

# ANNUAL REPORT 2025

*Sharing Success*



**SOUTH SHORE  
BANK**

## FROM THE PRESIDENT

### 2025 ANNUAL REPORT

South Shore Bank continues its long-standing tradition as a premier mutual bank, dedicated to serving the ever-evolving needs of both consumers and businesses throughout our region. We prioritize building lasting relationships and delivering tailored financial solutions designed to support our clients at every stage of their personal and professional journeys.

Our commitment to innovation has enabled us to proactively address the unique needs of the communities we serve, ensuring that our Bank remains a trusted partner amid an ever-changing financial landscape.

At the core of our mission is a dedication to supporting our employees, clients, and the broader community.

That is why we invest in ongoing professional development for our staff, nurture meaningful client relationships, and actively participate in community initiatives that foster growth and opportunity.

These guiding principles shape our strategic direction, informing our decisions and setting a clear path for sustainable progress as we look to the future.

If you are reading this report, you are an integral part of who we are, whether as a valued client, committed employee, community partner, or someone considering how you might become part of our mutual success.

### 2025 OVERVIEW AND STRATEGIC PROGRESS

As we transitioned into 2025, South Shore Bank faced a complex financial landscape, including persistent margin compression, rising operational costs, and continued external pressures. Despite these challenges, our focus has remained clear — to deliver value to our clients and support to our community.

Following the successful affiliation with Dedham Savings under the Charlesbridge mutual holding company, we have leveraged expanded capital resources to strengthen our operations, enhance client services, and retain talented employees. The affiliation has enabled us to increase lending capacity, support larger projects, and continue to foster regional development.

### FINANCIAL PERFORMANCE

South Shore Bank achieved solid financial results, reflecting prudent management and strategic growth. Earnings remained robust, and total assets continued to rise, supported by increases in deposits, loans, and wealth management assets. Our commercial real estate and condominium association segments demonstrated sustained growth, and our wealth management team maintained a strong trajectory in assets under management. These achievements reflect our commitment to financial stability and responsible stewardship.

In 2025, South Shore Bank posted earnings of \$15.92 million or a 0.67% return on average assets (ROA). Total assets increased \$221 million, rising from \$2.24 billion to \$2.46 billion. Total deposits increased \$177 million or 9%; and loans increased \$100 million or 6%.

Highlights of this growth come from the commercial real estate and condominium association segments, which increased 4% and 3%, respectively.



**James M. Dunphy**

*President and Chief Executive Officer*

### TABLE OF CONTENTS

- 2 Letter from the President & Pillar Award
- 4 Our Commitment as a Mutual Bank & Bank Services
- 5 Sharing Success & New Express Business Loans
- 6 Consolidated Balance Sheets
- 7 Consolidated Statements of Net Income
- 8 Financial Overview 2025
- 9 Community Engagement
- 10 Executive Management & Board of Directors
- 11 Brand Manifesto
- 12 Wealth Management, Banking Center Locations & Full Deposit Insurance

# Pillar Award



The South Shore Bank Pillar Award is presented to an employee who best exemplifies our three brand pillars: We Nurture Valuable Connections; We Serve As A Knowledgeable Resource; We Act As A Positive Catalyst. The award is peer-nominated and determined by a committee of Managers.



## OPERATIONAL INVESTMENTS AND INITIATIVES

South Shore Bank made substantial investments in its operational infrastructure during 2025, notably implementing upgrades to our core operating system and both online and mobile banking platforms. While the transition to these new platforms presented challenges for some clients, it strategically positions the Bank to deliver timely enhancements to banking services and strengthen fraud protection capabilities moving forward.

The enhanced platforms provide clients with advanced tools and robust security features, ensuring safe and secure financial transactions. Our digital team has proactively encouraged broader adoption of these resources, with a special focus on business solutions including Positive Pay.

Additionally, the Bank continued to invest in human capital by expanding expertise in Information Technology, Fraud Prevention, Treasury Management, Operations, and Wealth Management.

Ongoing client education remains a top priority as we address emerging and evolving threats from cybercrime and fraud. Our commitment extends to providing clients with timely information, resources, and guidance to help them recognize and respond to suspicious activities.

Through regular communications, educational tools, and digital security tips, we empower clients to protect their accounts and personal information. By proactively raising awareness and sharing best practices, South Shore Bank ensures that our clients are equipped to navigate the increasingly complex landscape of financial security.

This emphasis on education is a critical component of safeguarding client assets and maintaining trust in our banking services.

## COMMUNITY ENGAGEMENT AND EMPLOYEE DEVELOPMENT

South Shore Bank remains deeply committed to community engagement, partnering with over 109 organizations through volunteering, donations, and sponsorships. Our employees contributed more than 1,105 hours to local non-profits, addressing critical issues including food insecurity, housing, health, workforce development, youth sports, and arts and culture. High employee-retention rates and numerous promotions reflect our dedication to fostering a positive workplace and attracting new talent. These efforts drive innovation and enhance client experience.

## CLIENT RELATIONSHIPS AND DEPOSIT SECURITY

We continue to build lasting relationships with our clients, maintaining high retention rates and welcoming new consumer and business clients. Multi-generational families trust us for their banking needs, and our diverse client base is a testament to our reputation for reliability and service. As a well-capitalized mutual bank, we assure our clients that all deposits are fully insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000, with additional coverage provided by the Depositors Insurance Fund (DIF) for deposits exceeding the FDIC limit. DIF insurance is only available to savings banks within the Commonwealth of Massachusetts. As members of the DIF, we can assure our clients that their deposits are secure.

## LOOKING FORWARD

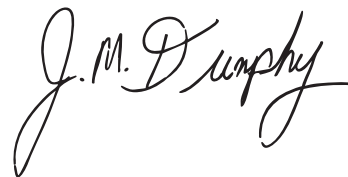
We anticipate ongoing challenges, including market volatility and cost pressures, which are influenced by broader economic factors and evolving industry trends. Navigating these uncertainties will require adaptability and a forward-thinking approach. However, South Shore Bank is well-positioned to manage these

dynamics effectively due to our strong management team, whose expertise and vision guide our strategic direction. Our dedicated employees play a crucial role in executing our mission, consistently delivering exceptional service and demonstrating commitment to our clients and community.

The continued trust of our clients and community serves as the foundation for our resilience and growth, reinforcing our reputation as a reliable financial partner. Our strategic investments in technology, human capital, and operational enhancements ensure that we remain agile and responsive to changing needs. By prioritizing mutual success, fostering innovation, and maintaining rigorous standards of excellence, we are confident that these efforts will drive our progress throughout the coming year, enabling us to overcome obstacles and seize new opportunities.

On behalf of South Shore Bank, I extend my gratitude to our clients, community partners, and Board for their support. It is through your engagement that we continue to grow and make a positive impact. Your partnership allows us to uphold our values, pursue ambitious goals, and deliver innovative solutions that meet the evolving needs of our clients.

We remain committed to fostering strong relationships, supporting community initiatives, and driving meaningful progress in our region. Thank you for your continued confidence in South Shore Bank.



**James M. Dunphy**

*President and Chief Executive Officer*

In 2025, the honor was given to Karen Peddell, Retail Operations and Service Coach, who has dedicated 39 years of service to the Bank. Karen was commended for her adaptability, ability to inspire colleagues, commitment to community service, and consistent focus on client needs.

## BANKING CENTERS

13

LOCATIONS

+2

STAND-ALONE  
FACE2FACE® LOCATIONS

# OUR COMMITMENT AS A MUTUAL BANK

## Community Impact

When you place your trust in a Mutual Bank, you gain its commitment to making a tangible impact within its community. Mutual Banks support local businesses, non-profits, and community organizations that are working to help our region thrive. This is what motivates Mutual Banks and constitutes our very purpose: to serve the best interests of our community.

## Rooted Purpose

South Shore Bank's purpose has been deeply rooted for more than 180 years. We believe the most valuable and enduring success is success that is shared with those around us. Together, we work to help our people, clients, and communities build shared success.

## Long-Term Decision Making

As a Mutual Bank, we can make prudent long-term decisions without being constrained by shareholder demands. Our local management team is committed to addressing the needs of the community rather than prioritizing investor interests.

## Responsibility to Stakeholders

We have a responsibility to be a good partner to our clients, the people we employ throughout the South Shore, and the communities we serve.

## South Shore Bank Services

We get that everyone's banking needs are different. That's why we offer a variety of products and services to meet both individual and business needs. Our locally based team is here to help guide you toward your goals and make it convenient for you to do your banking from the comfort of your own home, your locally-based office, or wherever you may be.



### Commercial Lending

- Local senior management team who knows and understands the economic landscape and our community.
- Access to senior decision-makers.
- Hands-on, personalized client service with a committed team approach supporting your business.



### Business Banking

- Customized Treasury Solutions that fit individualized business needs, reduce administrative costs, and make banking more efficient.
- Fraud Prevention including Positive Pay and ACH filters and blocks.
- Sophisticated online and mobile banking with 24/7 access.
- Offering the best solution for merchant and payment services.



### Specialty Banking

- Government Banking
  - Customized solutions at a competitive interest rate to fulfill the needs of our Government Banking clients.
  - Products designed specifically for Government Banking clients.
  - Government Banking Treasury Management services
- Community Association Banking
  - Viable financing options for condominium communities.
  - Condominium Loans with flexible terms up to 30 years based on scope of the project.

- Deposit products customized for Community Associations, including Checking and Money Market accounts and tools to help with the collection of monthly condominium fees.

### Nonprofit Banking

- Checking accounts for nonprofit organizations
- Competitive interest rates on Money Market accounts and CDs
- Loans and lines of credit to support your organization's credit needs
- A full suite of Treasury Management services to help manage and protect your cash efficiently



### Consumer Banking

- Personalized service at convenient locations, extended hours via virtual FACE2FACE® services, and a local Client Information Center with Digital Banking Advisors.
- Online and mobile banking tools to keep your money with you wherever you go, so you can have convenient, secure access to your money, anywhere, anytime.
- A comprehensive range of banking solutions for saving, earning, and managing money.



### Mortgage Lending

- Mortgage options are offered through an arrangement with our affiliate bank, Dedham Savings.
- Fixed- and adjustable-rate options, jumbo mortgages, first-time home buyer loans, and refinancing.
  - Home equity loans and lines of credit and home improvement loans.
  - Many down payment assistance programs and special options for first-time home buyers.



# Sharing Success

## John Boyajian, the founder of Boyajian, Inc., discusses his experience with South Shore Bank.

“We felt as though communication and relationships were important to the Bank and that went a long way for us. From the moment we met with Stephen DiPrete, we knew this was the Bank we wanted to work with, and we felt that there was a vibe that matched the energy of our business. We’re able to efficiently do all the banking transactions we need; however, what really impressed us was the personal nature of this relationship.

“There’s always someone to talk to. It doesn’t just feel like a back and forth of funds when it comes to working with South Shore Bank. We’re able to converse with the Bank on a regular basis and we feel as they go above and beyond caring about our

business’s success. As the technology at the Bank changes, they’ve been helpful with guiding us through these transitions and we have ultimately found these updates to be a positive thing.

“Many years ago, I said to my wife that I didn’t care about being the biggest, but I wanted to be the best. I think you have to have that attitude in order to find that quality and maintain it. We found that same essence in the relationship that we have with South Shore Bank.”

*Boyajian Inc. has been proudly family-owned and operated since its founding in 1980 by John Boyajian. With over four decades of experience, they’ve built a reputation for quality, innovation, and authenticity in gourmet oils, vinegars and flavorings. Their long-standing commitment to excellence continues to guide everything they do.*

[Boyajianinc.com](http://Boyajianinc.com)

*Pictured John Boyajian, founder of Boyajian, Inc. and Stephen DiPrete, Chief Commercial Banking Officer, South Shore Bank. Watch the full interview at [southshorebank.com/clients](http://southshorebank.com/clients)*

## NEW EXPRESS BUSINESS LOANS



South Shore introduced a streamlined Express Business Loan application tailored to the evolving needs of small business clients. Through an efficient online application that can be completed in as little as five minutes, eligible businesses may apply for loans ranging from \$25,000 to \$100,000. This new offer underscores the Bank’s commitment to providing accessible, efficient, and supportive financial solutions for businesses throughout our region.

Leveraging advanced digital platforms, we deliver a user-friendly experience for our clients. Our dedicated team of business bankers is also available to guide businesses through the Bank’s comprehensive suite of solutions, ensuring that each client receives personalized support. This launch represents another step forward in expanding our portfolio of business products and services, further enhancing the value we provide to the businesses and communities we serve.



**CONSOLIDATED BALANCE SHEETS** (Unaudited)

December 31, 2025 and 2024 (Dollars in thousands)

ASSETS	2025	2024
Cash and due from banks	\$ 4,288	\$ 4,366
Interest-bearing deposits	192,867	93,200
<b>Total cash and cash equivalents</b>	<b>197,155</b>	<b>97,566</b>
Securities available for sale, at fair value	548,029	532,443
Federal Home Loan Bank stock, at cost	2,764	2,303
Other investments	676	676
Loans, net of allowance for credit losses of \$15,286 and \$15,145	1,636,835	1,537,315
Premises and equipment, net	13,121	13,600
Accrued interest receivable	6,780	6,621
Bank-owned life insurance	26,715	25,955
Deferred income taxes, net	10,949	9,682
Goodwill	6,659	6,659
Other assets	15,143	10,740
<b>Total assets</b>	<b>\$ 2,464,826</b>	<b>\$ 2,243,560</b>

LIABILITIES		
Deposits	\$ 2,158,769	\$ 1,981,779
Borrowings	36,280	30,105
Mortgagors' escrow accounts	4,087	4,037
Accrued expenses and other liabilities	28,318	17,589
<b>Total liabilities</b>	<b>\$ 2,227,454</b>	<b>\$ 2,033,510</b>

SURPLUS		
Undivided profits	\$ 251,018	\$ 235,786
Accumulated other comprehensive income/(loss)	(13,646)	(25,736)
<b>Total surplus</b>	<b>\$ 237,372</b>	<b>\$ 210,050</b>

<b>Total liabilities and surplus</b>	<b>\$ 2,464,826</b>	<b>\$ 2,243,560</b>
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# CONSOLIDATED STATEMENTS OF NET INCOME (Unaudited)

Years Ended December 31, 2025 and 2024 (Dollars in thousands)

INTEREST AND DIVIDEND INCOME	2025	2024
Loans	\$ 83,870	\$ 76,538
Securities	20,532	20,352
Other	7,904	6,516
<b>Total interest and dividend income</b>	<b>\$ 112,306</b>	<b>\$ 103,406</b>

INTEREST EXPENSE		
Deposits	\$ 46,811	\$ 44,162
Borrowings	1,126	797
<b>Total interest expense</b>	<b>\$ 47,937</b>	<b>\$ 44,959</b>

Net interest income	\$ 64,369	\$ 58,447
Provision for credit losses	319	62
<b>Net interest income after provision for credit losses</b>	<b>\$ 64,050</b>	<b>\$ 58,385</b>

NONINTEREST INCOME		
Customer service fees	\$ 2,010	\$ 2,117
Mortgage banking income	88	19
Realized gain (loss) on sales of securities, net	(19)	(374)
Unrealized gain (loss) on marketable equity securities	96	(0)
Income on bank-owned life insurance	729	422
Income from other investments	145	89
ATM and interchange fees	2,152	2,059
Other	2,736	1,701
<b>Total noninterest income</b>	<b>\$ 7,937</b>	<b>\$ 6,033</b>

NONINTEREST EXPENSE		
Salaries and employee benefits	\$ 31,949	\$ 30,206
Occupancy and equipment	3,849	4,037
Data processing	7,535	7,078
Professional fees	1,808	1,470
Advertising	1,097	1,902
Deposit insurance	1,176	1,353
Other	4,420	7,627
<b>Total noninterest expense</b>	<b>\$ 51,834</b>	<b>\$ 53,673</b>

Income before income taxes	20,153	10,745
Provision for income taxes	4,231	2,321
<b>Net income</b>	<b>\$ 15,922</b>	<b>\$ 8,424</b>

# Financial Overview

South Shore Bank evaluates our financial condition and operating results using measurements that include net income, return on assets, asset quality indicators, capital ratios, growth rates, and others.

Net income for the year ended December 31, 2025, was \$15.9 million, representing a return on assets of 0.67%, as compared to \$8.4 million or 0.38% for the year ended December 31, 2024. Full-year 2024 net income reflected nearly \$4.9 million in one-time expenses, including certain contract termination charges associated with our core banking system conversion.

Net interest margin and related dollars — the Bank's primary revenue source - saw expansion as funding costs declined, with margin increasing from 2.68% to 2.83% for the year. Net interest income for the year increased from \$58.4 million to \$64.1 million.

Asset quality remains stable with low levels of delinquency and non-performing loans, and limited provisions for credit losses.

The Bank's non-interest income is derived from service and transaction fees and revenue from wealth management operations. Revenue from wealth management amounted to \$1.3 million, a 8% increase from the previous year, on assets under management of \$257 million.

Non-interest expense amounted to \$51.8 million, a decrease of \$1.8 million from 2024, attributable to 2024's \$3.0 million of one-time charges noted above, primarily offset by an increase in compensation and benefits of \$1.7 million.

Total assets grew to \$2.46 billion as of December 31, 2025, an increase of \$221.3 million or 9.9% from the previous year-end. Growth was driven by an increase in loans of \$99.7 million

or 6.4%, with much of the lending in the commercial loan segments — real estate, construction, and condominium associations.

The Bank purchases residential mortgages originated by our affiliate bank, Dedham Savings, with more than \$50 million in residential loan purchases from Dedham Savings through December 31, 2025.

Asset growth was funded by an increase of \$177.0 million or 8.9% in deposits, with growth balanced between savings, Money Market, and Certificates of Deposits.

South Shore Bank remains a well-capitalized institution, with a leverage ratio of 10.42% - up from 10.36% at the previous year end. Risk-based capital of 15.05% is slightly down from last year's 15.20% as on-balance sheet liquidity was deployed into loans.

TOTAL ASSETS  
**\$2.46**  
 BILLION

TOTAL DEPOSITS  
**\$2.16**  
 BILLION

TOTAL LOANS  
**\$1.64**  
 BILLION

# 2025 Community Engagement

WE GAVE BACK:

## \$417,550

Over 109 charitable contributions and events equaling \$417,550

## 1,105 HOURS

Employee volunteering 1,105 hours



### Youth Sports Arts and Culture

- ➔ South Shore YMCA
- ➔ Rodman for Kids
- ➔ South Shore Conservatory



### Food Insecurity, Housing and Health

- ➔ Weymouth Food Pantry
- ➔ South Shore Health System
- ➔ NeighborWorks

### Workforce Development

- ➔ Father Bill's and MainSpring
- ➔ Boston Chinatown Neighborhood Center
- ➔ Friendship Home
- ➔ Road to Responsibility



### Corporate Citizenship Awards

We're proud to share that South Shore Bank has once again been recognized by the Boston Business Journal as one of Massachusetts's top corporate charitable contributors. This annual program showcases the philanthropic efforts of companies throughout the state, and this honor emphasizes South Shore Bank's role in helping our community thrive.

## Leadership Programs

Leadership South Shore was founded in 2016 by South Shore Bank, in partnership with the South Shore Chamber of Commerce. Building on this success, Leadership Metro South was launched in 2023 in collaboration with the Metro South Chamber of Commerce, graduating its inaugural cohort in September 2024. Both programs welcome participants from a growing and diverse pool of applicants, guiding them through a yearlong, immersive curriculum designed to foster transformative leadership within the community.

Our thoughtfully designed programs address regional challenges and opportunities using expert panel discussions, on-site visits, engaging presentations, focus groups, interactive training sessions, and other innovative experiential activities. To date, we are proud to have graduated more than 150 proactive leaders. These graduates utilize the knowledge and connections gained to actively contribute to their communities — driving positive change throughout our region, its businesses, and its residents.

This initiative reflects the Bank's commitment to empowering local leaders and strengthening the community. By investing in leadership development, we help drive sustainable growth and innovation in the region. Supporting these programs enables South Shore Bank to foster strong partnerships, enhance civic engagement, and ensure that the businesses and residents of the South Shore have the resources and guidance needed to thrive. This dedication reinforces the bank's role as a trusted member of the community, dedicated to shaping a vibrant and resilient future for all.



## Executive Management



**James M. Dunphy**  
*Chief Executive  
Officer*



**Jane Bowman**  
*Chief Marketing  
Officer*



**Dan Brennan**  
*Chief Financial  
Officer*



**Victoria Graves**  
*Chief Information  
Officer*



**Stephen DiPrete**  
*Chief Commercial  
Banking Officer*



**John Huether**  
*Chief Risk Officer*



**Dan Picha**  
*Chief Banking  
Operations Officer*



**Victoria Kane**  
*Chief People  
Officer*

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## South Shore Bank Board of Directors

Michael J. Sheehan, Chair  
Suzanne Andrade  
Daniel M. Andrea  
Peter G. Brown  
Jeanean Davis-Street

James M. Dunphy  
James N. Hajjar  
Frank A. Marinelli  
Marisa A. O'Dwyer  
Joseph C. Sullivan

With the combined Charlesbridge Holding Company, Dedham Savings and South Shore Bank work together at the holding company level while continuing to operate each bank independently. This partnership positions the banks well for the future to grow and deliver the products and services clients need, in the local way they expect, for many years to come. Departments that have combined under Charlesbridge to support affiliate banks include: Accounting, Audit, BSA/AML, Business Intelligence, Compliance, Consumer Banking, Administration, Deposit Operations, Digital Banking, Facilities, Human Resources, Information Security, Information Technology, Loan Operations & Servicing, Product Management, Risk Management, and Training

# Our Brand Manifesto: The Soul of Our Brand

As people, we seek togetherness.

We find comfort in connection.

That's what transforms time spent into moments remembered.

But the snapshots of our lives aren't static, because life doesn't stand still.

It moves. It changes. Again and again. Evolving as we grow.

There are always surprises. And new opportunities.

And new people to help shape our journey and share it with.

It's in these shared experiences we find what matters.

And what it means to truly succeed in life.

It's where we discover that it isn't about how much you make  
or how much you save.

Success is about something else.

It's about leaving a mark.

Being a part of a community.

Believing in it. Wanting it to thrive.

It's about inspiring others and having them inspire you.

The moments where success is shared.

That's where we are.

That's where we always will be.

## Wealth Management

For more than twenty years, our Wealth Management division has established meaningful relationships with clients, committed to helping them achieve their financial goals. Our seasoned team collectively possesses over a century of industry experience and currently manages over \$260 million in assets. We provide a comprehensive suite of investment products and services comparable to those offered by national institutions, complemented by the personalized attention and specialized expertise unique to a local organization.

Kathryn (Kate) Hersey, CFA, MBA, has joined as Head of Wealth Management and Chief Investment Officer, highlighting the value we place on robust wealth management services. Hersey leads the wealth and investment advisory teams, setting strategic direction and promoting client-focused growth initiatives.



Hersey has extensive expertise in investment strategy and risk management, backed by years of overseeing client portfolios. This experience has led to significant asset growth, and Hersey has also co-managed both Sustainable Investing and Equity Income Portfolios.

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. South Shore Bank and the Investment Center at South Shore Bank are not registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using the Investment Center at South Shore Bank and may also be employees of South Shore Bank. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, South Shore Bank or the Investment Center at South Shore Bank. Securities and insurance offered through LPL or its affiliates are Not Insured by FDIC or Any Other Government Agency, Not Bank Guaranteed, Not Bank Deposits or Obligations, May Lose Value

## Banking Center Locations

### Braintree

372 Washington Street\*  
1010 Washington Street  
781.682.3702

### Brockton

1280 Belmont Street  
781.682.3707

### East Bridgewater

225 Bedford Street  
781.682.3709

### Hanover

283 Columbia Road  
781.682.3721

### Hingham

99 South Street  
781.682.3723

### Norwell

400 Washington Street  
781.682.3731

### Quincy

699 Hancock Street  
781.682.3748

370 Quincy Avenue  
781.682.3719

### Stoughton

1538 Turnpike Street  
781.682.3747

### Weymouth

650 Middle Street  
781.682.3742

1530 Main Street  
781.682.3735

295 Washington Street  
781.682.3725

383 Bridge Street  
781.682.3728

1515 Commercial Street\*

\*FACE2FACE and Drive-thru ATM only

## Full Deposit Insurance

We understand the importance of protecting your assets.

As a member of both the Federal Deposit Insurance Corporation (FDIC) and the Depositors Insurance Fund (DIF), South Shore Bank provides full insurance for its clients' deposits and accrued interest without limit or exception.



Each depositor is insured by the FDIC to at least \$250,000.  
All deposits above the FDIC insurance amount are insured by the Depositors Insurance Fund (DIF).



All deposits above the FDIC insurance amount are insured by the Depositors Insurance Fund (DIF).  
DIF insurance is only available to member savings banks within the Commonwealth of Massachusetts.

