could also be seen wearing their red shirts and pouring coffee at the second annual Veterans Day breakfast at

2014

*Residential Mortgage Loans originated**Numbers*

1,703

*Total dollars*

\$ 612 mil

*Money Smart for  
Business Seminar**First Bank in  
Massachusetts**Number of teller transactions*

2.174 mil

*Certified Green branches*

6



the Coonamessett Inn in Falmouth. Mr. O'Neill has also been a supporter of the efforts to find a cure for ALS. This past year every part of the Bank participated in the ALS Ice Bucket Challenge, with contributions going to the ALS Family Charitable Foundation in Buzzards Bay.

When not working together to support their communities, Mr. O'Neill teams with Cape Cod Five for many of his banking needs, including refinancing his home mortgage with Mortgage Loan Officer Darin Weeks.

# INTERCONNECTED



Peter and Marita Kennedy appreciate the high quality, personalized Wealth Management Services that they receive from the Cape Cod Five Trust and Asset Management team. The Bank shares the same philanthropic interests of many of our customers, including the Cape Cod

Hospital Auxiliary and the Orleans Historical Society, where the Kennedys choose to be involved. Mr. Kennedy led the efforts at the Orleans Historical Society to fully restore CG36500, the Coast Guard Rescue Boat that rescued 32 men from the sinking Pendleton tanker during the Northeaster of 1952.

2014

<i>Increase in Assets under Management in Trust Department</i>	16.9%
<i>Increase in Financial Planning Consultations</i>	131%
<i>Number of Non-profit Organizations to which grants were awarded</i>	489
<i>Bank-wide Deposit Accounts opened</i>	13,445



Both organizations have received past support in the form of philanthropy and volunteer efforts from the Bank and The Cape Cod Five Cents Savings Bank Charitable Foundation Trust. When not providing retirement counseling and investment advice for both prospective

and existing customers in individual meetings or group seminars at senior centers, local museums or other convenient locations, many members of the Wealth Management team serve on local non-profit boards.

# INTEGRATED



Cape Cod Five's new Nantucket banking center on Pleasant Street was built in keeping with both the local aesthetics and using "green" building materials whenever possible. It now provides a comfortable new place of business for our customers and our employees.

Mortgage Loan Officer Beth Ann Meehan participates in first-time homebuyer education to help local residents achieve the joy of home ownership. She is also on the Board of the Nantucket Boys & Girls Club, which recently received a 3-year, \$60,000 grant from

2014

*Residential Mortgage Market Share  
Nantucket County*

#1

*Credit for Life Programs,  
(including Nantucket High School)*

10

*Opened a new full-service banking center on  
Nantucket, complementing our downtown branch*

1

*Bank-wide Consumer and  
Home Equity Loans originated*

\$ 91.8 mil



Cape Cod Five to assist in making the new Club a reality. Beth Ann works closely with fellow board member and Bank customer, local builder Steven Cheney. Mr. Cheney appreciates the Commercial Lending expertise of Cape Cod Five's Kate Howard,

a Commercial Loan Officer who is assisting in finding the right solutions to meet the needs of his growing business.

# INTERWOVEN



Working closely with Cape Cod Five's Regional Manager for Southeastern Massachusetts, Christopher Richards, Craig Canning was able to expand his businesses by obtaining a loan through the Bank and the U.S. Small Business Administration (SBA). In addition to a new agricultural supply store and location for his fertilizer business, Craig now produces 100%

cranberry juice that he sells to local vendors. Craig opened his accounts at Cape Cod Five's new Wareham banking center, which opened in June 2014. After opening this new branch, Cape Cod Five worked with Neighborworks to host first-time homebuyer seminars with participation from local Cape Cod Five Mortgage Loan Officer James Austin.



2014

<i>Opened a full-service banking center in Wareham</i>	<i>1</i>
<i>Credit for Life Attendance</i>	<i>4,229</i>
<i>Bank-wide Commercial Deposit Growth</i>	<i>9%</i>
<i>Green Power investment in Marion Community Solar Garden</i>	<i>1</i>
<i>Mobile Banking User Increase</i>	<i>43.7%</i>



Jim also helped Mr. Canning refinance his residential mortgage and volunteered at the Wareham High School Credit For Life Fair. Jim is a graduate of Wareham High School, and joined Chris and CEO Dorothy Savarese in presenting Dr. Kimberly Shaver-Wood, Superintendent of the Wareham Public Schools, with a check for \$5,000 for their

Technology Program. Like so many of the Bank's employees, Jim and Chris are very engaged in community activities, including participating in the Gleason Family YMCA 5K Road Race that was sponsored by Cape Cod Five.

## CAPE COD FIVE CONSOLIDATED\* BALANCE SHEETS

	At December 31,	
	2014	2013
	(In thousands)	
<b>Assets</b>		
Cash and cash equivalents	\$ 31,038	\$ 131,529
Investment securities	359,579	319,385
Loans:		
Residential real estate	1,669,716	1,449,587
Commercial real estate	444,359	410,545
Commercial and industrial	146,972	145,160
Consumer	7,956	5,601
Gross loans	2,269,003	2,010,893
Allowance for loan losses	(17,986)	(17,761)
Net loans	2,251,017	1,993,132
Other assets	72,811	61,556
<b>Total assets</b>	<b>\$2,714,445</b>	<b>\$2,505,602</b>
<b>Liabilities and Retained Earnings</b>		
Deposits	\$ 2,186,840	\$ 2,094,664
Borrowed funds	264,421	162,665
Other liabilities	16,708	14,896
Total liabilities	2,467,969	2,272,225
Retained earnings	246,476	233,377
<b>Total liabilities and retained earnings</b>	<b>\$2,714,445</b>	<b>\$2,505,602</b>



\*Includes The Cape Cod Five Cents Savings Bank and the Cape Cod Five Mutual Company.

CAPE COD FIVE CONSOLIDATED\*  
INCOME STATEMENTS AND RATIOS

2014

	Years Ended December 31,	
	2014	2013
	(In thousands)	
Interest income	\$ 82,623	\$ 74,841
Interest expense	(10,396)	(9,839)
Net interest income	72,227	65,002
Provision for loan losses	(1,075)	(300)
Net interest income after provision for loan losses	71,152	64,702
Non-interest income	21,629	26,741
Operating expenses	(72,434)	(70,161)
Income before provision for income taxes	20,347	21,282
Provision for income taxes	(8,140)	(8,271)
<b>Net income</b>	<b>\$ 12,207</b>	<b>\$ 13,011</b>

	At and for the Years Ended December 31,	
	2014	2013
	(\$ In thousands)	
Return on average assets	0.47%	0.55%
Net interest margin	2.88%	2.88%
Non-performing loans to net loans	0.73%	1.13%
Tier 1 leverage ratio	9.15%	9.57%
Loans serviced for others	\$ 1,362,207	\$ 1,313,000
Trust assets under management	\$ 1,032,025	\$ 882,844

*The Cape Cod Five's first solely owned  
bank building in Harwich, 1875*

*Nantucket banking center on Pleasant Street*

# BANK OFFICERS

## President & Chief Executive Officer

Dorothy A. Savarese

## Executive Vice Presidents

Joel J. Brickman  
General Counsel

Robert A. Talerman  
Executive Lending Officer

## Senior Vice Presidents

Daniel J. Balkin  
Chief Marketing Officer

W. David Brennan  
Chief Residential &  
Consumer Lending Officer

Matthew S. Burke  
Chief Financial Officer & Treasurer

Christine J. Conrad  
Chief Customer  
Experience Officer

William P. Hourihan Jr.  
Regional President - Nantucket

Richard J. Leonard  
Regional President -  
Martha's Vineyard

Warren C. Marsh  
Chief Wealth Management  
Services Officer

James C. O'Connor  
Chief Retail Banking Officer

Judith B. Perkins  
Chief Human Resources Officer

Andrea L. Ponte  
Chief Strategy Officer

Christopher W. Raber  
Chief Real Estate Officer

## Vice Presidents

Rachael Aiken  
Senior Investment Officer

Kenneth J. Anketell  
Director of Technology  
& Information Systems

Joanne E. Bayles  
Regional Relationship Manager

James L. Botsford  
Manager, Senior Financial Advisor

Jennifer T. Bouthillier  
Wealth Management Officer

Karen M. Buckler  
Residential & Consumer Lending  
Operations Manager

Liam Cahill  
Secondary Market &  
Lending Systems Manager

Kathryn M. Cassidy  
Bank Secrecy Act Officer

Kimberly A. Chesnut  
Director of Credit Administration

Adrienne E. Cormier  
Trust Operations &  
Compliance Officer

Ellen C. Covell  
Commercial Loan Officer

Alison B. Czuchra  
Senior Wealth Management  
& Estate Officer

Edward R. Eastman III  
Senior Investment Officer

James O. Eldredge  
Senior Financial Advisor  
Government Banking



## 2014

Carol A. Forgione  
*Director of Human  
 Resources Operations*

Lee C. Gatewood  
*Senior Investment Officer*

Kimberly J. Geary  
*Residential & Consumer Loan  
 Sales Manager*

Vanessa L. Greene  
*Director of Compliance  
 & CRA Officer*

Richard A. Guild  
*Director of Commercial  
 Collections & Workout*

Elizabeth S. Hammann  
*Director of Audit/Auditor*

Joseph E. Hawley  
*Senior Financial Advisor*

Shari L. Hayes  
*Commercial Loan Officer*

Daniel P. Horgan Jr.  
*Loan Operations &  
 Servicing Manager*

Kate W. Howard  
*Commercial Loan Officer*

Douglas E. Karlson  
*Director of Marketing  
 Communications*

Michael S. Kiceluk  
*Chief Investment Officer*

Barbara E. Knapp  
*Mortgage Loan Officer*

Heather B. Kotel  
*Commercial Loan Officer*

Christopher D. Langlais  
*Commercial Loan Officer*

Bonnie L. Loedel  
*Chief Fiduciary Officer*

Duncan S. Macallister  
*Director of Branch Operations*

Marilyn D. MacLeod  
*Director of the Corporate Office*

Nancy Mahoney  
*Director of Risk Management*

Karen A. Matland  
*Director of Financial Advisory  
 & Retirement Services*

Barbara L. Matteson  
*Mortgage Loan Officer*

Robert C. Moberg  
*Director of Systems Support  
 & Development*

Douglas L. Moquin  
*Director of Real Estate Review*

Stuart J. Nickerson  
*Senior Wealth  
 Management Officer*

Justin R. Novak  
*Director of Operational  
 Services & Facilities*

Robert L. Pinard  
*Director of Cash Management*

Robert E. Reisner  
*Regional Manager/Commercial  
 Loan Officer*

Christopher E. Richards  
*Regional Manager - Southeastern MA*

Ernest H. Rogers  
*Relationship Management Officer*

Diane K. Rowlings  
*Security Officer*

Cheryl A. Smith  
*Investment Services Sales Manager*

Donna N. Snow  
*Manager, Deposit Projects*

Theresa M. Souza  
*Branch Operations Officer*

Anne Q. Spaulding  
*Senior Financial Advisor*

Stephen J. Spitz  
*Regional Manager/Commercial  
 Loan Officer*

Phillip F. Stambaugh  
*Regional Relationship Manager*

Adrian M. Sullivan  
*Director of E-Commerce  
 & Alternative Channels*

Robert D. Umbro  
*Senior Investment Officer*

John Van Baars  
*Director of Enterprise Content  
 & Collaboration Management*

Matthew S. Varnum  
*Director of Government Banking*

Patricia A. Walsh  
*Director of Training & Development*

David B. Willard  
*Director of Community Relations*

Kimberly K. Williams  
*Senior Wealth  
 Management Officer*

Andrew P. Young  
*Regional Manager/Commercial  
 Loan Officer*

# BANK OFFICERS

## Assistant Vice Presidents

Debra L. Anderson  
*Estate Officer*

Lauren M. Ard  
*Branch Manager*

Jennifer L. Armandi  
*Branch Manager*

Susan R. Bristol  
*Loan Operations & Servicing Officer*

Michael S. Dunford  
*Branch Manager*

Stuart A. Egmore  
*Senior Auditor*

Patricia J. Erickson  
*Branch Manager*

Andrew M. Foss  
*Commercial Loan Officer*

Nancy A. Gardner  
*Branch Manager*

Charles R. Givonetti  
*Senior Project Manager*

Mary G. Hall  
*Branch Manager*

Debra L. Hodgkins  
*Information Systems Officer-Network*

Stephen H. Johannessen  
*Director of Finance*

Russell G. Labbe  
*Acting Director of Deposit Operations*

Elaine Mason  
*Information Security Officer*

Patrick J. McCue  
*Associate Director of Accounting*

Magdalena A. Padzik  
*Regional Relationship Manager/  
Branch Manager*

Mary Jo Parris  
*Retirement Services Manager*

Patricia A. Piva  
*Branch Manager*

Wilburn O. Rhymer  
*Branch Manager*

Edward A. Rubel  
*Director of Community Lending*

Sarah Ruder  
*Quality Control & Investor  
Relationship Manager*

Melanie J. Sabin  
*Commercial Loan Officer*

Linda J. Steele  
*Branch Manager*

Patricia L. Sylvia-Gonsalves  
*Branch Manager*

Elizabeth M. Thompson  
*Wealth Management Officer*

Marilyn J. Willis  
*Residential & Consumer  
Collections Officer*

Donna M. Zayatz  
*Portfolio Loan Officer*

## Officers

James C. Austin  
*Mortgage Loan Officer*

Gabriel A. Belino  
*Real Estate Review Officer*

Deborah A. Bonvan  
*Credit Administration Officer*

Mary Anne Bradford  
*Mortgage Loan Officer*

Trina L. Brown  
*Branch Manager*

Anne E. Burnett  
*Branch Manager*

Barbara M. Casey  
*Financial Project Manager*

Rosalind S. Daley  
*Branch Manager*

John R. Davidson  
*Investment Services Officer*

Patricia F. DeRosa-Lotane  
*Mortgage Loan Officer*

John V. DeVito  
*Commercial Lending Officer*

Michelle K. Donahue  
*Deposit Operations Officer*

Tracy S. Dubois  
*Deposit Operations Officer*

Estella Edmondson  
*Residential & Consumer Internet  
Lending Officer*

Debra L. Ehnstrom  
*Digital Marketing Manager*

Patricia Foster  
*Branch Manager*

Erio T. Gallagher  
*Facilities Manager*

## 2014

Emmy R. Hamilton  
*Loan Operations & Servicing Officer*

David B. Hammett Jr.  
*Cash Management Officer*

Gail M. Hayes  
*Mortgage Loan Officer*

Melissa K. Hennessey  
*Financial Consultant*

Lee W. Hill  
*Investment Services Officer*

Stanley W. Hodkinson  
*Government Banking Officer*

Felicia A. Holden  
*Mortgage Loan Officer*

Peter T. Horne  
*Secondary Market Officer*

Dawn M. Johnson  
*Mortgage Loan Officer*

Cheryl A. Jones  
*Technology Information Systems  
Support Manager*

Jonathan J. Kelly  
*Financial Consultant*

Margaret M. Kenneway  
*Senior Staff Auditor*

Tammy L. King  
*Mortgage Loan Officer*

Carrie C. Leonard  
*Home Equity & Consumer  
Lending Manager*

Debra A. Magnuson  
*Risk & Vendor  
Management Officer*

Robert J. Marchese  
*Mortgage Loan Officer*

Susan M. McCaffrey  
*Mortgage Loan Officer*

Beth Ann Meehan  
*Mortgage Loan Officer*

Carrie M. Moore  
*Branch Manager*

Kathryn E. Moorey  
*Financial Education Officer*

Timothy C. Mori  
*Human Resources  
Operations Manager*

Suzanne A. Morrice  
*Deposit Operations Officer*

Christopher J. O'Brien  
*Investment Services Officer*

Craig J. Oliveira  
*Investment Officer*

Bonnie C. O'Neill  
*Mortgage Loan Officer*

Diane M. Pansire  
*Mortgage Loan Officer*

Kristin M. Perkins  
*Trust Administrative Officer*

Niles A. Peterson III  
*Loan Operations & Servicing Officer*

Daniel J. Pulit  
*Mortgage Loan Officer*

Dana J. Robert  
*Information Systems Officer-Network*

Suzanne M. Rogers  
*Loan Operations & Servicing Officer*

Aisling C. Ross  
*Senior Talent Management Officer*

Catherine N. Silva  
*Mortgage Loan Officer*

James D. Snyder  
*Mortgage Loan Officer*

Elizabeth D. Stevens  
*Mortgage Underwriting Manager*

Linda M. Vokey  
*Investment Services  
Administrative Officer*

Terry-Lee M. Walther  
*Marketing Administration Officer*

Meryl L. Watson  
*Mortgage Loan Officer*

Darin J. Weeks  
*Affordable Housing Specialist;  
Mortgage Loan Officer*

Bruce C. Williams  
*Mortgage Loan Officer*



BOARDS AND CORPORATORS  
OF THE CAPE COD FIVE

*Trustees of the Cape Cod Five  
Mutual Company and Directors of  
The Cape Cod Five Cents Savings Bank*



*Standing left to right:*

Anne Bailey Berman, Katherine Fulham Parcels, Chester N. Lay, John C. Sanders,  
James A. Peterson, Thomas M. Evans, Dorothy A. Savarese, Bruce D. Miller, Daniel A. Wolf

*Seated left to right:*

Paul E. Grover, Susan P. Lindquist, William A. Doherty, Jr., Diane Falla



2014

**As a mutual organization, our Boards and Corporators oversee management's activities for the benefit of all our customers and communities. We thank our Boards and Corporators for their service.**

### **Chairman**

Dorothy A. Savarese

### **Vice Chair**

Diane Falla

### **Clerk**

William A. Doherty, Jr.

Shawn J. Almeida  
 Barbara Stone Amidon  
 Susan J. Augusta  
 Charles L. Bardelis, Jr.  
 Richmond R. Bell  
 Paul B. Bergquist  
 Anne Bailey Berman\*  
 Karen L. Bissonnette  
 Patricia M. Bridier  
 David A. Brown  
 Lyle B. Butts  
 Douglas M. Cabral  
 Howard C. Cahoon, Jr.  
 F. Timothy Carroll  
 Carl F. Cavossa, Jr.  
 Robert C. Chamberlain  
 Lynn Comandich  
 Paul Covell  
 Charles F. Crowell  
 Richard L. Curley  
 John C. Dawley  
 Richard F. Delaney  
 David H. Doherty  
 William A. Doherty, Jr.\*  
 Stephen L. Doyle  
 Michael A. Dunning  
 Charles A. Eastman, Jr.  
 Sheila O'Brien Egan  
 Thomas A. Eldredge  
 Thomas M. Evans†\*  
 Diane Falla†\*  
 John P. Farrell

Steven R. Fedele  
 Bonnie Forrester  
 Sylvia M. Furman  
 Linda Barnes Gaskowski  
 Melinda S. Gallant  
 Margaret A. Geist  
 Suzanne F. Goodrich  
 Paul E. Grover\*  
 Frank J. Harrison  
 G. Howard Hayes  
 Ernest M. Helides  
 Edward T. Heylin  
 Michael Hogan  
 William H. Hough  
 Joseph C. Jasie  
 Christopher J. Joyce  
 Peter Karlson  
 Michael K. Lauf  
 Chester N. Lay\*  
 James F. Leighton  
 Jo-Ann M. LeMoine  
 Geoffrey F. Lenk  
 Susan P. Lindquist\*  
 Stephen A. Lindsay  
 William G. Litchfield  
 Robert E. Livingston  
 Alan R. Long  
 Nancy S. Lowery  
 James F. Lyons  
 J. Bruce MacGregor  
 Robert A. Maffei  
 George W. Malloy  
 Brian C. McGrath  
 Elaine Mollroy  
 Bruce D. Miller\*  
 Lida N. Miner  
 Carey M. Murphy  
 Lester J. Murphy, Jr.  
 Virginia Nickerson  
 Susan L. Nickerson  
 Joshua A. Nickerson, Jr.  
 Mark J. Novota

Stephen B. O'Brien, Jr.  
 David I. Oppenheim  
 Katherine Fulham Parcels\*  
 Joseph A. Pellegrino  
 James A. Peterson†\*  
 Laura Lorusso Peterson  
 Melissa D. Philbrick  
 John E. Pina  
 Frederic B. Presbrey  
 Kurt E. Raber  
 Arthur I. Reade, Jr.  
 John C. Ricotta  
 Scott V. Robertson, Sr.  
 Mark H. Robinson  
 John C. Sanders†\*  
 Brett A. Sanidas  
 Dorothy A. Savarese†\*  
 Judy Walden Scarafile  
 Ronald Seidel  
 Carol W. Sim  
 John P. Simison  
 Myer R. Singer  
 Andrew L. Singer  
 Patti Smith  
 Alfred K. Souza  
 Lawrence O. Spaulding, Jr.  
 Douglas S. Storrs  
 Susan Taylor  
 Harry S. Terkanian  
 Todd G. Thayer  
 James F. Trainor  
 Richard Waystack  
 John L. Whelan  
 Eric E. Winslow  
 Daniel A. Wolf\*  
 William Zammer, Jr.  
 Benjamin E. Zehnder  
 George Zografos

† Indicates Executive Committee

\* Indicates Trustee/Director

## THE CAPE COD FIVE CENTS SAVINGS BANK CHARITABLE FOUNDATION TRUST

Foundation Trustees are the Trustees, Corporators and Officers of the Cape Cod Five. The thoughtful stewardship of the Foundation's resources is a result of the significant contributions of the time and talent of its Trustees. We thank them all for their contributions to the betterment of our communities.

### Executive Committee

Dorothy A. Savarese,  
*Chairman*

Robert A. Taleran,  
*Vice Chairman*

Matthew S. Burke,  
*Treasurer*

David B. Willard,  
*Secretary*

Daniel J. Balkin  
Anne Bailey Berman  
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2014

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Centerville  
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Harwich Port  
Hyannis  
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Nantucket - Main Street  
Nantucket - Mid-Island  
Orleans  
Sandwich  
Wareham  
Wellfleet  
Yarmouth

## *Satellite ATM Locations*

Barnstable Village  
North Falmouth  
Yarmouthport  
Steamship Authority Terminals  
(Hyannis, Nantucket, Woods Hole)

## *Loan Production Offices*

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Marion  
Martha's Vineyard  
Provincetown

## *Wealth Management Office*

Trust & Asset Management Office - Orleans

## *Contact Information*

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