

THE COMMONWEALTH OF MASSACHUSETTS
BOARD OF BANK INCORPORATION

MUTUAL BANCORP, Hyannis, Massachusetts has petitioned the Board of Bank Incorporation (Board), pursuant to Massachusetts General Laws chapter 167A, sections 2 and 4, for approval to acquire BLUESTONE BANK, Raynham, Massachusetts. MUTUAL BANCORP is the mutual holding company of THE CAPE COD FIVE CENTS SAVINGS BANK, Hyannis, Massachusetts and FIDELITY CO-OPERATIVE BANK, Leominster, Massachusetts. The transaction will be effected through a merger of MUTUAL BANCORP with BLUESTONE BANK'S mutual holding company, BLUESTONE FINANCIAL, MHC. Upon consummation of the transaction, MUTUAL BANCORP would be the mutual holding company for THE CAPE COD FIVE CENTS SAVINGS BANK, FIDELITY CO-OPERATIVE BANK and BLUESTONE BANK.

In determining whether or not to approve this petition the Board must decide whether competition among banking institutions will be unreasonably affected and whether public convenience and advantage will be promoted by this proposal. A virtual public hearing will be given to all interested parties on the petition before the Board on Thursday, February 19, 2026, at 11:00 a.m. The link providing information for the virtual hearing, including the online meeting software that will be used to conduct the virtual hearing, will be available on the Divisions of Banks' website at www.mass.gov/dob by noon on Wednesday, February 18, 2026.

All comments concerning this petition must be filed with the Board via electronic mail to dob.comments@mass.gov by the close of business on Friday, February 27, 2026. Comments may also be mailed to the Division of Banks' Boston office at One Federal Street, Suite 710, Boston, Massachusetts 02110-2012. The application and all communications relative to this matter are available by request at dob.rao@mass.gov. To request interpretive services, please submit your request at least three (3) business days prior to the public hearing to Christopher Buzzell at 617-956-1500 x 61548 or christopher.buzzell@mass.gov.

<u>MARY L. GALLAGHER</u>)
Commissioner of Banks)
) Board of Bank
<u>DEBORAH B. GOLDBERG</u>) Incorporation
Treasurer and Receiver-General)
)
<u>GEOFFREY E. SNYDER</u>)
Commissioner of Revenue)