

**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 FIDELITY MUTUAL HOLDING COMPANY, (Fidelity MHC), Leominster, Massachusetts, the mutual holding company for Fidelity Co-operative Bank, Leominster, Massachusetts. Mutual Bancorp is the mutual holding company of The Cape Cod Five Cents Savings Bank, Hyannis, Massachusetts. Upon consummation of the transaction, Mutual Bancorp would be the mutual holding company for both The Cape Cod Five Cents Savings Bank and Fidelity Co-operative 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 Tuesday, February 13, 2024, at 10:30 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](http://www.mass.gov/dob) by noon on Monday, February 12, 2024.

All comments concerning this petition must be filed with the Board at 1000 Washington Street, 10<sup>th</sup> Floor, Boston, Massachusetts 02110-6400 or via electronic mail to [dob.comments@mass.gov](mailto:dob.comments@mass.gov) by the close of business on Wednesday, February 21, 2024. The application and all communications relative to this matter are available by request at [dob.rao@mass.gov](mailto:dob.rao@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	)	