



**Federal Deposit Insurance Corporation**

550 17th Street NW, Washington, D.C. 20429-9990

Division of Supervision and Consumer Protection

**VIA FACSIMILE AND BY CERTIFIED MAIL RETURN RECEIPT REQUESTED**

Board of Trustees  
Chicopee Savings Bank  
70 Center Street  
Chicopee, Massachusetts 01013

Dear Members of the Board:

The notice of intent to convert from mutual-to-stock form filed on behalf of Chicopee Savings Bank, Chicopee, Massachusetts, has been reviewed by the Federal Deposit Insurance Corporation (FDIC) pursuant to the FDIC's regulations at 12 C.F.R. Sections 303.163 and 333.4. Based on the information provided and representations made, the FDIC poses no objection to the proposed conversion transaction.

Please notify our Boston Area Office in writing when the proposed transaction has been consummated.

Sincerely,

/S/

John M. Lane  
Deputy Director

Enclosure

cc: Sean P. Kehoe, Esquire  
Muldoon Murphy & Aguggia LLP  
5101 Wisconsin Avenue, N.W.  
Washington, D.C. 20016

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