



OPENING DOORS...

Annual Report 2015
The Cape Cod Five Cents Savings Bank

President's Letter

At Cape Cod Five, we have one vision - to assist our customers in opening the doors to their life aspirations. Whether it is growing a successful business, embracing the security of their first home, moving from success to significance confidently in an encore career of volunteerism, or purchasing a seaside haven in which to create memories with children and grandchildren - when our customers achieve their dreams, we are successful. As an independent community bank, we also realize that when our communities are healthy and vibrant, our customers benefit.

Serving in the role of trusted financial advisor means anticipating our customers' needs and working hard, whether it is with them in person, on the phone, or through mobile or internet tools, to support them in unlocking the possibilities in their lives.

We know that our financial strength has and will continue to be an important foundation for achieving our mission. We are pleased to report that in 2015, we maintained a strong balance sheet and through effective management achieved solid financial performance results as well.

In 2015, the Bank continued to demonstrate good business results, while at the same time making investments in serving our customers ever more effectively through the coming years.

- Net income of \$14.2 million.
- Net interest income of \$79.8 million.
- Total Bank assets reached \$2.9 billion.
- Loan portfolio exceeded \$2.4 billion.
- Residential and Consumer loans volume was 3,527 loans, totaling \$876.7 million.

- Assets under Management in Trust Department exceeded \$1.0 billion.
- Total deposits surpassed \$2.4 billion.
- Deposit growth of 8.8%.
- The Bank remains well-capitalized under all regulatory definitions.



We are proud that our deposit and mortgage market share in Barnstable County remained at #1, we reached #2 in Deposit Market Share in Nantucket County and were Mass Housing's 2015 Top Producer of Affordable First Mortgages in Barnstable County.

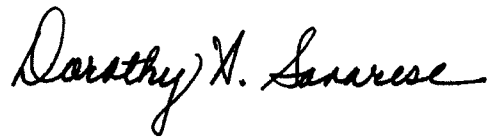
To continue to provide new access points for our customers, we opened a Lending and Wealth Management Office at The Pinehills, and made progress toward opening our first branch on Martha's Vineyard, to better serve our customers there.

In 2015, Cape Cod Five focused intently on investing in new technologies, processes and tools to further support our customers both now and in the future. We realize that the ways in which our customers manage their lives are changing, and we are dedicated to anticipating and adapting to those changes so we can fit seamlessly into their activities.

Our community commitment is an integral part of our mission. It goes well beyond the fact that we continue to maintain our Outstanding CRA rating from the FDIC. Our community engagement involves integrating our community banking, business practices, corporate leadership and volunteerism. We are very proud that combined charitable

giving from the Bank and our Foundation to community organizations exceeded \$1 million for the second consecutive year.

I am proud of the efforts of all of our employees who spend every day focused on serving our customers and communities. On behalf of all of them, as well as our Board and Corporators, I want to express our deep appreciation for the trust that is placed in us. We consider it our highest duty to earn that trust every day. That is a commitment we intend to honor as an independent community bank for years to come.



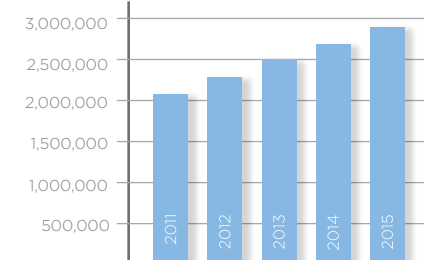
Dorothy A. Savarese,
President & CEO
The Cape Cod Five Cents Savings Bank



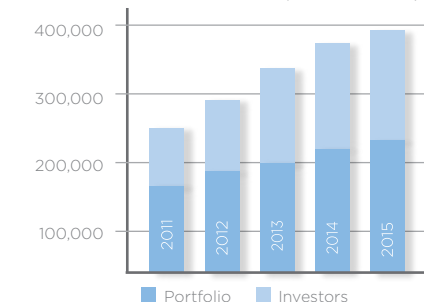
Cape Cod Five Consolidated Balance Sheets*

	At December 31,	
	2015	2014
	(In thousands)	
Assets		
Cash and cash equivalents	\$ 50,222	\$ 31,038
Investment securities	317,985	359,579
Loans:		
Residential real estate	1,828,825	1,669,716
Commercial real estate	459,075	444,359
Commercial and industrial	155,289	146,972
Consumer	8,936	7,956
Gross loans	2,452,125	2,269,003
Allowance for loan losses	(16,687)	(17,986)
Net loans	2,435,438	2,251,017
Other assets	87,650	67,903
Total assets	\$ 2,891,295	\$ 2,709,537
Liabilities and Retained Earnings		
Deposits	\$ 2,365,668	\$ 2,186,840
Borrowed funds	234,837	264,421
Other liabilities	30,870	11,800
Total liabilities	2,631,375	2,463,061
Retained earnings	259,920	246,476
Total liabilities and retained earnings	\$ 2,891,295	\$ 2,709,537

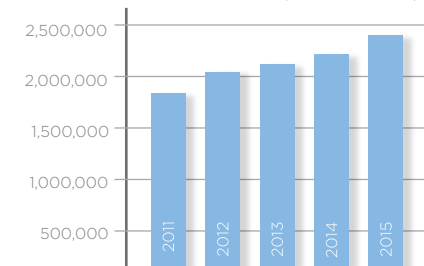
TOTAL ASSETS
At December 31 (\$ in thousands)



LOANS SERVICED
At December 31 (\$ in thousands)



DEPOSITS
At December 31 (\$ in thousands)



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

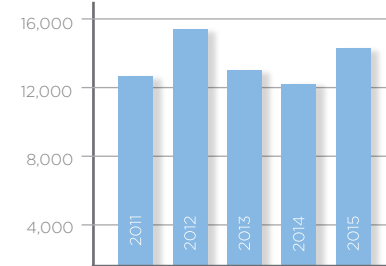
Cape Cod Five Consolidated Income Statements*

	Years Ended December 31,	
	2015	2014
	(In thousands)	
Interest income	\$ 91,140	\$ 82,623
Interest expense	(11,364)	(10,396)
Net interest income	79,776	72,227
Provision for loan losses	-	(1,075)
Net interest income after provision for loan losses	79,776	71,152
Non-interest income	25,040	21,629
Operating expenses	(81,584)	(72,434)
Income before provision for income taxes	23,232	20,347
Provision for income taxes	(9,018)	(8,140)
Net income	\$14,214	\$12,207

	At and for the Years Ended December 31,	
	2015	2014
	(\$ In thousands)	
Return on average assets	0.51%	0.47%
Net interest margin	2.96%	2.88%
Non-performing loans to net loans	0.67%	0.73%
Tier 1 leverage ratio	9.12%	9.15%
Loans serviced for others	\$1,510,669	\$1,362,207
Trust assets under management	\$1,001,230	\$1,032,025

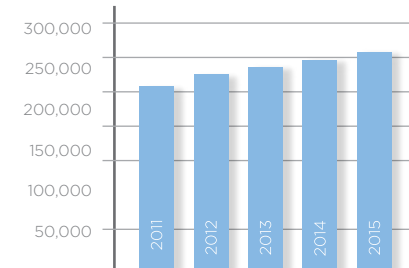
NET INCOME

Years Ended December 31 (\$ in thousands)



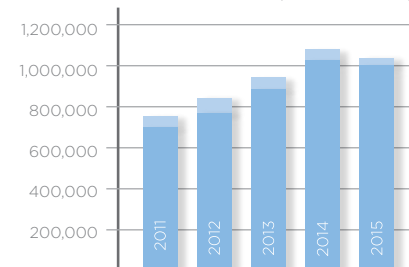
CAPITAL

At December 31 (\$ in thousands)



TRUST AND ASSET MANAGEMENT

At December 31 (\$ in thousands)



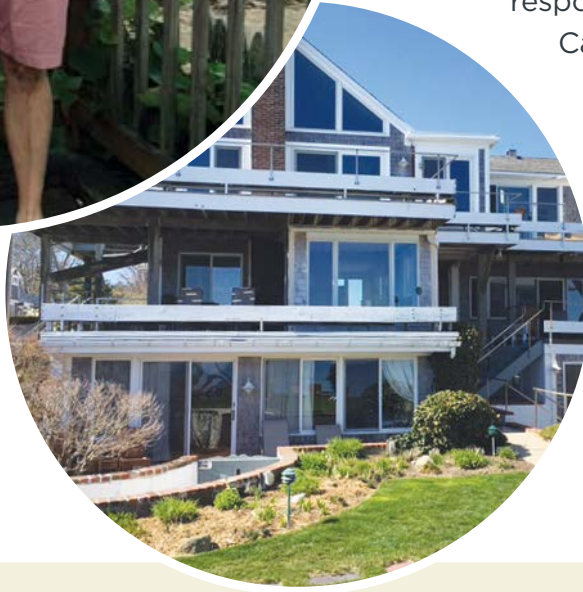
■ Assets Under Management ■ Assets Under Custody

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

OPENING DOORS... to your dream home



A home with room to welcome family, friends and neighbors creates the setting for those important moments in life that will be cherished for years to come. Whether it is a primary residence, or retirement or second home, Cape Cod Five understands that this is more than a real estate transaction, it is the realization of a dream. We also recognize that you have other responsibilities, so whether working in person or from a distance, Cape Cod Five lenders engage, facilitate and guide our customers through every stage of the process to make the attainment of this goal as undemanding as possible. Jim Keane and his partner Chengtao Yu attribute their stress-free home-buying experience to the knowledge and responsiveness of Cape Cod Five lenders. East Orleans homeowners Richard and Karin Delaney worked closely with Cape Cod Five during the long search for their perfect home.



“We have never been more satisfied or impressed than with the service we have received from Cape Cod Five.”

JIM KEANE, PROVINCETOWN

“Working with Cape Cod Five during the lending process was a pleasure. Their responsiveness and guidance allowed us to focus on the joy of having found our perfect Cape Cod home.”

RICHARD DELANEY
EAST ORLEANS



OPENING DOORS... to managing your business on your terms



Active business owners need to manage their business wherever and whenever. Jeff Hamilton of Hamilton Tree and Tony Shepley of Shepley Wood Products don't have much time to spend in their offices, and they stay on top of their businesses with Cape Cod Five banking solutions. They review business accounts between appointments, while at job sites or at home, using Cape Cod Five online and mobile banking. When Hamilton wanted to have his operations and equipment all under the same roof, he called Cape Cod Five, knowing the Bank would open the door to business expansion by financing his headquarters in Falmouth. Shepley says Cape Cod Five has opened the doors to entrepreneurship for many local business owners, turning their vision into their reality.

"As my business has grown and evolved, Cape Cod Five has been there to help me every step of the way."

JEFF HAMILTON, OWNER
HAMILTON TREE

“Cape Cod Five makes it easy to get business done, no matter where I am. Plus, they show a sincere interest in how we are doing and take the time to find out what we might need for today and for the future.”

TONY SHEPLEY, OWNER
SHEPLEY WOOD PRODUCTS



OPENING DOORS... to retiring with confidence



Whether you are building your career or your business, you want the confidence to know that you are making the right financial decisions to open the doors to future success for you and your loved ones. And when you get to enjoy the fruits of your hard work, you want to ensure that you will have the means to enjoy a long, fulfilling retirement. Frank Fantasia of Mashpee, after a career of serving others through banking, appreciates the peace of mind he and his wife Marie get from working with the Cape Cod Five Wealth Management team. Tom and Janet Evans of North Harwich, both former educators, say they are comfortable with their retirements, knowing their financial advisors at Cape Cod Five are giving them expert guidance.



“Our assets were managed by a national firm, but our account representatives didn’t really know us. At Cape Cod Five, we get the same expertise, but from people who know us personally, share our commitment to the community and care about what is best for their clients.”

TOM EVANS, NORTH HARWICH

“Our financial advisors appreciate what is important to us and understand our priorities for retirement.”

FRANK FANTASIA
MASHPEE



OPENING DOORS... to successful business growth



Companies like Nauset Marine and Wequassett Resort and Golf Club have found the close working relationship with Cape Cod Five to be a key factor in making their achievements possible. Nauset Marine's Todd Walker says they prefer doing business with a local, community-focused bank. They are a multi-generational, family-owned business and Cape Cod Five has that comfortable, local connection where you know the people who are helping with your daily banking needs. Mark Novota, Managing Partner of Wequassett Resort and Golf Club, says the resort's strong bond with Cape Cod Five was crucial to opening the door to its success. Working with Cape Cod Five, he crafted a vision to expand the facility and make the resort, which was recently awarded the highly coveted Fifth Star from Forbes Travel Guide, the world-class destination it is today.

“We can pick up the phone and know Cape Cod Five will be on the other end, offering to help with whatever we need. It’s a good feeling.”

TODD WALKER, CO-OWNER OF NAUSET MARINE

“I feel as though Wequasset
Resort and Golf Club and
Cape Cod Five are not only
wonderful partners, but are
also great friends. Over the
years, we have been able
to create a very special
business together.”

MARK NOVOTA,
MANAGING PARTNER
WEQUASSETT RESORT
AND GOLF CLUB



OPENING DOORS... to financial empowerment



Feeling confident in your financial knowledge can open up the door to unlimited possibilities. From knowing how to budget your resources in order to adequately prepare for the unexpected, to understanding the importance of a credit score when the time comes to find a lender, to gaining insights on planning for your retirement, Cape Cod Five empowers its customers and communities to feel secure in their understanding of all the financial choices in life. Cape Cod Five employees are committed to opening the doors to financial education for area residents, whether it is teaching students the realities of financial decisions, helping prison inmates prepare to reenter society, leading workshops on first-time home buying, or explaining revised Social Security regulations. In 2015, Cape Cod Five reached more than 3,600 people through 88 financial education workshops and classes and 10 Credit For Life Fairs at local high schools. Knowing how to handle your finances opens the door to a lifetime of opportunities.

“This is truly an eye-opening experience for our students. Recognizing the financial realities of supporting themselves prompts many of our students to give greater thought to their career options and to the importance of education.”

PATRICK CLARK, PRINCIPAL
BARNSTABLE HIGH SCHOOL



OPENING DOORS... to the joy of a first home



As a community bank, Cape Cod Five works in all the communities it serves to support initiatives to ensure that working families have safe, accessible housing opportunities. It does this through financing, volunteerism, first-time homeowner education and philanthropic support of housing organizations. Cape Cod Five collaborated with housing agencies to provide mortgages to owners of new affordable single-family homes in the Sachem's Path development on Nantucket, paving the way for residents who otherwise might not be able to buy a home on the island. Tyler Herrick, a sixth-generation Nantucket islander, his wife and son, were one of the first families to move into a Sachem's Path home, achieving the security of homeownership on the island they love. Varban Ivanov and his wife, who were excited to be the first family to purchase a home at Sachem's Path, welcomed the Herrick Family to the neighborhood.

“Without this opportunity, we never would have been able to remain living on the island.”

TYLER HERRICK
SACHEM'S PATH



OPENING DOORS... to feeling understood and supported



Customers turn to Cape Cod Five to open doors in every area of their lives – for assistance with investments, checking accounts, setting up college funds and managing trusts. Chris Megan, of On The Water in Falmouth, says Cape Cod Five provides personalized service for both his business and personal banking needs. Elizabeth Murray and her daughter Patricia Bridier, of Murray's Toggery on Nantucket, appreciate their close relationships with their wealth management and branch officers. They feel comfortable knowing Cape Cod Five employees are committed to finding the right financial solutions for them.

“My financial advisors really know us and feel like part of our family.”

PATRICIA BRIDIER, OWNER
MURRAY'S TOGGERY

“Cape Cod Five is like an extension of my company, my community, my family. They care about how things are going with my business and with me. When I walk into the branch, it’s like walking into the home of a friend.”

CHRIS MEGAN, OWNER
ON THE WATER



OPENING DOORS... to stronger communities

As a community bank, a core piece of Cape Cod Five's mission is supporting the communities it serves. Whether in the form of community-focused banking, responsible lending practices, corporate leadership and volunteerism or philanthropy, community engagement is imbedded in the DNA of Cape Cod Five. Through its giving to organizations like The Gleason Family YMCA or The Family Pantry of Cape Cod, or initiatives like the Cape Cod Healthcare Bloodmobile, health and wellness classes are offered, blood drives are held, and food pantries are supported. With financial support from Cape Cod Five and its Foundation, a new optometry clinic was established last year at the Community Health Center of Cape Cod, opening the door to improved eye health and vision for thousands of residents, many of whom would otherwise have gone without such care. Cape Cod Five believes in supporting the organizations that help strengthen our communities.

“Whenever we have a need, Cape Cod Five is there for us.”

DEBBIE FRINGUELLI, EXECUTIVE DIRECTOR
GLEASON FAMILY YMCA



“Cape Cod Five has been instrumental in our ongoing growth and our ability to enhance the care we provide to our patients. Cape Cod Five’s commitment to the community and to the individuals who make up the community is evident in their daily actions.”

KAREN GARDNER,
CHIEF EXECUTIVE OFFICER
COMMUNITY HEALTH
CENTER OF CAPE COD





Cape Cod Five employees and their children volunteering at the Sweet Potato Dig.



Matthew Burke and Andrew Foss received Cape & Plymouth Business "40 Under 40" award.



Boys and Girls Club Myra and Robert Kraft Business Partner of the Year.

Cape Cod Five Community Commitment

At Cape Cod Five, we are deeply committed to the communities we serve. This commitment is expressed by what we refer to as our "Five Pillars of Community Commitment".

- Community Banking
- Responsible Business
- Corporate Leadership and Volunteerism
- Financial Education
- Philanthropy

We recognize the hard work and dedication of our employees, officers, Trustees and Corporators in pitching in to meet our goals in these areas. We commend them for all their contributions to the betterment of our communities and lives of our customers.

Bank Officers

President & Chief Executive Officer

Dorothy A. Savarese

Executive Vice Presidents

Joel J. Brickman
General Counsel

Matthew S. Burke
Chief Financial Officer & Treasurer

Andrea L. Ponte
Chief Strategy & Operations Officer

Robert A. Talerman
Executive Lending Officer

Senior Vice Presidents

Paul R. Bernier
Chief Risk Officer

W. David Brennan
Chief Residential & Consumer Lending Officer

William P. Hourihan, Jr.
Regional President - Nantucket

Kevin M. Howard
Chief Marketing & Community Engagement Officer

Richard J. Leonard
Regional President - Martha's Vineyard

James C. O'Connor
Regional Manager - Southeastern Massachusetts

Christopher W. Raber
Chief Real Estate Officer

Christopher E. Richards
Chief Banking Services Officer

Vice Presidents

Rachael Aiken

Senior Investment Officer

Kenneth J. Anketell

*Director of Technology &
Information Systems*

James L. Botsford

Manager, Senior Financial Advisor

Jennifer T. Bouthillier

Wealth Management Officer

Karen M. Buckler

*Residential & Consumer Lending
Operations Manager*

Liam Cahill

*Director of Residential & Consumer
Lending Operations*

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

Kristen M. DeCorpo

Director of Accounting

Edward R. Eastman, III

Senior Investment Officer

James O. Eldredge

*Senior Financial Advisor
Government Banking*

Lee C. Gatewood

Senior Investment Officer

Kimberly J. Geary

*Director of Residential Sales &
Production*

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

Kate W. Howard

Commercial Loan Officer

Stephen H. Johannessen

*Director of Finance &
Assistant Treasurer*

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

Branch Manager

Marilyn D. MacLeod

Director of the Corporate Office

Nancy Mahoney

Director of Risk Management





Cape Cod Five's Cheryl Smith assists a student at one of our Credit For Life Fairs.



Cape Cod Five employees attend Driven Women Conference held in Falmouth.



Dorothy A. Savarese named #13 on "25 Most Powerful Women in Banking" list by American Banker Magazine.

Cape Cod Five Community Commitment

(Vice Presidents continued)

Karen A. Matland
Director of Financial Advisory & Retirement Services

Barbara L. Matteson
Mortgage Loan Officer

Robert C. Moberg
Director of Systems Support & Development

Kevin A. Mooney
Director of Information Technology Management

Douglas L. Moquin
Director of Real Estate Review

Stuart J. Nickerson
Senior Wealth Management Officer

Justin R. Novak
Director of Operational Services & Facilities

Robert E. Reisner
*Regional Manager
Commercial Loan Officer*

Ernest H. Rogers
Relationship Management Officer

Diane K. Rowlings
Security Officer

Cheryl A. Smith
Investment Services Sales Manager

Donna N. Snow
Senior Project Manager - Deposits

Theresa M. Souza
Branch Manager

Anne Q. Spaulding
Senior Financial Advisor

Stephen J. Spitz
*Regional Manager
Commercial Loan Officer*

Joseph H. C. St. Aubin
Director of Information Security

Adrian M. Sullivan
Director of eCommerce & Alternative Channels

Robert D. Umbro
Senior Investment Officer

John Van Baars
Director of Enterprise Content & Collaboration Management

Scott D. Vandersall
Commercial Loan Officer

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*

Assistant Vice Presidents

Debra L. Anderson
Estate Officer

Jennifer L. Armandi
Branch Manager

Susan R. Bristol
Loan Servicing Operations Manager

Tracy D. Buckley-Scott
Director of Branch Operations

Rosalind S. Daley
Branch Manager

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

Debra L. Hodgkins
*Information Systems
Officer-Network*

Russell G. Labbe
Director of Deposit Operations

Elaine Mason
Information Security Officer

Patrick J. McCue
Associate Director of Accounting

Mary Jo Parris
Retirement Services Manager

Patricia A. Piva
Branch Manager

Magdalena A. Reid
*Regional Relationship Manager/
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

Tracy L. Taylor
Contact Center Manager

Elizabeth M. Thompson
Wealth Management Officer

Donna M. Zayatz
Portfolio Loan Officer

Officers

Lauren M. Ard
Mortgage Loan Officer

James C. Austin
Mortgage Loan Officer

Gabriel A. Belino
Real Estate Review Officer

Suzanne A. Berry
Branch Manager

Mandee S. Blair
Branch Operations 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

John R. Davidson
Investment Services Officer

Patricia F. DeRosa-Lotane
Mortgage Loan Officer

John V. DeVito
Commercial Loan Officer

Michelle K. Donahue
Deposit Operations Officer

Tracy S. Dubois
Project Management Officer

Estella Edmondson
*Residential & Consumer
Internet Lending Officer*

Sharon L. Flaherty
Marketing Communications Officer

Patricia J. Foster
Branch Manager





Employer Support of the Guard and Reserve Freedom Award (Semi Finalist) and Pro Patria Award - Large Business Category.



Our Nantucket branch received a LEED Silver rating from the U.S. Green Building Council.



Darin Weeks named Housing Assistance Corp Volunteer of the Year.

Cape Cod Five Community Commitment

(Officers continued)

Eric T. Gallagher
Facilities Manager

Mary Kate Gallagher
*Cash Management
Operations Officer*

Emmy R. Hamilton
*Loan Operations &
Servicing Officer*

David B. Hammett, Jr.
Cash Management Officer

Melissa K. Hennessey
Financial Consultant

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

Nicholas D. Kleimola
Commercial 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. Moore
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

Gene J. Parini
Compliance Officer

Mark J. Peloquin
Collections Manager

Kristin M. Perkins
Trust Administrative Officer

Christopher R. Perry
*Information Systems
Officer-Network*

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

Garret M. Smith
Cash Management 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





Cape Cod Five Community Commitment

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

Cape Cod Canal Region Chamber of Commerce Business of the Year.



Investments in solar projects such as The Sippican Community Solar Garden® Cooperative, Inc.



Dr. Donald A. Guadagnoli, M.D., Chief Medical Officer, at a Cape Cod Five Wealth Management breakfast presentation.



Front left to right: Karen L. Gardner, Anne Bailey Berman, Paul E. Grover, Dorothy A. Savarese, Katherine Fulham Parcels
Back left to right: Daniel A. Wolf, William A Doherty, Jr., John C. Dawley, James A. Peterson, Thomas M. Evans, Susan P. Lindquist, Bruce D. Miller, Chester N. Lay

Chairman

Dorothy A. Savarese

Vice Chairman

Thomas M. Evans

Clerk

William A. Doherty, Jr.

Corporators

Shawn J. Almeida
Barbara Stone Amidon
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 Gadkowski
Melinda S. Gallant
Karen L. Gardner*
Margaret A. Geist
Paul E. Grover*
Frank J. Harrison
G. Howard Hayes
Ernest M. Helides
Michael Hogan
William H. Hough
Joseph C. Jasie
Christopher J. Joyce
Peter Karlson
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 McIlroy
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
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26th Annual Pops In The Park sponsored by Cape Cod Five.



Beth Ann Meehan named Banker & Tradesman 2015 Community Bank Hero.



Robert Talerman named Community Hero Honoree at the American Cancer Society Compass of Hope Gala.

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