



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

Lawrence M. F. Spaccasi, Esquire
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