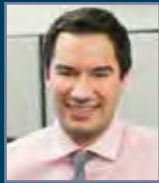


CAPE5 COD5

Annual Report 2017



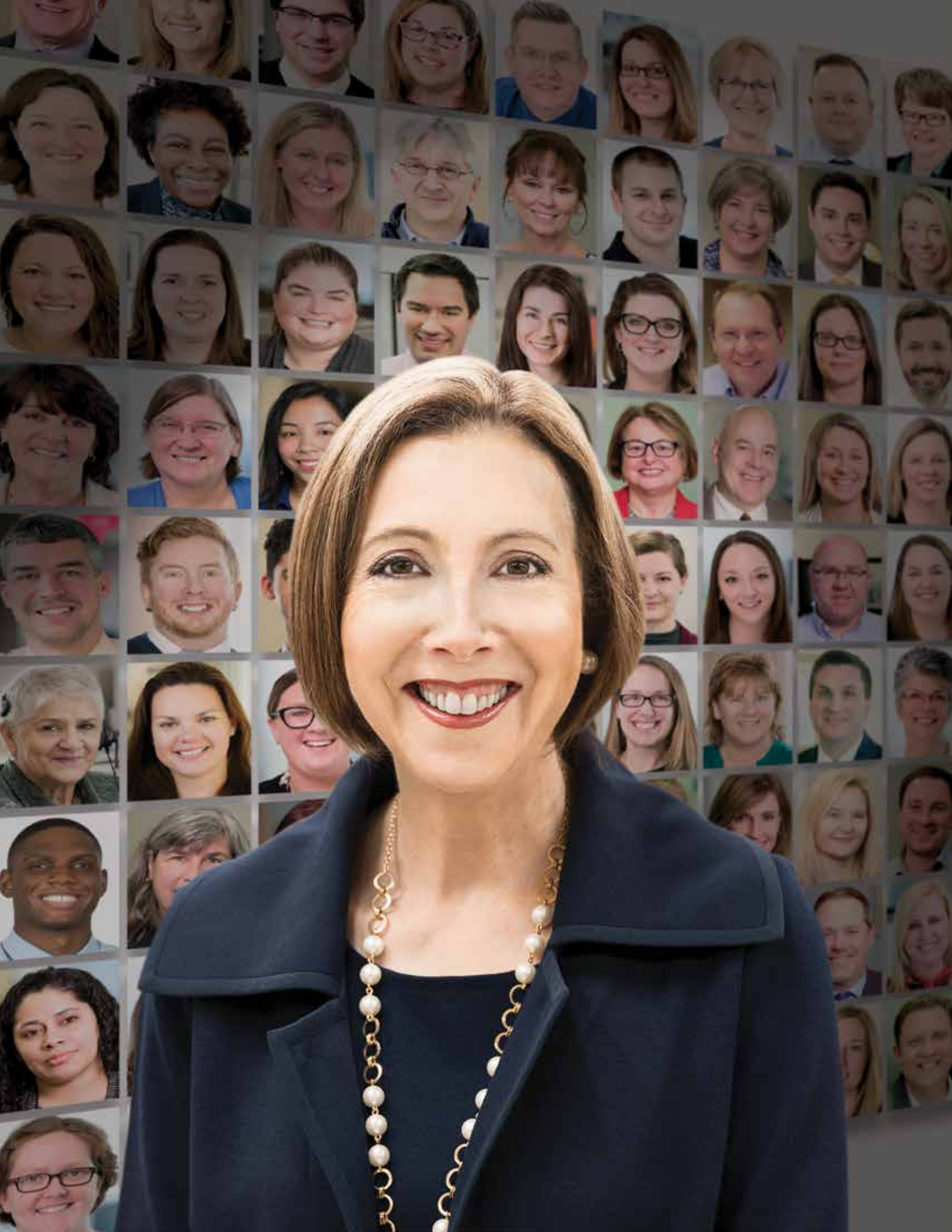
WE'RE LOOKING



FORWARD TO



HELPING YOU



President's Letter

This year, at the same time that we are celebrating the Bank's 163rd anniversary, I am completing my 25th year at the Bank.

The context of those two numbers reminds me of the steadfastness of this institution in serving its customers and communities through good times and bad, and at the same time how quickly the Bank has had to adapt to change even during the small percentage of the Bank's life that my tenure represents.

There is a common element to both – our remarkable, committed employees. All of the successes we detail in this report are directly attributable to their hard work.

In the time that I have been at the Bank, the way in which we serve our customers has changed dramatically. When I first started, there was no online banking, no debit card. Now the Bank has a sophisticated array of financial resources, tools and convenient services, the majority of which have been introduced during the last two decades. The pace of change continues to increase, and innovations are now being brought online daily, weekly and monthly.

In order to serve as a trusted financial advisor for our customers, we must continually stay abreast of their changing lives, expectations and aspirations. As part of this ongoing relationship, we have always tried to understand their needs, hopes and dreams, and we have worked to offer the information, advice, tools, products and services that will help them achieve their goals. In person, over the phone and through surveys, we frequently ask the question "What are you looking forward to?" to help us understand how best to help and guide our customers.

In fact, in 2017, we cast the net wider and incorporated this question into our marketing and social media. Our intention was to engage even further in hearing what our customers and members of the community were working toward. The answers gave us greater insight into how we could continue to evolve to support our customers' financial journeys.

Continued on next page

President's Letter

Serving our customers and our communities is our passion at Cape Cod Five, and it is what we are looking forward to.

And we have hundreds of employees working each and every day to achieve this goal. Our customers see many of them in our branches, in our offices and visiting their businesses. So this year, we thought we would feature many of the employees who are hard at work developing new resources, products and technologies, innovating newer and better processes and supporting the employees with whom many of our customers interact personally. In this annual report, in this context, we asked them – What are you looking forward to?

The Landscape

In our annual report, I usually provide an overview of the landscape in which we operated during the past year. I find it difficult to characterize the last year we have been through. There was global synchronous growth, a domestic bull market, strong domestic corporate earnings, increasing real estate values and tight inventories – all of which contributed to the Bank's strong financial performance for 2017. On the other hand, there were many blaring headlines that impacted each of us in a different way: international points of stress like North

Korea, the Equifax data breach, mass shootings, U.S. government divisiveness and dysfunction, the disturbing details that led to the resignation of a number of high-profile individuals and catalyzed the rise of the #MeToo movement. We live in a world where alarming news is constant and where tolerance and collaboration seem to be in short supply.

Financial Highlights

I am proud to share highlights of our collective accomplishments in 2017, including:

- Net income of \$20.9 million.
- Net interest income of \$91.8 million.
- Total Bank assets surpassed \$3.2 billion.
- Loan portfolio exceeded \$2.6 billion.
- No loan loss provision.
- Delinquency of only 0.31% and no Other Real Estate Owned (OREO).
- Residential and Consumer Lending volume of over \$900 million.
- Commercial loans outstanding totaled \$691 million.
- Assets under management in the Trust Department grew to \$1.14 billion.
- Deposits increased by 7.8%, surpassing \$2.65 billion.
- The Bank remains well-capitalized under all regulatory definitions.

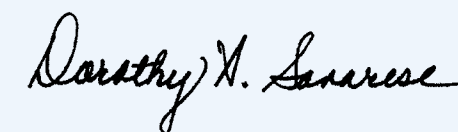
One of the things that drew me to Cape Cod Five was the unique and special culture of collaboration, a dedication to something larger than the individual and embracement of diversity of all kinds. It has been the fierce maintenance and development of this culture that have made the difference in the Bank's success. Over the years, I've had the privilege of working alongside many wonderful colleagues, together taking on new challenges while evolving and growing the Bank. Through it all, they, and we together, have remained focused on doing what is right for our customers and our communities.

Community Support

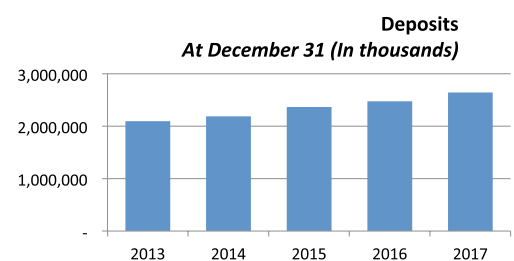
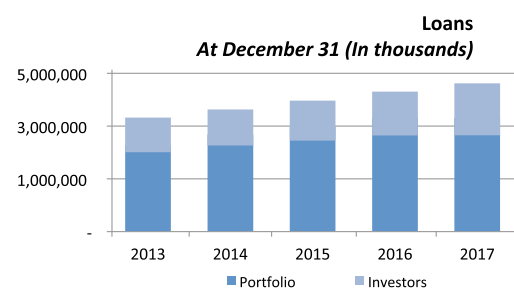
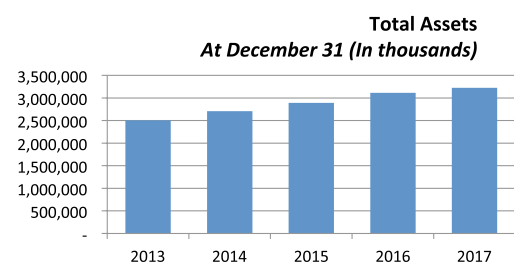
For the fourth consecutive year, we exceeded \$1 million in financial support for our community through Bank sponsorships and Foundation grants. We continue to adapt our community engagement through our Five Ways – community banking, responsible business practices, corporate leadership and volunteerism, advancement of financial know-how and philanthropy.

In 2017, we more clearly focused our efforts in those areas where we are best suited to make a difference – with strategies to impact emerging priorities in the housing needs of our region, the financial know-how of the citizens in the communities we serve, the economic sustainability of our region and the support of programs and initiatives to ensure access to community health care, meet the region's human needs and address veterans' issues.

I am so appreciative of the efforts of all of our employees. It continues to be a rare privilege to serve beside them. On behalf of all of them, as well as our Board and Corporators, I want to express our deep appreciation to our customers for the trust that is placed in us.



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



Consolidated Balance Sheets*

	At December 31,	
	2017	2016
	(In thousands)	
Assets		
Cash and cash equivalents	\$42,834	\$36,633
Investment securities	405,332	333,297
Loans:		
Residential real estate	1,953,138	1,987,042
Commercial real estate	534,409	492,279
Commercial and industrial	157,271	156,298
Consumer	10,751	9,310
Gross loans	2,655,569	2,644,929
Allowance for loan losses	(16,913)	(16,921)
Net loans	2,638,656	2,628,008
Other assets	139,507	118,033
Total assets	\$3,226,329	\$3,115,971
Liabilities and Retained Earnings		
Deposits	2,644,344	\$2,476,127
Borrowed funds	265,117	336,617
Other liabilities	17,565	23,949
Total liabilities	2,927,026	2,836,693
Retained earnings	299,303	279,278
Total liabilities and retained earnings	\$3,226,329	\$3,115,971

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

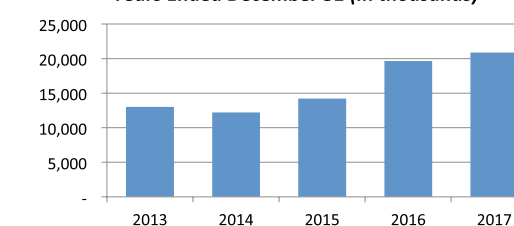
Consolidated Income Statements*

	Years Ended December 31,	
	2017	2016
	(In thousands)	
Interest income	\$105,878	\$98,075
Interest expense	(14,038)	(12,192)
Net interest income	91,840	85,883
Provision for loan losses	-	-
Net interest income after provision for loan losses	91,840	85,883
Non-interest income	24,321	26,220
Operating expenses	(85,013)	(81,799)
Income before provision for income taxes	31,148	30,304
Provision for income taxes	(10,274)	(10,666)
Net Income	\$20,874	\$19,638

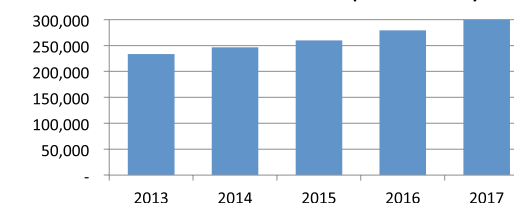
Selected Financial Data*

	At and for the Years Ended December 31,	
	2017	2016
	(\$ in thousands)	
Return on average assets	0.67%	0.66%
Net interest margin	3.11%	3.05%
Non-performing loans to net loans	0.62%	0.53%
Tier 1 leverage ratio	9.51%	9.16%
Loans serviced for others	\$1,968,248	\$1,663,547
Trust assets under management	\$1,141,955	\$1,088,006

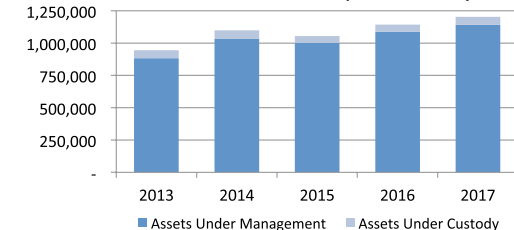
Net Income
Years Ended December 31 (In thousands)



Capital
At December 31 (In thousands)



Trust and Asset Management
At December 31 (In thousands)





"We have one common goal throughout our organization: to do our best by our customers every day."

Stella Edmondson, Residential & Consumer Internet Lending Officer



We look forward to helping you find the best mortgage loan option to meet your needs, whether you are a first-time homebuyer, upsizing or downsizing, buying or refinancing your vacation or retirement home, or constructing a new home or an addition to your existing property.

At Cape Cod Five, we understand that the home buying process can be daunting, and we want to make it easier. Our extensive team of experienced lending professionals supports you through every step. From helping you complete your application online or in person, to helping you reach the best possible outcome for your closing, we are there with you every step of the way, whether you meet with us in person, over the phone or through the efforts of many who work behind the scenes. This past year we added new options for our customers, including FHA and VA loans, and enhanced our online mortgage and home equity application process, while maintaining our leading overall market share and MassHousing loan volume in Barnstable and Nantucket counties.



"Buying a home is the biggest and most important investment in a customer's lifetime. I love being a part of the process that makes it happen."

Sarah Ruder, Quality Control & Investor Relationship Manager



"The Retirement Services team assists branch personnel with retirement transactions to create an excellent customer experience – our common goal. It's an honor to work toward this goal together!"

Mary Jo Parris, Retirement Services Manager



We look forward to serving your banking needs with an array of products, services, advice and tools, including checking and savings accounts, instant issue debit cards, full online and mobile access and 24/7 telephone support through our Customer Service Center.

You can now open deposit accounts in person at a Banking Center or online. Wherever you are in your financial journey, from preparing for college to starting your first job or planning for retirement, Cape Cod Five employees help you find the best solutions to meet your needs.



"I'm excited to work with the team each day to build a digital ecosystem that improves our ability to help our customers and creates a seamless experience to meet their expectations."

Adrian Sullivan, Director of eCommerce & Alternative Channels

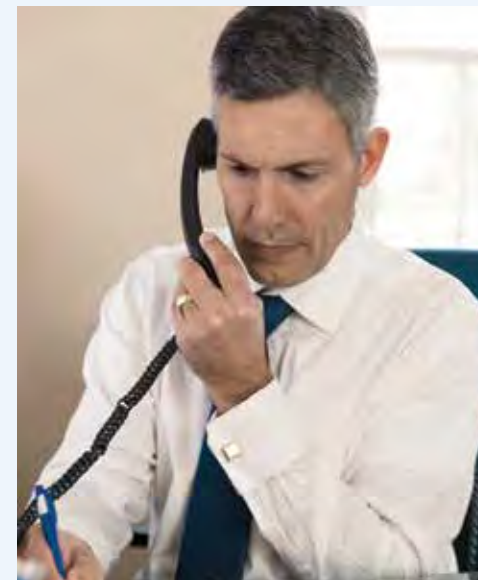
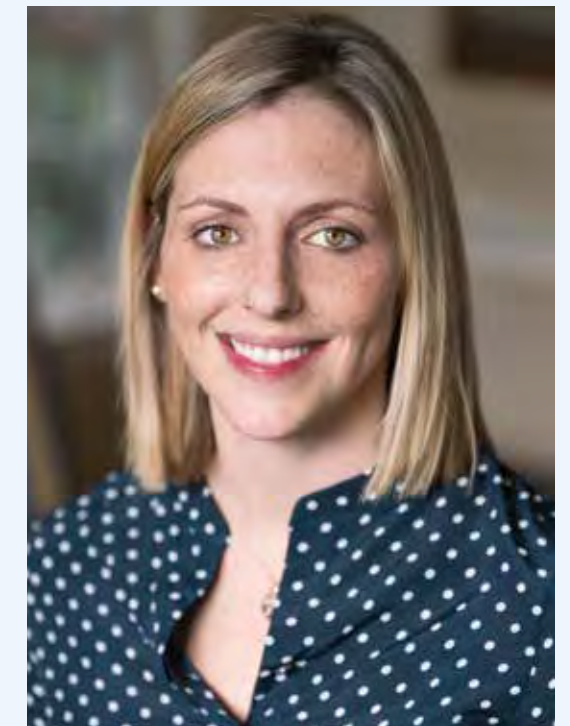


We look forward to working with you to develop your personalized financial plan to achieve all of your financial goals.

No matter where you are on your journey, we can help. Whether you are planning or saving for college, making a major purchase, saving or managing your funds for retirement or planning for your heirs – our team of local wealth management professionals are here to help you with trusted advice and expertise.

"I'm driven by supporting my colleagues in the back office while continually streamlining workflows in order to allow them to spend more time focusing on the needs of our customers."

Sarah Zibrat, Trust Middle Office Manager



"We're committed to working with our clients to plan all stages of their lives – buying a home, saving for college, saving for the future and eventually reaching the point of being able to enjoy their retirement!"

Holly Michniewicz, Trust Administrative Manager



Each day, we look forward to and plan for serving our customers and communities far into the future.

This past year we broke ground on our new campus, dubbed "HQ5," on Route 132 in the Town of Barnstable. We have planned this project as we do with each new endeavor, by focusing our responsible business practices on the long-term sustainability of the region, which includes the redevelopment of a previously developed site, renewable energy in the form of solar and a structured parking facility to preserve green space. We also announced that we will be opening a branch in Edgartown, and we continue to work behind the scenes on investments in technology and process improvement to better serve and meet our customers' expectations.

"Our team is passionate about collaborating with colleagues throughout the Bank to further improve our workflows and operations while improving and expanding the existing suite of offerings to meet the needs of customers throughout our footprint."

Jim O'Connor, Director of Consumer Lending Operations



"The values that Cape Cod Five believes in and adheres to include a strong commitment to customers, employees and communities. Working here, I have the opportunity to help people in the community, and that is deeply rewarding for me."

Richard Leonard, Regional President – Martha's Vineyard



We look forward to providing you with the tools and resources to manage your business finances.

Our comprehensive cash management services can be tailored for your unique business needs. The same is true of our commercial lending solutions – lines of credit, term loans, construction and traditional mortgages – and this year, we introduced the ability for our commercial customers to initiate a loan application online in order to provide you with greater flexibility and convenience.

“I work with so many different types of businesses and I’ve learned a lot about their varied needs. They depend on me to get them answers to their questions in a timely manner, and I look forward to meeting their needs.”

Pam Buttrick, Commercial Loan Specialist



“For many of our commercial customers, it is the first time that they have borrowed money for their business. It’s a scary moment for them and I enjoy helping them understand the many options available and the benefits of taking the leap of faith in their idea and abilities.”

Donna Zayatz, Commercial Loan Officer



"I have been with Cape Cod Five for the last four years and the Bank has been supporting my development as a supervisor and is offering an internal Leadership Training program. I'm going to school to earn my degree, and the Bank is also helping me with that."

Olympia Ramos, Assistant Branch Manager



We look forward to continuing to develop and empower our employees to achieve their professional goals.

In addition to job-related training, which includes industry-sponsored educational programs such as those at Stonier Graduate School of Banking held at the Wharton School and the New England School for Financial Services held at Babson, we provide professional development seminars and tuition assistance for both undergraduate and advanced degrees. As the student loan debt burden continued to grow nationally, the Bank chose to partner with Gradifi to offer employees a student loan repayment assistance program, in which dozens of employees have now enrolled. The Bank's expanded Summer Internship Program welcomed over 30 college students, introducing them to many areas of banking while providing important lessons in personal finance and career development.



"Our goal is to create more opportunities for meaningful year-round employment in the regions we serve. The intern program has helped create excitement around the idea of a career in banking, positively contributing to the community and its residents."

Hannah Greenspan, Human Resources Administrative Coordinator



Making a positive difference in the communities we serve is built into every aspect of our business.

We achieve what we call our Community Commitment through community banking, responsible business practices, corporate leadership and volunteerism, advancement of financial know-how and philanthropy. We have focused our efforts in those areas where our business expertise and resources are best suited to make an impact – the housing needs of our region, the financial know-how of the citizens in the communities we serve, the economic sustainability of our region and the support of programs and initiatives to ensure access to community health care, meet the region’s human needs and address veterans’ issues.

“I come to work every day with the goal of giving customers the opportunity to realize their dream of buying a new home or a second home. I’m grateful that Cape Cod Five supports me in my work with Habitat for Humanity and the Housing Assistance Corporation, two organizations that help address the housing needs in our community.”

Liam Cahill, Director of Residential Lending Operations



“After 14 years, I’m still moved by the culture that permeates the institution, working with the team to understand what makes the most sense for the customer and how best to help them achieve their goals. For those investors looking for a values-based investment option, I’m proud to share our new Socially Responsible Investing program.”

Jim Botsford, Manager, Senior Financial Advisor

Community Commitment

Our goals at Cape Cod Five are to empower and protect our customers and neighbors and contribute to the health and vitality of our communities. Each day, our employees, officers, Trustees and Corporators undertake this through what we refer to as our “Five Ways” of Community Commitment: Community Banking · Responsible Business Practices · Corporate Leadership and Volunteerism · Advancement of Financial Know-How · Philanthropy.



Back Row L-R: Kevin M. Howard, Christopher W. Raber, Laura E. Newstead, James C. O’Conor, Scott J. Watson, Paul R. Bernier, Elizabeth S. Hammann, Richard J. Leonard, Andrea L. Ponte

Front Row L-R: Christopher E. Richards, Joel J. Brickman, Robert A. Talerman, Dorothy A. Savarese, Matthew S. Burke, W. David Brennan, Jason R. Lilly

Bank Officers

PRESIDENT & CHIEF EXECUTIVE OFFICER

Dorothy A. Savarese

FIRST EXECUTIVE VICE PRESIDENT

Robert A. Talerman
Executive Lending Officer

EXECUTIVE VICE PRESIDENTS

Joel J. Brickman
General Counsel

Matthew S. Burke
Chief Financial Officer & Treasurer

SENIOR VICE PRESIDENTS

Paul R. Bernier
Chief Risk Officer

W. David Brennan
Chief Residential & Consumer Lending Officer

Elizabeth S. Hammann
Chief Information Security Officer & Director of Audit

Kevin M. Howard
Chief Marketing & Community Engagement Officer

Richard J. Leonard
Regional President—Martha’s Vineyard

Jason R. Lilly
Chief Wealth Management Services Officer

Laura E. Newstead
Chief Human Resources Officer

James C. O’Conor
Director of Consumer Lending Operations

Andrea L. Ponte
Special Projects Coordinator

Christopher W. Raber
Chief Real Estate Officer

Christopher E. Richards
Chief Banking Services Officer

Scott J. Watson
Chief Information Officer

VICE PRESIDENTS

Debra L. Anderson
Estate Officer

Kenneth J. Anketell
Director of Technology & Information Systems

Emilie L. Bajorek
Chief of Staff

James L. Botsford
Manager, Senior Financial Advisor

Jennifer T. Bouthillier
Senior Wealth Management Officer

Susan R. Bristol
Director of Loan Servicing Operations

Heather D. Brown
Commercial Loan Officer

Karen M. Buckler
Residential Lending Operations Manager

Tracy D. Buckley-Scott
Director of Banking Services Operations

Liam Cahill
Director of Residential 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
Chief Fiduciary Officer

Stephanie M. Dennehy
Director of Marketing

Edward R. Eastman III
Senior Investment Officer

James O. Eldredge
Government Banking Officer

Kristen M. Foresta
Director of Accounting

Andrew M. Foss
Commercial Loan Officer

William T. Garreffo
Director of Real Estate Review

Lee C. Gatewood
Senior Investment Officer

Kimberly J. Geary
Director of Residential Sales & Production

Vanessa L. Greene
Director of Compliance & CRA Officer

Gregory S. Griswold
Director of Cash Management & Government Banking Services

Richard A. Guild
Director of Commercial Collections & Workout

Joseph E. Hawley
Senior Financial Advisor

Shari L. Hayes
Commercial Loan Officer

Stanley W. Hodkinson
Government Banking Officer

Stephen H. Johannessen
Director of Finance & Assistant Treasurer

Michael S. Kiceluk
Chief Investment Officer

Barbara E. Knapp
Mortgage Loan Officer

Christopher D. Langlais
Commercial Loan Officer

Elizabeth M. Lynch
Director of Product Management & Analytics

Duncan S. Macallister
Branch Manager

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

Justin R. Novak
Director of Operational Services & Facilities

Stephen C. Peck
Commercial Loan Officer

Deborah L. Potter
Program Manager

Robert E. Reisner
Regional Manager Commercial Loan Officer

Diane K. Rowlings
Security Officer II

Cheryl A. Smith
Investment Services Sales Manager

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

Steven E. Sullivan
Regional Mortgage Sales & Production Manager

Elizabeth M. Thompson
Wealth Management Officer

Robert D. Umbro
Senior Investment Officer

John Van Baars
Director of Enterprise Content & Collaboration Management

Scott D. Vandersall
Regional Manager Commercial Loan Officer

Angelique K. Viamari
Governance Manager

Kate W. Weld
Commercial Loan Officer

Kimberly K. Williams
Senior Wealth Management Officer

Taryn M. Wilson
Director of Fraud Prevention

Donna M. Zayatz
Commercial Loan Officer

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Branch Manager

Mandee S. Blair
Relationship Management Officer

John V. DeVito
Commercial Loan Officer

Michael S. Dunford
Branch Manager

Stuart A. Egmores
Senior Auditor

Patricia J. Erickson
Branch Manager

David A. Fagnoli
Security Officer II

Mary Kate Gallagher
Cash Management Operations Officer

Nancy A. Gardner
Branch Manager

Charles R. Givonetti
Senior Project Manager

Debra L. Hodgkins
Information Systems Officer – Network

Russell G. Labbe
Home Equity & Consumer Lending Manager

Debra A. Magnuson
Risk & Vendor Management Officer

Elaine Mason
Information Security Officer

Patrick J. McCue
Associate Director of Finance

Mary Jo Parris
Retirement Services Manager

Leda J. Phillips
Branch Manager

Patricia A. Piva
Cash Management Officer

Wilburn O. Rhymer
Branch Manager

Dana J. Robert
Information Systems Officer – Network

Edward A. Rubel
Commercial Loan Officer

Sarah Ruder
Quality Control & Investor Relationship Manager

Melanie J. Sabin
Commercial Loan Officer

Carol S. Sosner
Project Management Officer

Linda J. Steele
Branch Manager

Elizabeth D. Stevens
Residential Lending Operations Manager

Patricia L. Sylvia-Gonsalves
Branch Manager

Tracy L. Taylor
Contact Center Manager

Kenneth D. Thomas
Director of Learning & Development

Terry-Lee M. Walther
Marketing Administration Officer

OFFICERS

Janette M. Andrews
Branch Manager

Lauren M. Ard
Mortgage Loan Officer

James C. Austin
Mortgage Loan Officer

Gabriel A. Belino
Real Estate Review Officer

Suzanne A. Berry
Branch Manager

Deborah A. Bonvan
Credit Administration Officer

Paula Jean Bows
Collections Manager

Mary Anne Bradford
Mortgage Loan Officer

Trina L. Brown
Branch Manager

Paul E. Burke
Investment Services Officer

Anne E. Burnett
Branch Manager

William J. Carroll
Manager of Organizational Development

Angela M. Cerrone
Associate Director of Accounting

Mark D. Coffey
Senior Information Security Engineer

Amanda M. Constant
Branch Manager

Hilary E. Cook
Loan Servicing Operations Officer

Rosalind S. Daley
Branch Operations Officer

John R. Davidson
Investment Services Officer

Anca D. Dehelean
Investment Services Administrative Officer

Patricia F. DeRosa-Lotane
Mortgage Loan Officer

Heather C. Desmond
Mortgage Underwriting Manager

Kimberly A. Devine
Risk Management Officer

Michelle K. Donahue
Deposit Operations Officer

Tracy S. Dubois
Banking Services Project Officer

Estella Edmondson
Residential & Consumer Internet Lending Officer

Julia W. Eldredge
Loan Servicing Operations Officer

Eric T. Gallagher
Facilities Manager

Emmy R. Hamilton
Loan Servicing Operations Officer

Felicia A. Holden
Mortgage Loan Officer

Peter T. Horne
Secondary Market Officer

Kimberly A. Howes
Banking Services Administrative Officer

Dawn M. Johnson
Mortgage Loan Officer

Cheryl A. Jones
Technology Information Systems Support Manager

Peter T. Kaizer
Commercial Portfolio Loan Officer

Jonathan J. Kelly
Financial Consultant

Margaret M. Kenneway
Senior Staff Auditor

Tammy L. King
Mortgage Loan Officer

Nicholas D. Kleimola
Portfolio Loan Officer

Carey L. Losh
Branch Manager

Christina L. Mallard
RCL Administrative Officer

Robert J. Marchese
Mortgage Loan Officer

Susan M. McCaffrey
Mortgage Loan Officer

Sean F. McLoughlin
Investment Services Officer

Michael E. Mead
Director of Systems Liaison

Beth Ann Meehan
Mortgage Loan Officer

Carrie M. Moore
Branch Manager

Timothy C. Mori
Human Resources Operations Manager

Suzanne A. Morrice
Deposit Operations Officer

Craig J. Oliveira
Investment Officer

Mark D. Olsen
Information Systems Officer – Network

Bonnie C. O'Neill
Mortgage Loan Officer

Diane M. Pansire
Mortgage Loan Officer

Gene J. Parini
Compliance Officer

Kristin M. Perkins
Wealth Management Officer

Christopher R. Perry
Information Systems Officer – Network

Niles A. Peterson III
Loan Servicing Operations Risk Officer

Daniel J. Pulit
Mortgage Loan Officer

Brandon W. Raneó
Security Officer I

Lisa B. Reilly
Mortgage Loan Officer

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

Elaine M. Sweeney
Senior Talent Management Officer

Linda M. Vokey
Branch Operations Officer

Meryl L. Watson
Mortgage Loan Officer

Darin J. Weeks
Affordable Housing Specialist; Mortgage Loan Officer

Jonathan G. Wells
Mortgage Loan Officer

Bruce C. Williams
Mortgage Loan Officer



Cape Cod Healthcare blood drive at the Orleans Operations Center



Cape Cod Five night at the Cape Cod Baseball League – Falmouth Commodores game



Dorothy Savarese presents a \$50,000 grant from the Cape Cod Five Charitable Foundation to the Cape Cod Community College to support the Nursing and Allied Health Program



Cape Cod Five sponsored the Cape Cod Children's Museum Bowl-A-Thon

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



Back Row L-R: Daniel A. Wolf, Paul Rumul, Bruce D. Miller, James A. Peterson, John C. Dawley, Chester N. Lay
Front Row L-R: Katherine Fulham Parcels, Anne Bailey Berman, Paul E. Grover, Dorothy A. Savarese, Thomas M. Evans, Karen L. Gardner

CHAIRMAN

Dorothy A. Savarese

VICE CHAIRMAN

Thomas M. Evans

CLERK

Joel J. Brickman

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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
Christine L. Bruno
Lyle B. Butts
Douglas M. Cabral
Howard C. Cahoon, Jr.
Craig A. Canning
F. Timothy Carroll
Carl F. Cavossa, Jr.

Robert C. Chamberlain
Jay H. Coburn
Lynn Comandich
Geoghan Coogan
Paul Covell
Robert J. Crane, Jr.
Richard L. Curley
John C. Dawley *
Richard F. Delaney
Shawn DeLude
David H. Doherty
William A. Doherty, Jr.
Stephen L. Doyle
Michael A. Dunning
Charles E. Eastman, Jr.
Sheila O'Brien Egan
Thomas A. Eldredge

Thomas M. Evans * +
Diane Falla
John P. Farrell
Steven R. Fedele
Bonnie Forrester
Linda Barnes Gadkowski
Melinda S. Gallant
Karen L. Gardner *
Margaret A. Geist
Paul E. Grover * +
Frank J. Harrison
G. Howard Hayes
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William P. Hourihan, Jr.
Joseph C. Jasie
Christopher J. Joyce
Peter Karlson
Chester N. Lay *
James F. Leighton
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Geoffrey F. Lenk
William G. Litchfield
Robert E. Livingston
Alan R. Long
Nancy S. Lowery
James F. Lyons
J. Bruce MacGregor
Robert A. Maffei
George W. Malloy
Linda Ann Markham
Brian C. McGrath
Bruce D. Miller * +
Lida N. Miner
Carey M. Murphy
Lester J. Murphy, Jr.
Susan L. Nickerson
Virginia 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
Wayne D. Petty
Melissa D. Philbrick
John E. Pina
Jane Mello Pineau
Frederic B. Presbrey
Kurt E. Raber
John C. Ricotta
John A. Roberts III
Scott V. Robertson, Sr.
Mark H. Robinson
Paul Rumul *
Brett A. Sanidas
Dorothy A. Savarese * +
Judy Walden Scarafile
Lisa F. Sherman
Carol W. Sim
John P. Simison
Andrew L. Singer
Myer R. Singer
Patti Smith
Robert C. Smith
Lawrence O. Spaulding, Jr.
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Todd G. Thayer
James F. Trainor
Christopher J. Ward
Richard Waystack
John L. Whelan
Seth Wilkinson
Daniel A. Wolf *
William Zammer, Jr.
Benjamin E. Zehnder
George Zografos

* Indicates Trustee/Director
+ Indicates Executive Committee



Cape Cod Five sponsored ClamBQ! The Orleans Food and Music Festival



Cape Cod Five Mashpee branch employees all dressed up for Halloween



Cape Cod Five Harwich Port branch employees show their "Spring Training" spirit



A \$5,000 employee-voted grant presented to Helping Our Women in Provincetown

The Cape Cod Five Cents Savings Bank Charitable Foundation Trust



Cape Cod Five volunteers at the LoveLocal Fest at Aseleton Park on Hyannis Harbor



Cape Cod Five employees attend the Mass Bankers Association Women in Banking Conference



Cape Cod Five employees showing their Patriots pride



Martha's Vineyard Community Services ribbon cutting for the new Telemedicine Clinic

Executive Committee

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 Robert A. Talerman, *Vice Chairman*
 Matthew S. Burke, *Treasurer*
 Kristen M. Foresta, *Assistant Treasurer*
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Finance Committee

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 Melissa D. Philbrick
 Melanie J. Sabin
 Kate W. Weld



Dorothy Savarese with employees from the Cape Cod Five Nantucket team at Swim Across America



Cape Cod Five employees participating in the Seaside Le Mans – The Race for the Cape Cod Community



Cape Cod Five employees volunteering at the Veterans Day Breakfast at the Flying Bridge in Falmouth



Cape Cod Five Wellfleet branch hosts the Wellfleet Chamber Business After Hours



WE'RE LOOKING
FORWARD
TO HELPING
YOU

Banking Centers & ATMs

Brewster - 2745 Main St.
Centerville - 1620 Falmouth Rd.
Chatham - 548 Main St.
Dennis - 688 Main St. (off Route 134)
East Harwich - 129 Route 137
Eastham - 75 Brackett Rd.
Edgartown - Post Office Sq. (Spring 2018)
Falmouth - 668 Main St.
Harwich Port - 532 Main St.
Hyannis - 171 Falmouth Rd.
Mashpee - 10 North Market St.
Nantucket - Zero Main St.
112 Pleasant St.
Orleans - 97 Cranberry Hwy.
Sandwich - 85 Route 6A
Vineyard Haven - 412 State Rd.
Wareham - 10 Rosebrook Pl.
Wellfleet - 345 Main St.
Yarmouth - 514 Station Ave.

Additional ATM Locations

Barnstable Village - 3239 Main St.
North Falmouth - 580B N. Falmouth Hwy.
Yarmouthport - 918 Route 6A
Steamship Authority Terminals
Hyannis & Nantucket
Hy Line Terminal - Hyannis

Lending & Wealth Management Offices

By appointment only.
Marion - 163 Front St.
Plymouth - 6 Resnik Rd. (Spring 2018)
Plymouth - The Pinehills - One Village Green Dr.
Provincetown - 237 Commercial St.
Vineyard Haven - 13 Beach St. Ext.

Trust & Asset Management Office

Orleans - 20 West Rd.

Contact Us

Customer Service Center: 888-225-4636
customerservice@capecodfive.com

Location hours are available at
capecodfive.com/locations



Principal photography Kevin Brusie



CAPE
COD 5