

THE COMMONWEALTH OF MASSACHUSETTS

Division of Banks

CORNERSTONE BANK, Spencer, Massachusetts has petitioned the Commissioner of Banks for permission to merge with ATHOL SAVINGS BANK, Athol, Massachusetts. Under the terms of an Agreement and Plan of Merger, ATHOL SAVINGS BANK will merge with and into CORNERSTONE BANK under the charter, by-laws, and name of CORNERSTONE BANK. The main office of CORNERSTONE BANK would remain the main office of the continuing institution and the banking offices of ATHOL SAVINGS BANK would be retained as branch offices of CORNERSTONE BANK.

Any objections or comments relative to this proposal must be communicated in writing to the Commissioner of Banks, One Federal Street, Suite 710, Boston, Massachusetts 02110-2012 or via electronic mail to dob.comments@mass.gov no later than November 12, 2025. A public hearing may be held if the response is considered significant or circumstances warrant such a hearing, as determined by the Commissioner. The application and all communications relative to this application are available from the Division by request at dob.rao@mass.gov.

MARY L. GALLAGHER

Commissioner of Banks