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**The Commonwealth of Massachusetts**  
DIVISION OF BANKS AND LOAN AGENCIES



**ANNUAL REPORT**  
of the  
**COMMISSIONER OF BANKS**  
for the  
**Year Ending June 30, 1956**

**SECTION B**  
Relating to  
**CREDIT UNIONS**



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**The Commonwealth of Massachusetts**

**DIVISION OF BANKS AND LOAN AGENCIES**

109 STATE HOUSE, BOSTON

*Commissioner of Banks*

CHARLES P. HOWARD

*Deputy Commissioner of Banks*

DANIEL J. O'CONNOR

*Director of Credit Union Examinations*

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## The Commonwealth of Massachusetts

OFFICE OF THE COMMISSIONER OF BANKS  
STATE HOUSE, BOSTON, MASSACHUSETTS  
October 1, 1956

*To the Honorable Senate and House of Representatives  
of the Commonwealth of Massachusetts:*

Pursuant to the provisions of General Laws, Chapter 167, Section 9, as amended by Section 1 of Chapter 592 of the Acts of 1949, I have the honor of submitting to you herewith the annual report of the Commissioner of Banks relating to Credit Unions for the year ending June 30, 1956.

In accordance with the amended provisions of the above mentioned statute, a report will be rendered each year embracing a review of pertinent facts, figures and conditions pertaining to all institutions under the supervision of this department. This report will cover a calendar year.

In addition, reports pertaining to particular types of supervised institutions will be submitted each year. These reports, which include statements of condition and miscellaneous statistical data relating to the institutions individually and collectively, will cover yearly periods ending in the months indicated in the following table:

Co-operative Banks and Savings and Loan Associations	April
Credit Unions	June
Savings Banks and Institutions for Savings	October
Trust Companies and Certain Other Financial Institutions	December

Respectfully

CHARLES P. HOWARD  
*Commissioner of Banks*

## CREDIT UNIONS

The statistical information provided in the following review and in supporting schedules and composite statements, relates to the twelve months period from July 1, 1955 to June 30, 1956, inclusive.

During the period ending June 30, 1956, ten new credit unions began business and five entered into liquidation. This turnover represents a normal situation with respect to these corporations whose operations are primarily on a local level and accordingly are subject to local influences which have a definite bearing on the possibilities of growth and development.

The following facts and figures present highlights of the composite financial condition of the credit unions on June 30, 1956 and changes effective during the previous twelve months period.

### Total Assets

On June 30, 1956 the 479 credit unions in operation had total assets of \$143,223,872 which represents an increase of \$14,102,547 or 10.92% over the figure of June 30, 1955.

### Personal Loans

Personal loans to members which represent a major phase of the operations and objectives of credit unions chartered by the Commonwealth, continued the upward trend of prior years as the unsecured and partially secured classification rose approximately \$2,754,271 to the present outstanding balance of \$35,163,042 and the secured group increased \$2,471,691 to \$15,939,499. Together these two classifications comprise 35.68% of total assets at the present time.

### Real Estate Loans

Holdings in real estate loans secured by first mortgages also continue to expand. The present outstanding balance of \$42,136,715 representing 29.42% of total assets reflects an increase of \$5,700,017 for the twelve months period.

### Investments in Bonds and Notes

Investments in bonds and notes, most of which are in U. S. Government obligations, decreased \$488,148 during the year, but the present book value of \$12,810,781 or 8.94% of total assets continues to represent a substantial segment of these assets.

### Other Investments

During the current twelve months period, holding in shares of co-operative banks increased \$607,151 to a present total of \$14,956,339 and deposits in savings banks and in savings departments of trust companies and national banks increased \$296,297 to a outstanding balance of \$6,293,449. Investments in bank stocks increased \$581,097 to a total book figure of \$3,049,689 during the same period.

### Cash on Hand and Due from Depository Banks

Uninvested assets represented by cash on hand and balances due from depository banks subject to check, increased \$1,567,989 during the year and the present combined total of \$9,097,945 equals 6.35% of total assets.

### Shares and Deposits

Outstanding share capital increased \$11,863,907 or 11.56% during the year to a present balance of \$114,487,955 which is held by 386,984 members. Deposits including club accounts, rose \$789,411 to a total of \$10,833,275.

### Capital Reserves

Reserves available for shrinkage and loss, as represented by the guaranty fund, undivided earnings, and the reserve fund, increased \$1,386,592 during the period and the present combined total of \$13,668,000 represents 9.54% of total assets.

CREDIT UNIONS WHICH COMMENCED BUSINESS BETWEEN  
JULY 1, 1955 AND JUNE 30, 1956, INCLUSIVE

Date Business Commenced	Name	Location
Aug. 8, 1955	Produce Terminal Credit Union	Boston
Sept. 14, 1955	Greek Community Credit Union	Lynn
Oct. 6, 1955	Powers Paper Employees Credit Union	Springfield
Nov. 1, 1955	Bakers' Local #45 Credit Union	Boston
Nov. 21, 1955	Wales Mfg. Co. Employees Credit Union	Boston
Dec. 6, 1955	Commercial Travelers Credit Union	Boston
April 17, 1956	Local 801 Credit Union	Boston
May 16, 1956	Sharon Credit Union	Sharon
May 24, 1956	Easincro Employees Credit Union	Newton
June 27, 1956	Lodding Employees Credit Union	Worcester

CREDIT UNIONS IN LIQUIDATION  
BETWEEN JULY 1, 1955 AND JUNE 30, 1956, INCLUSIVE

- Fall River Textile Workers' Credit Union, Fall River\*.
- Fraternal Credit Union, Boston.
- Friend Street Credit Union, Boston.
- Graphic Arts Credit Union, Boston\*.
- Hotel Employees Credit Union, Boston.
- Jordan's Credit Union, Boston\*.
- Local 254 Credit Union, Boston.
- Lowell Bleachery Credit Union, Lowell.
- Medford Consumers Credit Union, Medford.
- Neburn Credit Union, Boston\*.
- Nenco Credit Union, Leominster.
- Northampton Hosiery Workers' Credit Union, Northampton\*.
- Pyramid Credit Union, Boston.
- Sanapak Employees Credit Union, Wheelwright.
- Weavers Progressive Credit Union, Fall River.

\*Commenced liquidation during the period covered by this report.

LEGISLATION ENACTED RELATING TO CREDIT UNIONS  
ACTS OF 1955

Chapter	Amendments to:	Description
432, s. 11	G.L., C. 171, s. 15	Changing the reference to a section in the law relating to bonds of officers of savings banks which applies to bonds of officers of credit unions.
631	G.L., C. 154, s. 8	Authorizing pay roll deductions from wages and salaries for credit union deposits or repayment of credit union loans.

ACTS OF 1956

33	G.L., C. 171, s. 17	Deleting the words "pass books" and substituting in place thereof the words "share and other accounts" in the section of the law relating to verification.
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91	G.L., C. 171, s. 24	Increasing from twenty-five hundred dollars to thirty-five hundred dollars the maximum amount that may be loaned to a borrower on fully secured loans by credit unions having assets of one hundred thousand dollars or more.
92	G.L., C. 183, s. 28A	Authorizing loans for improvements of real estate which shall be equally secured with and have the same priority as the original indebtedness.
126	G.L., C. 171 s. 16	Authorizing the board of directors to elect a member of the credit union as an honorary president.
144	G.L., C. 149, s. 178B	Clarifying the law relative to payroll deductions from wages and salaries of district and municipal employees.
204	G.L., C. 167, s. 51A (New)	Authorizing credit unions and certain other banking institutions to sell or assign mortgages to Federal National Mortgage Association and to purchase stock therein.
297	G.L., C. 266, s. 53A	Making it a criminal offense to loan funds of a bank when the assets of the borrower are known to be less than all his liabilities unless such a loan is adequately secured or is necessary for the protection of existing loans.

#### RULES AND REGULATIONS

The Commissioner of Banks promulgated no rules and regulations relating to credit unions during the period beginning July 1, 1955 and ending June 30, 1956.

#### CENTRAL CREDIT UNION FUND, INC.

The aggregate assets of this corporation which under the provisions of statute (Chapter 216, Acts of 1932 as amended), is owned and administered by those Massachusetts credit unions who voluntarily become members, amounted to \$831,241.04 at the close of business on June 30, 1956. The capital of the corporation is derived from the sale of shares to its members, and together with undistributed earnings, it provides a reserve fund which is available to the member credit unions through the medium of secured or unsecured loans, for temporary liquidity requirements. Under the statutes, the corporation may also borrow for the purpose of augmenting the reserve fund.

A detailed statement of condition of this corporation appears elsewhere in this report.

LIST OF CREDIT UNIONS  
ARRANGED ALPHABETICALLY BY CITIES AND TOWNS,  
SHOWING PRINCIPAL ASSETS AND LIABILITIES, DIVIDENDS,  
INTEREST PAID, AND OTHER INFORMATION  
AS OF JUNE 30, 1956

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
ACTON	\$	\$	\$	\$	\$	\$	\$
T. I. C. Employees	20,085	-	5,400	3,672	-	105	29,262
ACUSHNET							
Aoushnet Process Employees	31,863	-	222,137	578	-	-	254,578
AMESBURY							
Amesbury Franco-American	120,918	317,936	50,883	57,593	16,362	3,055	566,747
ASHLAND							
Fenwal	23,922	-	111,994	4,182	-	273	140,351
Wateco	15,329	-	89,600	28,285	-	1,972	135,088
ATHOL							
Athol	827,784	1,922,096	542,516	135,160	-	7,545	3,235,101
ATTLEBORO							
Attleboro	58,520	721	12,180	17,987	-	24	89,432
Sisalkraft	44,823	29,710	75,185	12,760	-	-	162,478
AUBURN							
Worcester Rendering Employees	3,082	-	536	291	-	6	3,915
BARRE							
Barwooloo	55,671	64,242	100,558	11,785	-	405	232,661
BEVERLY							
Beverly Investment	25,612	-	20,681	6,982	-	25	53,300
Beverly Municipal	48,147	-	27,249	3,487	-	160	79,033
BILLERICA							
Lowell Rendering Employees	8,314	-	5	3,677	-	-	11,996
BOSTON							
Allis-Chalmers	80,555	-	27,600	25,930	-	528	134,513
Alpha	6,093	-	30,343	1,320	-	40	37,796
American Chapels	163,291	-	207,842	3,536	-	364	375,033
Amlicco	37,237	-	28,844	13,352	-	-	79,433
Armour Berkeley Street	18,956	-	38,038	8,745	-	142	65,881
Armour Clinton Market	6,954	-	64	824	-	-	7,842
Armour Leather	1,885	-	-	387	-	-	2,272
B. C. G. Employees	395,425	-	106,458	24,408	-	123	526,414
Bakers' Local #45	8,207	-	-	2,495	-	33	10,735
Bellevue	533	-	39	332	-	77	981
Ber Ditcherter	14,988	-	-	8,289	-	-	23,277

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Interest on Deposits	Members	Borrowers	Operating Expense
\$	\$	\$	\$	\$					\$
21,201	-	5,080	2,750	231	3 1/2	-	178	84	822
233,720	-	-	20,828	30	3	-	775	161	180
432,598	67,765	10,556	45,163	10,665	4	3	1,249	511	5,944
130,252	-	-	10,051	48	5 1/2	-	462	141	372
122,102	-	-	12,981	3	2 1/2	-	765	168	2,060
2,857,892	-	93,794	252,629	30,786	3 3/4	-	5,214	1,883	39,101
79,913	508	-	8,894	117	2 1/2	1/2	967	386	3,531
145,611	-	-	13,444	3,423	5	-	311	114	663
2,930	-	-	970	15	3	-	38	22	84
210,275	-	-	20,558	1,828	4	-	423	163	-
23,652	9,988	-	19,616	44	5	1	208	54	1,521
71,348	-	-	7,654	31	4 1/2	-	286	166	1,313
10,439	-	-	1,556	1	4	-	87	52	217
124,925	-	-	9,319	269	3	-	651	341	2,452
35,751	-	754	1,288	3	3	-	219	49	530
329,292	-	9,039	36,084	618	4	-	911	473	10,148
68,257	-	-	11,057	119	3	-	517	186	1,184
49,376	-	10,228	6,198	79	3 3/4	-	221	81	906
6,246	-	-	1,593	3	2 1/2	-	85	47	367
1,568	-	-	704	-	3	-	27	12	82
405,038	-	-	118,722	2,654	3.6	-	1,803	1,100	12,508
10,076	-	469	158	32	-	-	119	56	750
192	-	-	789	-	-	-	29	4	47
19,190	-	-	4,080	7	3 1/2	-	96	57	750

LOCATION AND NAME (Words "Credit Unions" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
BOSTON (Continued)	\$	\$	\$	\$	\$	\$	\$
B I H Employees	31,646	-	56,322	9,273	-	457	97,698
Blue Hill	534,034	1,923,624	1,438,758	65,575	-	13,015	3,975,008
Borisaver	39,407	-	13,000	3,993	-	153	56,553
Boston American Composing Room	12,263	-	500	3,717	-	-	16,480
Boston Arbeiter Ring	38,564	-	7,000	3,310	-	-	48,874
Boston & Albany Employees Boston & Maine Railroad Employees	1,375,514	323,894	783,014	190,591	-	2,257	2,675,270
Boston Edison Employees	820,277	775	422,959	846,241	-	-	2,090,252
Boston Firefighters	762,383	-	420,968	76,481	-	5,798	1,265,630
Boston I.R.A. Employees	633,958	-	219,695	98,929	-	2,535	955,117
Boston Post	23,905	-	6,772	7,121	-	-	37,798
Boston Post Office Employees	83,447	34,568	71,733	7,031	-	2,003	198,782
Boston Progressive Boston Railway Mail Employees	971,313	129,023	443,879	77,327	-	18,689	1,640,131
Boston Shell	149,370	262,157	164,026	34,588	29,500	12,686	652,327
Boston Taxi Drivers Association	48,426	-	12,935	8,083	-	-	69,444
Boston University Employees	74,232	-	25,000	11,696	-	271	111,199
Boston USGSC Employees	18,398	-	-	1,935	-	-	20,333
Bowker Employees'	82,372	-	28,500	5,979	-	-	116,851
Brighton-Allston	25,034	-	4,489	3,215	-	-	32,738
Cabot Boston	7,422	-	-	2,326	-	-	9,748
Chamberlain	11,836	-	-	639	-	391	12,866
Charlesbank	61,452	28,941	90,665	14,956	-	-	194,044
City	31,365	-	7,000	7,414	-	-	46,779
City of Boston Employees	3,618	-	7,005	1,434	-	-	12,055
Codman	17,736	20,072	19,191	6,853	-	-	63,852
Colonial Employees	867,531	-	24,969	112,010	-	10	1,004,520
Columbus	21,593	-	-	5,780	-	-	27,373
Commercial Travelers	11,093	-	407	4,839	-	-	16,339
Consumers	10,215	-	15,579	4,171	-	-	29,965
Corenco Employes	3,233	-	-	1,441	-	141	4,815
Dorchester	53,887	400	24,146	10,103	-	455	86,991
Dorchester Browning	3,273	-	1,413	1,078	-	13	5,777
Eaton	15,310	-	-	4,227	-	-	19,537
Emblem	36,717	-	10,000	1,144	-	-	47,861
Federal	60,799	98,788	7,174	11,154	-	279	178,194
Federation	44,994	-	43,627	7,669	-	95	96,445
Ferway	53,251	-	14,933	13,443	-	1	81,628
Filens	41,173	-	-	273	-	-	41,446
Firefundic	4,107	-	14,000	12,525	-	-	30,632
Forty Associates	187,194	123,407	490,707	16,261	-	535	818,104
Franklin Aid, The	5,663	-	8,317	3,696	-	-	17,676
	23,648	-	65,102	3,165	-	125	92,038
	69,036	-	-	5,062	-	478	74,576



Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Interest on Deposits	Members	Borrowers	Operating Expense
\$	\$	\$	\$	\$				\$	
92,204	-	-	5,284	230	5	-	283	128	412
3,534,768	83,194	93,048	192,549	71,447	3	1	5,328	1,201	35,835
51,444	-	-	5,096	13	4	-	126	80	1,205
13,306	-	-	3,171	3	4 1/2	-	171	90	1,028
40,791	-	-	8,065	18	3	-	243	109	1,117
1,904,632	-	-	747,401	23,237	5	-	9,480	5,482	128,307
491,184	501,963	334,928	761,271	906	7.2	3	6,002	2,598	48,360
925,347	228,396	-	107,205	4,682	4	1	3,536	1,845	23,838
786,929	-	60,926	96,114	11,148	5	-	1,953	1,416	23,317
31,648	-	-	6,249	1	6	-	149	91	571
166,890	-	-	27,162	4,730	3	-	662	343	4,919
1,425,154	-	-	209,332	5,645	4	-	6,197	3,684	44,741
520,752	10,182	28,820	57,188	35,385	2 1/2	1	3,977	646	29,933
51,748	-	-	17,690	6	3 1/2	-	720	349	2,172
100,446	-	-	10,743	10	6	-	330	158	822
18,862	-	-	1,438	33	2	-	191	118	1,846
111,428	-	-	5,355	68	4	-	501	254	2,825
26,726	-	3,691	2,263	58	3 1/2	-	183	62	206
335	8,537	-	814	62	-	5	67	48	400
11,662	-	-	1,204	-	-	-	141	75	1,447
179,329	-	7,468	7,219	28	4 3/4	2	250	111	653
40,585	-	-	5,190	4	5	-	241	114	653
9,671	-	-	2,382	2	-	-	53	15	346
57,071	-	-	5,836	945	3	-	163	47	956
694,814	39,776	-	179,641	90,289	6	2	10,664	5,140	16,973
22,792	-	-	4,575	6	3	-	96	44	775
13,198	-	-	3,141	-	3	-	104	67	47
26,701	-	-	4,204	60	2 1/2	-	127	56	1,031
4,669	-	-	-	146	-	-	80	20	493
78,990	-	8	8,830	1,183	2 1/2	-	582	224	3,530
3,355	-	1,722	613	87	3 1/4	-	45	15	85
15,466	-	2,746	1,146	179	-	-	194	106	278
41,063	121	-	6,479	198	3	1	135	77	1,481
164,015	-	-	19,768	4,411	4 1/2	-	322	212	4,032
75,804	-	-	20,592	49	5	-	805	366	500
73,697	-	-	7,910	21	3 1/2	-	189	99	917
38,547	-	-	2,497	402	4 1/2	-	479	346	386
28,534	-	-	1,919	179	4 1/2	-	150	86	202
189,006	506,457	7,217	111,392	5,032	3 1/4	3	2,361	892	7,221
16,233	-	-	1,443	-	4 1/2	-	108	40	144
86,847	-	-	6,181	10	3	-	190	86	872
64,787	223	-	9,507	59	3	-	330	176	1,750

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
BOSTON (Continued)	\$	\$	\$	\$	\$	\$	\$
Friendship, The	69,309	-	-	3,534	-	-	72,843
Geneva	35,405	-	11,445	3,112	-	-	49,962
Gilce	27,462	-	69,417	16,363	-	1,241	114,483
Glödel	10,002	-	-	1,393	-	-	11,395
Glenway	6,034	-	-	464	-	-	6,498
Gulf Boston	41,944	2,000	34,789	1,999	-	60	80,792
Harbor Village	25,803	-	2,135	144	-	-	28,082
Harmony	15,504	-	5,072	68	-	-	20,644
Harold	162,799	-	1,792	11,784	-	-	176,375
Hart	1,441	-	3,006	204	-	-	4,651
Hazelwood Community	17,567	-	1,000	1,278	-	93	19,938
Herald-Traveler Employees, The	74,383	-	63,917	8,193	-	-	146,493
Hersey Employees	13,215	-	60,827	13,418	-	144	87,604
Hillside	283,114	25,175	218,766	15,647	-	205	542,897
Homestead	12,796	-	57	205	-	-	13,058
Howard	42,192	-	42,171	5,385	-	-	89,748
Howoo	5,265	-	8,342	1,288	-	-	14,895
Hub	36,090	-	-	3,523	-	538	40,149
Humboldt	62,867	-	82,487	9,098	-	-	144,452
Industrial, The	412,482	28,600	35,205	22,123	-	1,600	500,010
Intervale	7,191	-	1,197	1,662	-	-	10,050
Jamaica Plain	11,641	-	-	4,101	-	-	15,742
Klevanar	1,980	-	-	458	-	-	2,448
Liberal	11,623	-	-	4,232	-	-	15,855
Liberty	81,256	61,675	85,462	12,595	-	250	241,238
Local 801	1,463	-	-	871	-	-	2,334
Lord Beaconsfield	136,693	43,620	63,133	15,304	4,404	1,831	264,985
Maccabee	32,654	-	4,358	789	-	89	37,870
Mascot, The	64,986	18,350	85,000	12,363	-	78	180,777
Memorial	28,859	-	15,000	5,741	-	-	49,600
Mohliiver	92,529	26,219	67	25,568	-	196	144,579
Moreland	21,729	-	1,054	281	-	-	23,064
Morgan Memorial	2,020	-	20,860	133	-	-	23,013
Mortons Employees	8,912	-	31,802	2,444	-	-	43,158
MFTA Employees	1,687,445	-	258,089	90,868	-	27,977	2,064,379
Mutual	32,016	-	10,744	5,724	-	102	48,586
Mutual Aid	482	-	-	880	-	105	1,467
Navy Building	51,721	-	2,172	2,701	-	-	56,594
Navy Yard Employees	219,794	74,429	139,785	52,962	-	10,264	497,234
New Haven Railroad Employees	2,061,081	2,209,773	1,851,584	125,972	-	23,237	6,271,447
N. I. C.	9,967	-	3,000	1,455	-	-	14,422
Noddle Island	93,518	306,490	56,000	29,557	-	735	486,300
One-Twenty	40,153	-	4,400	1,287	-	1	45,841
Overland	87,370	-	48,203	25,697	-	732	162,002
Plan	39,774	-	70,894	14,691	-	-	125,359

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Interest on Deposits	Members	Borrowers	Operating Expense
\$	\$	\$	\$	\$					\$
65,495	-	-	7,012	336	4	-	197	99	2,632
43,095	-	-	6,855	22	3	-	240	171	1,652
19,910	44,678	38,817	10,601	477	3 1/2	2 1/2	1,156	310	2,292
9,719	-	917	745	14	-	-	72	40	251
4,703	-	-	1,790	5	2 1/2	-	81	29	401
70,545	-	-	10,233	14	4	-	278	128	724
22,141	-	-	5,561	380	3	-	580	309	1,929
16,949	-	-	3,690	5	4 1/2	-	76	34	596
142,881	-	-	33,393	101	5	-	613	413	5,274
4,125	-	-	526	-	4	-	72	21	92
18,278	-	-	1,494	166	4 1/2	-	180	72	263
125,558	-	-	20,691	244	2 3/8	-	859	407	4,829
84,182	-	-	3,155	267	3 1/4	-	274	105	621
486,137	-	-	56,064	696	3	-	1,090	664	18,911
10,209	-	-	2,834	15	-	-	107	82	229
81,290	-	-	8,301	157	3 1/2	-	341	151	1,906
13,466	-	-	1,422	1	4 1/2	-	60	32	226
17,377	-	-	11,753	11,019	-	-	375	244	1,889
121,970	-	-	22,352	130	3 1/2	-	425	184	4,300
425,481	2,599	4,117	65,246	2,567	4	-	1,688	1,007	13,757
8,462	-	-	1,577	11	3 1/2	-	80	44	320
12,762	-	-	2,973	7	2	-	136	64	1,245
2,110	-	-	338	-	4	-	39	15	48
13,918	-	-	1,931	6	3	-	79	43	692
213,146	-	-	24,843	3,249	4	-	698	318	3,605
2,183	-	-	95	56	-	-	69	3	-
240,542	27	-	22,396	2,020	3	1	1,045	572	5,662
33,936	-	-	3,482	452	4	-	263	220	1,146
162,095	-	-	16,445	2,237	3	-	585	261	3,155
44,278	-	-	5,257	65	4	-	272	149	1,246
125,455	-	-	16,219	2,905	4	-	463	208	3,728
21,280	-	-	1,776	8	3 1/2	-	151	70	579
20,632	-	-	2,350	31	1 1/2	-	136	22	121
38,307	-	-	4,523	328	3	-	127	49	244
1,552,696	-	-	491,228	20,455	4 1/2	-	6,011	4,837	54,245
40,926	-	-	7,618	42	2	-	313	149	2,283
911	-	-	556	-	-	-	53	6	106
51,691	-	-	4,898	5	4	-	420	169	1,052
445,824	-	73	49,292	2,045	3	-	3,769	2,201	23,185
5,626,910	-	-	642,539	1,998	5	-	11,456	6,227	193,765
11,865	-	-	2,398	159	2	-	159	119	372
427,892	21,247	-	36,060	1,101	4	3	882	460	11,597
41,325	-	-	4,509	7	4 1/2	-	271	107	1,051
99,516	-	-	62,451	35	3	-	649	410	2,675
94,546	16,516	-	13,987	310	5	2	405	167	618

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
BOSTON (Continued)							
Pressers Union Local 12 ILGWU	31,790	-	-	5,149	-	298	37,237
Produce Terminal	11,202	-	9,000	2,766	-	-	22,968
Pulaski	8,901	-	3,000	1,298	-	-	13,199
Redberry	15,997	-	3,600	3,561	-	-	23,158
Rex	163,022	-	63,774	28,280	-	1	255,077
R. H. White's Employees	17,399	-	62,854	3,772	-	-	83,825
Roxbury Independent	87,647	38,029	38	4,844	-	55	130,613
Roxbury Workmen's Circle	17,075	-	24,061	3,083	-	45	44,254
Seaver	26,185	-	11,084	16,239	-	10	52,498
Security Employees	47,119	-	609	2,613	-	-	50,341
Social Service	205,672	492,502	659,392	65,690	-	-	1,423,256
Spaulding Moss Employees	9,173	-	2,836	2,319	-	216	14,543
Square Deal	35,155	-	20,000	3,164	-	200	58,519
State Employees	469,254	903	18,100	36,494	-	300	525,051
Swift Boston	20,055	-	9,602	5,857	-	-	35,514
T & H Employees	20,317	-	25,732	3,348	-	-	49,397
Telephone Workers'	3,503,583	240	1,130,060	172,553	-	2,034	4,808,470
Thriftway	2,882	-	1,815	-	-	-	4,797
T R I B	3,939	-	3,562	2,115	-	-	9,616
Unity Club	2,621	-	829	790	-	30	4,270
Victory	40,008	6,225	6,000	2,139	-	63	54,435
Wales Mfg. Co. Employees	7,774	-	-	760	-	-	8,524
Walter Baker Employees	176,543	-	141,132	14,065	-	400	332,140
Walworth	11,837	-	61,078	8,350	-	164	81,429
Ward's	21,618	-	25,778	2,181	-	-	49,577
Washington	57,072	-	16,614	6,849	-	150	80,685
Welfare	35,908	-	11,482	2,741	-	-	50,131
Westinghouse Employees	12,324	-	9,587	2,788	-	57	24,756
Whitson, The	94,668	76,157	41,834	31,178	-	267	244,104
Zaslav Volin	22,859	-	5,000	8,925	-	-	36,784
BRIDGEWATER							
Bridgewater	219,822	159,707	48,503	29,962	3,951	452	462,397
BROCKTON							
Barbourwelt	17,868	-	22,028	1,763	-	-	41,657
Brockton	331,932	744,528	678,921	52,324	29,383	5,066	1,742,151
Brockton Brotherhood	168,397	89,356	54,821	27,005	-	4,418	343,997
Brockton EMSR	37,635	59,191	53,775	2,273	-	1,200	154,074
Brockton Firemen's	38,110	-	62,293	5,257	-	-	105,660
Brockton Postal Employees	37,235	-	71,652	899	-	293	110,079
Brockton Taunton Gas Employees	14,370	-	75,688	6,112	-	60	96,230
Campello	70,155	40,026	10,408	15,879	3,211	754	140,433
Crescent, The	508,937	985,042	362,176	77,012	28,400	7,407	1,968,974
Edioc	72,678	62,968	92,230	17,845	-	-	235,709

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Interest on Deposits	Members	Borrowers	Operating Expense
33,841	-	-	3,178	218	4	-	285	136	453
21,876	-	-	1,088	64	-	-	136	62	121
11,137	-	-	2,040	22	-	-	83	33	285
19,915	-	-	3,239	4	2 1/2	-	258	93	444
185,755	-	29,355	36,540	3,427	3 1/2	-	945	587	7,940
77,357	-	-	6,468	-	3	-	435	219	640
116,472	-	-	12,345	1,796	3 1/2	-	366	227	2,777
38,899	-	-	5,349	6	2	-	175	36	989
44,052	-	-	8,437	9	4	-	134	71	1,259
40,632	-	-	9,246	463	4 1/2	-	427	141	1,063
1,062,162	244,285	110	115,496	1,203	3 1/2	2	3,111	560	20,418
12,412	-	-	2,026	105	3 1/4	-	174	85	425
53,059	-	-	5,428	32	3	-	188	106	744
426,568	14,991	-	68,016	15,476	4 1/2	1	2,312	1,252	15,810
30,319	-	-	5,161	34	4	-	237	133	733
45,782	-	-	3,351	264	4	-	254	109	554
3,627,483	-	-	871,626	309,361	3	-	13,673	6,400	124,853
4,088	-	-	708	1	3	-	72	20	72
8,984	-	-	569	63	4	-	137	43	20
1,744	1,589	-	937	-	2 1/2	2 1/2	53	25	120
45,796	-	-	8,631	8	4	-	138	88	1,950
8,205	-	-	225	94	-	-	126	60	329
289,241	-	-	41,690	1,209	5	-	739	391	3,953
11,471	60,687	-	9,267	4	5	3	397	151	983
15,615	23,578	5,924	4,459	1	5 1/2	3 1/4	188	65	251
69,711	-	-	10,948	26	4	-	304	147	1,840
43,598	-	-	6,531	2	4	-	246	137	1,307
22,936	-	-	1,680	140	3	-	259	143	250
101,744	91,676	-	48,673	2,011	4	3	891	400	3,910
30,763	-	-	6,010	11	4	-	146	69	839
369,689	-	40,517	41,845	10,346	3 1/4	-	1,378	843	13,022
37,009	-	-	4,377	271	3	-	246	177	1,271
1,341,691	142,109	55,324	171,705	31,322	3	3	2,715	839	21,777
172,245	25,387	99,706	44,062	2,597	4	3 1/2	879	578	7,494
128,813	-	8,808	14,895	1,558	3 1/2	-	305	142	2,729
97,556	-	-	8,102	2	4 3/4	-	365	155	764
93,476	1,140	184	15,244	35	4	2	326	115	1,207
89,082	-	-	7,148	-	3	-	238	83	856
113,349	7,849	8,831	9,517	887	3 1/2	2	711	704	3,282
1,436,920	183,946	115,612	201,567	30,929	3 1/4	2 3/4	3,723	1,511	26,763
207,471	-	-	25,068	3,170	4	-	363	168	2,202

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
BROCKTON (Continued)	\$	\$	\$	\$	\$	\$	\$
Lafayette	45,062	117,144	64,818	25,220	-	1,000	253,234
Montello	1,790	198	1,500	1,789	-	-	5,277
BROOKLINE							
Brookline Municipal	408,940	664,762	35,079	22,382	-	10,578	1,139,741
Longwood	101,753	-	-	1,870	-	73	103,696
St. Aidan's	4,425	-	3,000	1,109	-	-	8,534
CAMBRIDGE							
Cambridge	52,402	2,400	8,239	2,098	-	2,080	67,219
Cambridge Portuguese	35,014	281,414	121,125	7,667	-	1,210	446,430
Cambridge Utilities							
Employees	73,102	-	88,711	12,196	-	-	174,009
Central	13,991	-	5,364	5,336	-	-	24,691
C T C	20,489	-	19,169	2,617	-	-	42,275
Darex	213,899	-	29,219	5,697	-	-	248,815
Samco	68,528	-	-	9,799	-	264	78,591
East Cambridge	21,872	-	138	233	-	231	22,474
Eastern	23,729	-	42,848	12,669	-	-	79,246
Elm	48,375	7,760	9,269	7,999	-	121	73,524
G R	62,295	148,994	141,404	40,025	-	425	393,143
Harvard University							
Employees	306,437	197,652	106,827	23,133	-	148	634,197
Imman	3,864	-	1,092	2,540	-	137	7,633
Lever Cambridge Employees	238,339	294,826	36,150	43,100	-	645	613,060
M B C O	7,564	-	-	1,515	-	-	9,079
Simco	129,269	54,225	126,205	25,601	-	756	336,056
Squire Employees	65,607	-	108,906	6,148	-	16	180,677
Western	9,160	-	11,204	3,288	-	-	23,652
Woven Hose Employees	36,003	-	26,225	15,164	-	87	77,479
CANTON							
Plymouth Rubber	9,476	-	10,000	6,762	-	-	26,238
CHELSEA							
American Independent	14,881	-	9,269	2,619	-	-	26,769
Atlantic	30,471	-	17,000	7,904	-	258	55,633
Benjamin Franklin	309,403	-	14,263	29,677	-	8,657	362,000
Carmel	543,495	167,747	406,000	50,994	30,460	8,398	1,207,094
Chestnut	26,405	-	35,477	2,604	-	-	64,486
Congress	26,699	-	3,247	1,398	-	-	31,344
Continental	47,568	6,000	17,054	3,186	-	303	74,111
Family	27,569	-	720	-	-	559	28,848
Independent	99,877	3,040	1,116	2,293	-	1,873	106,199
Jogues	32,858	-	14,148	8,863	-	-	55,869
Judaean	26,159	2,530	55,766	3,540	-	43	88,038
Madison	32,470	-	15,217	10,243	-	498	58,428

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Interest on Deposits	Members	Borrowers	Operating Expense
\$	\$	\$	\$	\$					\$
206,291	-	16,086	26,125	4,732	3 1/2	-	686	196	3,424
2,165	-	-	3,111	1	-	-	61	21	15
1,037,587	-	-	79,563	22,591	3 1/2	-	2,650	1,420	27,840
95,108	-	-	8,506	82	4	-	322	192	1,813
6,773	-	-	1,731	30	4	-	100	36	158
53,152	-	-	13,548	519	3 1/2	-	327	133	4,895
380,730	-	-	53,865	11,835	3	-	775	246	5,311
162,556	-	-	11,449	4	4 1/4	-	616	325	647
21,384	-	-	3,306	1	2 1/2	-	93	44	480
39,562	-	-	2,709	4	4 1/2	-	138	64	-
207,836	-	-	36,944	4,035	4	-	795	464	8,916
65,083	-	-	13,395	113	3	-	400	215	4,985
13,995	-	-	8,450	29	3	-	187	52	1,167
63,239	-	-	15,907	100	3 1/2	-	354	156	2,476
65,201	-	-	7,341	982	4	-	173	97	2,148
373,055	-	-	15,535	4,553	4	-	526	217	1,963
572,632	-	4,133	38,132	19,300	4	-	2,131	917	10,033
6,136	-	-	1,496	1	2	-	57	17	470
522,326	-	13,196	65,792	11,746	3.6	-	901	533	12,762
8,174	-	-	821	84	-	-	71	41	60
307,189	-	-	26,604	2,263	4	-	840	481	5,744
134,903	-	23,273	22,044	457	3	-	517	242	4,138
17,457	-	-	6,172	23	3	-	55	22	658
70,586	-	-	6,873	20	1 1/2	-	393	291	2,060
25,159	-	-	876	203	4	-	246	90	16
23,080	-	-	3,689	-	3	-	124	49	651
51,426	-	-	4,187	20	3	-	238	113	1,562
279,028	-	-	82,810	162	4	-	1,514	828	15,414
1,091,644	-	26,593	84,475	4,382	4	-	2,489	2,185	36,627
52,235	-	-	12,234	17	2	-	207	116	2,033
26,652	-	-	4,692	-	4	-	121	65	659
56,693	-	-	17,385	33	3	-	259	141	2,944
26,642	-	-	2,054	152	-	-	125	85	1,904
69,014	-	-	39,023	162	3	-	385	267	3,427
50,874	-	-	4,984	11	3	-	373	165	2,794
76,984	-	-	10,999	55	3	-	181	67	2,001
46,620	-	4,207	7,592	9	3	-	324	225	1,785

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
CHELSEA (Continued)	\$	\$	\$	\$	\$	\$	\$
New Chelsea	189,035	9,130	3,646	1,129	-	2,180	185,120
Ponedeler	28,923	-	14,702	246	-	-	43,871
Walnut	34,674	-	20,268	11,609	-	80	66,521
Winnissimmet	92,016	67,660	18,983	16,486	-	-	195,144
CHICOPEE							
Aldenville	158,263	71,902	23,000	18,421	-	290	269,876
Chicopee Teachers'	6,740	-	3,851	211	-	20	10,822
F. W. Siockles Employees	96,380	218,984	54,678	42,436	-	3,458	415,936
Handy Employees	62,853	-	80,623	6,927	-	1,449	151,852
Polish National	105,968	1,505,313	801,366	246,309	-	4,258	2,463,203
Spalding Employees	122,691	97,379	64,316	47,427	-	1,409	333,222
Springfield Rendering Employees	3,489	-	41	2,829	-	-	6,359
Starnsco	114,022	36,485	110,937	14,496	-	1,399	277,338
Willimansett	35,142	3,639	28,634	30,798	-	336	98,549
CLINTON							
Colonial Press	120,318	11,617	190,864	14,196	-	673	337,668
DANVERS							
Essex Agricultural	31,535	-	18,842	228	-	-	50,606
DEDHAM							
Rust Craft	137,681	-	206,603	17,545	-	944	361,773
DOUGLAS							
Feyward-Schuster Employees	92,247	36,601	161,046	17,166	-	6,986	313,946
EASTHAMPTON							
Hampco	8,987	-	-	2,034	-	-	11,021
EVERETT							
Carmote Employees'	11,900	-	23,640	4,276	-	-	39,816
Everett	99,415	159,461	18,003	12,483	-	896	290,258
Everett Fire Department	46,744	-	8,242	22,622	-	-	76,608
Everett Police	24,100	-	18,000	1,640	-	-	43,740
Garden Street	20,165	-	800	3,779	-	-	24,744
Merchemco	244,860	273,551	44,000	56,778	-	11,251	630,440
New Deal	88,767	-	59,426	13,899	-	-	162,092
Octane	150,380	-	144,000	23,732	-	-	318,062
Wapico	33,394	-	7,271	15,212	-	-	55,877
FALL RIVER							
Fall River Boys' Club	29,127	-	12,168	586	-	235	42,106



Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Interest on Deposits	Members	Borrowers	Operating Expense
\$	\$	\$	\$	\$					\$
170,032	-	-	14,297	791	3	-	776	568	12,504
37,684	-	-	5,733	454	3	-	220	126	1,321
55,876	-	-	10,643	2	3 1/2	-	230	109	1,125
161,777	-	-	28,852	4,515	3	-	826	288	4,840
223,066	-	17,878	27,177	1,755	3 1/2	-	1,008	458	9,206
9,147	-	-	1,673	2	2 1/4	-	122	28	166
382,817	-	-	25,941	7,178	3	-	1,062	371	9,345
116,811	-	12,639	18,238	4,164	3 1/2	-	387	253	2,746
2,247,479	-	45,939	148,703	21,082	3	-	3,690	614	19,435
304,006	-	-	24,574	4,642	3	-	1,228	513	7,759
4,908	-	-	1,450	1	6	-	62	39	100
248,425	-	-	26,723	2,190	3 1/4	-	796	387	5,326
82,286	-	8,920	7,021	322	3	-	449	165	1,689
308,021	-	-	28,587	1,060	3	-	763	330	7,534
38,017	8,737	-	3,840	11	3 1/2	3	326	70	607
321,974	-	-	38,712	1,087	3 1/2	-	974	415	4,377
265,889	-	8,090	39,164	803	2 1/2	-	679	263	3,706
10,360	-	-	569	92	4	-	128	66	136
28,429	6,183	-	5,203	1	3	-	150	72	595
253,586	-	-	32,244	4,428	3 1/2	-	730	423	7,229
68,771	-	-	6,820	1,017	3 1/2	-	284	116	945
36,231	-	-	7,444	65	3 1/2	-	191	87	670
22,725	-	-	2,015	4	4	-	97	61	761
566,064	-	-	57,042	7,334	4	-	926	509	11,700
132,447	-	-	29,431	204	4	-	790	462	3,825
273,309	-	19,743	24,824	186	4 1/2	-	804	404	5,602
50,806	-	-	5,261	10	3	-	227	166	1,553
35,275	-	-	6,809	22	2 3/4	-	433	92	1,280

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
FALL RIVER (Continued)							
Fall River Municipal Employees	729,268	1,801,865	335,290	72,866	-	7,655	2,946,943
Fall River Postal Employees	84,480	-	17,501	8,442	-	-	110,403
Kavodian	37,828	-	2,800	6,673	-	-	47,301
FITCHBURG							
Cleghorn	285,763	261,157	30,301	25,768	-	9,220	612,209
Crobank	37,589	-	87,355	19,666	-	76	144,685
Falpaoo	4,582	-	24,491	1,774	-	1	30,828
Filestra	2,659	-	219	2,283	-	79	5,240
Pitchburg I-C	476,422	1,269,424	185,021	63,156	-	14,323	2,008,346
Pitohburg Italian-American	19,586	-	-	1,908	-	-	21,473
Pitohburg Postal Employees	32,207	-	21,254	779	-	-	54,240
Pitohoo	101,466	-	42,039	21,239	-	1,027	165,771
Senco	20,993	-	18,600	6,434	-	29	45,956
Simonds Employee	25,770	-	210,280	8,482	-	-	244,532
Tri-City Workers'	13,564	-	-	3,686	-	-	17,250
	332,514	3,871,992	1,566,220	217,350	-	6,989	5,985,065
FRAMINGHAM							
D.M.C.	101,204	-	420,061	25,583	-	175	547,023
Fountain	1,702	-	20,866	2,852	-	-	25,420
Framingham UAW	79,007	-	24,280	2,574	-	1,006	106,867
Independent Hebrew	5,713	-	1,687	2,485	-	12	9,897
FRANKLIN							
Thomson	6,103	-	9,207	3,367	-	-	18,677
GARDNER							
Gardner Franco-American	372,963	979,169	69,780	60,694	19,000	9,250	1,510,866
Gardner Polish-American	35,143	9,400	23,718	1,518	-	326	70,105
GLOUCESTER							
40-Pathom	41,288	-	10,175	8,678	-	430	60,571
Gloucester	42,021	-	741	819	-	339	45,920
Gloucester Fire Department	7,000	-	3,880	2,265	-	-	13,145
Gloucester Municipal	20,190	-	1,611	724	-	1	22,526
Gloucester Teachers Association	3,733	-	4,842	3,366	-	-	11,931
GREENFIELD							
G. T. & D.	98,151	-	82,799	14,963	-	94	196,007
Treasure	30,098	-	31,019	12,547	-	-	73,664
GROTON							
Hovooo	14,667	-	32,138	6,274	-	-	53,079

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Interest on Deposits	Members	Borrowers	Operating Expense
\$	\$	\$	\$	\$					\$
2,787,781	-	-	155,170	3,992	4	-	4,493	2,039	21,604
97,676	-	-	12,825	2	5 1/2	-	529	271	2,118
38,827	-	-	8,473	1	3 1/2	-	160	69	899
550,762	71	25,866	28,991	6,519	3 1/2	3	1,734	675	17,570
130,239	-	-	14,430	18	4	-	830	318	1,299
19,176	5,210	-	6,442	-	3	-	169	49	126
4,016	-	-	1,223	1	-	-	39	23	441
1,777,661	10,263	-	190,584	29,838	4 3/16	-	3,833	1,642	30,180
20,419	-	-	1,051	3	3	-	184	98	910
47,648	62	-	6,431	99	4	-	179	91	663
143,117	-	-	22,562	92	5	-	424	214	2,346
36,302	2,328	-	7,179	149	5	2	124	51	335
229,185	-	-	15,345	2	4 1/8	-	1,009	228	494
5,255	10,276	-	1,685	34	4	2	140	43	303
2,079,875	3,117,484	-	709,550	78,156	4	3	4,161	1,840	33,742
503,897	-	-	43,096	30	3	-	1,653	629	2,986
22,350	1,257	-	1,809	4	3	-	96	18	147
95,392	-	-	11,414	61	4	-	901	392	2,114
8,071	-	-	1,824	2	4	-	98	30	238
17,963	-	-	711	3	4	-	70	39	199
1,397,479	-	-	89,288	24,109	3 1/4	-	2,723	1,296	23,730
64,168	-	-	5,876	61	3	-	315	92	895
47,741	-	-	12,574	256	3	-	279	180	1,919
28,756	2,460	-	12,683	21	5	-	140	87	1,269
11,734	-	-	1,411	-	4	-	68	40	218
19,330	-	-	3,196	-	2	-	194	110	450
10,374	-	-	1,557	-	2	-	128	23	266
175,480	-	-	16,059	4,468	2 1/2	-	839	281	5,066
58,140	3,023	7,687	4,814	-	3 1/2	2	127	66	478
47,887	-	-	5,192	-	4	-	208	72	395

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
GROTON (Continued)							
Nasheba	2,605	-	5,043	1,785	-	-	9,433
HAVERHILL							
Hamel Employees'	5,869	-	53,882	776	-	-	60,527
Haverhill	22,793	-	4,349	1,324	-	60	28,526
Haverhill Fire Department	30,542	26,658	32,032	10,819	-	68	100,119
Haverhill Italian American	108,975	525,780	185,018	17,240	19,759	7,140	863,912
Haverhill Police Department	5,336	-	14,509	5,810	-	-	23,655
Haverhill Postal Employees	23,136	-	2,000	1,937	-	-	27,073
Haverhill Teachers	53,791	111,615	103,060	26,464	-	195	295,115
Olympia	22,332	-	9,500	7,142	-	466	39,440
HOLYOKE							
Holyoke	11,488	461,300	249,723	45,082	-	281	767,874
Holyoke G & E Employees	2,848	-	1,351	326	-	41	4,566
Holyoke Municipal Employees	81,018	-	3,056	4,741	-	59	68,874
Holyoke Postal	16,070	-	9,250	2,903	-	-	28,223
Holyoke Teachers'	18,847	-	7,596	2,928	-	-	29,371
Nablanco	28,213	-	28,000	9,130	-	141	65,484
Prentiss Wire	3,291	-	12,768	2,421	-	-	18,480
Tecnifax Employees	18,758	-	11,056	4,007	-	284	34,105
HUDSON							
Iapointe Employees	73,549	-	21,015	7,507	-	-	102,071
LAWRENCE							
Beach Soap Employees	3,466	-	544	381	-	-	4,391
Elgaco	59,001	-	45,000	7,710	-	-	111,711
Emastryoc	29,756	-	30,631	840	-	1	61,228
Frontenac	44,994	112,889	11,118	14,486	-	600	183,885
Lawrence	260,253	143,836	22,707	38,138	-	7,890	472,824
Lawrence Firefighters	58,313	28,794	32,819	14,529	-	331	134,786
Lawrence Modern	40,267	-	14,308	4,168	-	60	58,801
Lawrence Postal Employees	14,945	-	1,000	1,370	-	-	17,315
Lawrence Teachers'	38,024	-	49,354	5,679	-	153	93,210
Marooni	79,521	74,413	10,366	15,481	-	359	180,140
Pacific Mills	7,183	-	190,244	16,614	-	200	214,221
Prospect Hill Presbyterian	3,501	-	1,798	446	-	-	5,745
United	12,186	-	800	262	-	-	13,248
LEOMINSTER							
Doyle Works	10,303	-	58,188	14,143	-	-	82,634
Pyralart Employees	175,847	189,207	87,182	27,220	-	1,124	430,580
Leominster	5,449	-	2,908	5,109	-	-	13,466

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Interest on Deposits	Members	Borrowers	Operating Expense
\$	\$	\$	\$	\$					\$
9,154	-	-	272	7	2	-	107	23	90
53,564	-	-	6,963	-	3 1/2	-	189	51	389
22,871	-	-	5,651	4	4	-	125	47	1,246
91,754	-	-	7,642	823	4	-	355	105	776
776,030	-	22,300	56,721	8,861	3 1/2	-	1,188	315	9,110
21,398	-	-	2,255	2	3 1/2	-	105	30	493
21,612	-	-	5,461	-	5	-	123	64	400
200,173	-	48,566	18,564	27,812	4 1/2	-	282	98	2,472
34,658	-	1,419	3,363	-	3	-	208	72	951
649,185	-	-	102,628	16,061	3 1/4	-	561	135	7,190
3,484	-	-	1,082	-	-	-	91	36	233
58,744	-	-	9,935	195	5	-	282	169	1,276
21,152	-	-	6,887	184	8	-	193	87	764
28,190	-	-	3,158	23	3	-	159	45	616
57,917	-	-	7,487	80	3 1/2	-	626	240	725
16,100	-	-	2,379	1	3	-	99	30	231
31,975	-	-	670	1,460	4 1/2	-	154	56	159
93,130	-	-	8,220	721	3 1/2	-	380	182	866
3,601	-	-	790	-	3	-	46	20	135
23,497	59,997	-	27,764	453	4	3	300	182	2,141
49,254	-	-	9,974	2,000	3	-	134	85	897
112,371	45,922	6,745	15,943	2,906	3	1 1/2	806	251	4,277
342,404	18,930	4,877	107,769	844	3 1/2	2 1/2	1,456	696	15,589
127,078	-	486	6,284	940	4	-	423	138	1,136
47,338	-	-	11,456	7	3	-	280	71	2,085
12,397	-	-	4,913	5	5	-	157	66	601
85,733	-	-	7,475	2	3	-	267	92	1,318
156,817	-	1,248	22,984	111	3 1/2	-	596	232	6,470
192,620	-	-	19,874	1,927	3 1/2	-	470	55	504
4,936	-	-	808	1	-	-	95	13	32
10,558	-	-	2,689	1	2	-	132	27	776
63,345	-	9,939	9,350	-	3 1/4	-	352	76	537
328,656	-	38,765	58,782	4,377	4	-	853	489	7,311
10,924	-	2,139	347	56	4	-	72	16	194

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
LOWELL	\$	\$	\$	\$	\$	\$	\$
Bon Marche Employees	9,613	-	12,000	266	-	49	21,928
Highland	72,244	-	18,506	4,546	-	373	95,669
Ideal	40,721	-	11,169	4,166	-	813	56,869
Jeanne d'Aro	207,280	2,555,159	1,093,845	244,709	3,900	-	4,104,893
Lowall	76,233	27,664	51,600	3,616	-	362	159,475
Lowall Electric Light Employees	44,556	-	34,160	3,466	-	144	82,326
Lowell EMSR	24,227	-	6,553	3,903	-	-	34,683
Lowell Firemen's Club	28,000	-	22,915	5,090	-	120	56,125
Lowell Postal Employees	12,523	-	10,000	4,968	-	-	27,491
Northern Massachusetts Telephone Workers	428,571	1,072,312	162,395	57,563	-	1,649	1,722,490
LUNENBERG							
Clover Hill	3,375	-	8,291	1,812	-	-	13,478
LYNN							
Brotherhood	694,602	536,632	240,057	25,799	-	12,448	1,509,538
General Electric River Works Employees	622,795	-	1,061,777	99,262	-	7,322	1,791,156
Greek Community	73,664	-	-	13,585	-	37	87,286
Labor Circle	67,070	24,747	143,163	8,292	-	800	244,072
Lynn	135,190	92,018	106,924	11,537	-	1,700	347,369
Lynn Independent Workmens Circle	79,535	7,011	13,500	9,206	-	1,355	110,607
Lynn Municipal Employees	56,896	-	58,500	5,893	-	319	121,108
Lynn Police	48,992	43,591	6,000	5,716	-	-	104,299
Lynn Postal District Employees	102,462	-	20,315	2,645	-	-	125,422
Lynn Teachers	67,779	-	33,000	5,899	-	-	106,668
St. Jean Baptiste Parish	111,297	327,737	107,747	45,082	21,667	3,261	616,791
West Lynn G.E. Employees	792,974	-	51,492	121,244	-	11,875	977,585
MALDEN							
Bell Rook	34,939	-	9,666	2,960	-	386	47,951
Cosmopolitan	37,761	-	12,520	14,622	-	-	64,903
Faulkner	5,761	-	3,204	505	-	-	9,470
Judson	4,121	-	71	871	-	53	5,116
Majestic	20,206	-	5,072	227	-	136	25,641
Malden City Employees	30,633	-	-	4,794	-	-	35,427
Malden G. & E. Employees	139,976	-	275,280	35,308	-	465	451,027
Progressive Workmen's Safety	513,832	2,556,647	941,879	228,470	27,000	14,504	4,282,332
	28,574	4,834	12,742	4,227	-	166	50,543
MANSFIELD							
Mansfield	218,295	59,638	85,221	35,024	-	2,182	400,360

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Interest on Deposits	Members	Borrowers	Operating Expense
\$	\$	\$	\$	\$					\$
20,522	-	-	1,400	6	3 1/2	-	117	54	257
79,701	-	-	15,950	18	3	-	327	204	3,199
48,314	527	-	8,022	6	3	3	292	164	2,188
3,593,653	-	-	439,940	71,300	3	-	6,187	992	21,948
123,228	-	-	35,568	679	3	-	351	172	4,176
70,205	-	-	11,763	358	4	-	294	131	2,314
29,262	-	-	5,421	-	5	-	115	68	843
49,630	-	-	6,157	338	4	-	245	123	883
23,122	-	-	4,368	1	3.9	-	160	81	682
1,475,925	-	-	190,455	56,110	3 1/2	-	3,694	1,664	32,132
12,636	-	-	841	1	4	-	49	26	203
1,331,743	-	-	152,068	25,737	4	-	1,990	846	18,340
1,554,380	-	-	236,719	57	3	-	8,839	3,135	38,343
80,397	-	1,632	4,326	931	5	-	270	121	2,231
219,907	-	-	24,155	10	3	-	661	132	2,748
291,264	-	-	52,851	3,254	3	-	807	289	8,651
101,198	-	-	9,376	33	3	-	527	237	3,655
112,195	-	-	2,911	2	4	-	436	278	2,778
90,927	-	-	13,369	3	3 1/2	-	283	129	1,815
96,807	-	-	28,609	6	5	-	413	248	2,616
96,644	-	-	9,745	79	4	-	394	138	2,952
405,085	119,441	15,856	65,505	10,904	3 1/4	2	1,505	496	14,269
869,618	-	-	102,242	5,825	3	-	4,321	2,884	38,355
43,514	-	-	4,350	87	4	-	256	160	1,950
58,170	-	-	6,733	-	4	-	245	136	1,158
8,204	-	-	1,266	-	3	-	49	36	205
4,299	-	-	816	1	4 1/2	-	69	40	320
22,601	-	-	2,965	75	2 1/2	-	222	127	778
24,877	-	-	10,223	327	3	-	326	249	-
393,913	-	17,077	38,900	1,137	3 3/4	-	701	398	8,051
3,774,991	-	-	377,534	129,807	3	-	5,396	1,590	40,010
41,680	-	-	8,852	11	3 1/2	-	263	100	1,739
367,316	27	-	30,044	2,973	3	-	1,720	673	8,065

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
MARBLEHEAD	\$	\$	\$	\$	\$	\$	\$
V.F.W. No. 2006	9,147	-	15,708	3,048	-	190	28,093
MARLBOROUGH							
St. Mary's Parish	26,445	16,237	10,935	17,414	-	27,914	98,945
MAYNARD							
Meynard Consumers'	83,897	66,566	149,531	49,254	-	950	350,178
MEDFORD							
Medford Municipal Employees	75,176	-	123,980	11,654	-	-	210,790
Oxford Print	1,977	-	8,400	1,314	-	-	11,691
MEDWAY							
Medway	12,312	-	4,977	1,996	-	-	19,285
MIDDLEBOROUGH							
Nemasket	14,672	-	26,809	7,939	-	-	49,420
MILFORD							
Milford	8,136	-	24,592	3,934	-	-	36,662
Worcester Suburban Employees	38,845	-	16,670	6,158	-	-	61,673
MILLBURY							
High Carbon	29,515	-	49,027	15,375	-	-	93,917
Millbury	281,290	189,056	27,452	42,179	11,366	6,537	557,880
NEW BEDFORD							
Aerovox Employees	93,385	-	172,166	51,261	-	7	316,819
Armour Fall River- New Bedford	2,241	-	1,000	848	-	-	4,089
Continental Employees	48,719	133,105	65,927	57,068	-	-	304,819
Hooeac N B E	83,580	2,130	45,000	312	-	345	131,367
New Bedford Gas & Edison Light Company Employees	90,592	-	101,039	19,250	-	233	211,114
New Bedford Municipal Employees	34,108	81,998	137,630	15,114	-	198	269,048
New Bedford Postal Employees	15,314	-	-	6,980	-	31	22,325
Press Radio	7,087	-	13,323	5,192	-	29	25,631
Revere Copper & Brass Employees	100,112	-	171,727	23,717	-	184	295,740
St. Anne	20,471	573,664	261,298	31,270	20,313	2,465	909,481



Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Interest on Deposits	Members	Borrowers	Operating Expense
\$	\$	\$	\$	\$					\$
22,396	-	-	5,576	121	3	-	306	102	1,004
41,656	33,859	12,864	9,906	660	3	2	1,064	154	3,475
282,964	-	51,700	14,600	914	3 1/2	-	1,062	335	6,139
181,395	-	-	29,155	240	4 1/2	-	738	575	4,638
10,805	-	-	886	-	3 1/2	-	40	13	118
17,645	-	-	1,640	-	3 1/2	-	121	40	447
45,921	-	-	3,442	57	3 1/4	-	358	136	751
29,494	-	-	7,168	-	2 1/2	-	72	20	550
53,375	-	-	8,289	9	3	-	200	105	1,470
85,141	-	-	8,375	401	3	-	231	90	738
500,633	-	21,346	30,845	5,056	3 1/2	-	1,649	797	11,924
289,886	-	-	26,754	179	4 1/2	-	1,511	682	1,108
3,128	-	-	960	1	3	-	30	13	48
265,521	-	-	34,809	4,489	3 1/2	-	644	247	387
117,627	-	-	15,714	26	3	-	471	271	1,106
108,640	68,041	-	34,424	9	6	2	648	255	748
246,484	-	-	21,326	1,238	3 1/2	-	1,207	259	2,049
18,739	-	-	3,586	-	4	-	202	78	930
23,754	-	-	1,875	2	3	-	158	58	597
255,917	-	-	26,126	13,697	3	-	664	271	3,824
581,664	183,544	-	136,209	8,064	3 1/2	2 1/2	1,043	221	9,236

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
NEW BEDFORD (Continued)	\$	\$	\$	\$	\$	\$	\$
Security	57,459	133,276	15,195	26,475	-	3,082	235,467
Southern Massachusetts Telephone Workers	339,996	256,669	176,033	56,567	-	471	829,736
U-Strayco	39,373	41,207	29,187	8,562	-	270	118,599
NEWBURYPORT							
Newburyport	14,224	-	3,240	2,728	-	141	20,333
Ruthco	11,462	-	1,565	582	-	249	13,858
Towle Employees	28,004	-	31,217	2,903	-	-	62,124
NEWTON							
Easincio Employees	296	-	497	320	-	-	1,113
Newton Municipal	55,337	-	36,878	8,390	-	213	100,818
Newton Teachers	9,401	-	1,079	1,339	-	-	11,819
NORTH ADAMS							
Hoosac Employees	38,653	-	34,542	2,925	-	-	76,120
North Adams	8,500	-	4,298	1,827	-	89	14,714
Sprague Electric	225,627	23,493	316,500	32,298	-	-	597,918
NORTHBRIDGE							
K B	14,901	-	29,000	2,904	-	-	46,805
W. M. W.	302,128	-	132,855	49,404	-	327	484,714
NORWOOD							
Holliston Mills	24,512	-	26,022	21,582	-	-	72,116
Norwood School Employees	23,548	-	24,827	2,434	-	-	50,809
Plimpton	41,264	-	135,524	11,121	-	-	187,909
ORANGE							
Orange	120,825	57,746	2,000	12,683	-	325	193,579
PALMER							
Elco Club	29,390	-	62,365	3,549	-	-	95,304
Wick-Spring Employees	63,858	-	3,294	3,320	-	134	70,606
PEABODY							
A. C. Lawrence Employees	156,844	-	55,846	16,647	-	265	229,602
Hellenic	117,241	159,662	114	24,059	-	1,048	302,124
Kirstein Leather Employees	4,803	-	7,568	2,598	-	17	14,986
Korn Leather Employees	48,345	-	2,822	5,572	-	-	56,739
Local 21	26,117	-	-	2,399	-	1,276	29,792
Popular	44,301	-	16,000	8,465	-	1,217	69,983
PITTSFIELD							
Berkshire	58,789	-	15,807	3,507	-	-	78,103

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Interest on Deposits	Members	Borrowers	Operating Expense
171,935	-	-	26,177	37,355	2 3/4	-	1,395	318	9,586
755,962	-	-	91,539	2,235	3	-	2,505	922	19,100
100,163	-	-	17,068	1,368	3 1/2	-	266	153	2,426
14,480	-	-	5,852	1	2	-	160	50	651
7,894	-	-	5,954	10	5	-	259	130	1,481
57,052	-	-	5,068	4	4	-	300	154	893
1,043	-	-	20	50	-	-	50	4	-
90,441	-	-	10,315	62	3 1/2	-	610	285	2,673
10,120	-	-	1,696	3	3	-	166	50	252
67,996	-	-	8,110	14	3	-	301	132	933
12,109	-	-	2,605	-	5	-	55	24	241
540,354	8,771	-	48,314	469	3	-	2,499	877	2,524
40,890	-	-	5,909	6	4	-	132	64	543
407,355	-	-	77,333	16	3	-	2,541	1,158	5,237
65,698	-	-	6,417	1	3 1/2	-	143	84	540
47,611	-	-	3,198	-	2 1/2	-	129	32	561
174,531	-	-	13,367	11	3.9	-	560	205	941
177,919	-	-	14,238	1,422	4	-	717	333	3,500
90,526	-	-	4,778	-	4	-	149	82	545
47,978	-	2,961	14,485	5,182	8	-	365	112	1,626
169,005	-	26,588	31,626	2,383	3 1/2	-	1,204	685	8,838
282,171	-	-	15,330	4,623	5	-	489	262	2,682
13,479	-	-	1,488	19	3	-	106	44	527
50,224	-	-	6,513	2	4	-	185	120	1,929
28,085	-	-	1,620	87	-	-	621	284	3,490
59,275	-	-	8,866	1,842	3	-	310	109	1,596
67,797	-	-	9,471	835	3	-	159	93	1,750

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
PITTSFIELD (Continued)	\$	\$	\$	\$	\$	\$	\$
Eagle	11,906	-	1,500	1,209	-	-	14,615
Pittsfield G. E. Employees	797,251	-	221,887	259,359	-	-	1,278,497
Pittsfield Postal Employees	7,228	-	6,417	668	-	-	14,313
Pittsfield Teachers'	27,588	-	1,583	5,005	-	-	34,176
PLYMOUTH							
Plymouth Cordage	61,474	208,864	155,463	37,824	-	2,183	485,808
QUINCY							
ILSNEC	9,696	-	14,000	4,791	-	-	28,487
Pneumatic	26,054	-	69,312	7,272	-	740	103,378
Presidents City	20,826	-	21,505	6,169	-	314	48,814
Quincy EMSR	29,414	-	37,216	9,698	-	184	76,512
Quincy Municipal	59,569	34,266	13,623	26,550	-	-	133,008
Quincyway	75,606	-	9,600	10,211	-	310	95,727
White	19,505	-	56,280	16,867	-	-	92,652
Wollaston	147,965	55,163	10,005	14,075	-	314	227,512
REVERE							
Sales House	10,008	-	794	4,843	-	-	15,645
Shirley	59,262	-	16,046	7,702	-	397	83,407
ROCKLAND							
Rockland	350,072	124,922	610,510	65,170	-	800	1,061,474
SALEM							
Jewish Community	31,731	-	41,251	1,469	-	278	74,729
Northshore	111,053	4,192	43,816	18,049	-	469	177,579
St. Joseph	70,844	841,652	227,986	78,833	38,293	16,112	1,272,720
Salem	67,021	-	88,985	14,795	-	-	170,801
Salem Italian American	9,632	-	14,195	2,789	-	-	26,616
Sylvania Employees	568,538	3,685	657,096	152,888	-	8,581	1,390,788
SAUCUS							
Saugus	96,709	160,532	119,232	34,583	-	6,098	417,154
SHARON							
Sharon	1,037	-	-	1,382	-	68	2,487
SHIRLEY							
Samson Cordage Employees	5,202	-	12,666	1,704	-	-	19,572
SOMERSET							
Somerset Community	391,358	196,991	21,804	34,459	-	5,826	650,438

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Interest on Deposits	Members	Borrowers	Operating Expense
\$	\$	\$	\$	\$					\$
12,917	-	-	1,698	-	3 1/4	-	86	46	383
1,097,043	-	-	181,430	24	3	-	7,146	2,774	34,245
12,451	-	-	1,861	1	4 3/4	-	100	56	297
30,577	-	-	3,562	37	4	-	214	89	647
429,270	11,904	-	37,189	7,445	3	-	888	281	8,314
25,825	-	-	2,504	158	5	-	154	88	251
91,337	-	-	12,030	11	3	-	464	220	1,094
43,251	-	-	5,557	6	3	-	175	78	822
67,024	-	-	9,352	136	3 1/2	-	174	121	1,772
123,674	-	-	7,609	1,725	4	-	473	263	2,097
79,377	-	-	16,180	170	4	-	225	142	1,894
85,848	-	-	6,782	2	3 3/4	-	326	116	540
204,780	-	-	22,264	468	3 1/2	-	1,045	755	9,079
8,454	-	-	7,184	7	3	-	213	73	1,370
76,730	-	-	6,667	110	4	-	319	204	1,185
706,654	240,138	-	100,074	4,608	3 1/2	3	2,897	1,137	20,889
62,188	-	-	12,054	487	3	-	260	61	1,766
160,788	-	-	26,598	193	4	-	510	254	5,030
42,255	1,102,814	27,215	84,530	15,906	3	3	2,045	316	12,301
154,246	-	-	16,655	1	4	-	415	159	2,047
22,031	-	3,333	1,137	115	4	-	194	71	443
998,829	-	283,712	103,150	5,097	2 1/2	-	4,380	1,601	43,865
377,724	-	-	32,555	6,875	1 1/2	-	1,893	574	12,909
2,468	-	-	-	19	-	-	39	6	127
11,058	-	5,145	3,160	209	3	-	136	63	13
583,421	-	9,627	58,979	411	3	-	1,903	927	8,135

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
<b>SCMERVILLE</b>							
Collasso	70,178	-	18,000	2,119	-	12	90,306
Hinckley Rendering Employees	3,688	-	9,078	1,928	-	100	14,794
Nedoo Employees	35,036	-	7,406	583	-	-	43,025
<b>SCUTHBRIDGE</b>							
Southbridge	180,293	994,404	408,859	46,925	-	7,178	1,637,659
<b>SPRINGFIELD</b>							
American Bosch	236,496	9,100	474,087	58,197	-	1,708	779,588
Beth Israel	8,433	-	4,250	7,718	-	388	20,789
Burton Employees	71,209	-	134,910	10,055	-	41	216,215
Chapman Valve, The	292,163	-	428,954	24,676	2,000	3,123	750,916
Cheney Bigelow	27,912	-	7,908	790	-	-	36,610
Dairy	39,386	-	47,946	1,625	-	110	89,067
Diamond Match Employees	44,282	-	45,153	3,965	-	-	93,400
Embece	57,956	-	34,222	10,019	-	-	102,197
John H. Breck Employees	73,469	-	68,321	12,139	-	-	153,929
Kelko	61,853	185,416	57,722	30,786	-	-	335,577
Library Employees	1,691	-	871	1,275	-	-	3,837
Maccabean Pythian	1,824	-	148	3,372	-	19	5,363
Monarch	49,954	-	17,343	2,991	-	56	70,344
Monsanto Plastics	549,331	541,688	208,477	32,938	-	2,396	1,334,829
Pynchon	37,473	-	15,976	4,094	-	-	57,543
Powers Paper Employees	9,624	-	665	723	-	314	11,226
Railway Express	3,480	-	4,300	271	-	86	8,137
Setco	45,075	-	59,366	9,372	-	85	113,898
Springfield Armory	102,370	50,756	153,469	13,246	-	4,386	324,226
Springfield FCA Employees	16,366	-	58,198	4,833	-	43	79,439
Springfield Franco- American	40,750	11,204	12,501	12,176	-	345	76,976
Springfield, Mass. Municipal Employees	322,259	408,396	216,513	12,125	-	2,113	961,405
Springfield, Mass. Post Office Employees	94,013	44,038	321,637	12,303	-	497	472,488
Springfield Street Railway Employees	84,912	41,503	33,052	20,286	-	-	179,753
Springfield Teachers	134,857	-	37,792	8,039	-	-	180,688
Wemalco	214,231	278,691	113,365	21,494	-	5,312	633,093
Westco	273,639	737,599	437,180	37,911	14,281	3,969	1,504,579
Western Massachusetts Telephone Workers	570,735	980,640	242,320	44,661	-	1,500	1,839,846
<b>STOUGHTON</b>							
Stoughton	26,958	-	1,400	3,050	-	765	32,173
<b>SWAMPSCOTT</b>							
Leon E. Abbott Post No. 57 (3)	4,404	1,000	6,080	4,090	-	52	15,606

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Interest on Deposits	Members	Borrowers	Operating Expense
\$	\$	\$	\$	\$					\$
79,810	-	-	10,489	7	4	-	326	163	1,762
11,519	-	1,913	1,353	9	3	-	37	26	392
38,022	-	-	4,972	31	4	-	311	159	900
1,462,397	-	98,351	71,508	15,403	3	-	2,943	721	21,440
721,968	-	-	56,940	680	3 1/4	-	1,782	786	16,436
17,259	-	-	3,516	14	-	-	32	13	689
205,257	-	-	10,930	28	4	-	402	166	1,568
682,048	-	9,714	38,072	21,082	3 1/8	-	1,539	822	13,219
33,097	-	-	3,513	-	4	-	107	49	439
83,553	-	-	5,506	8	3 3/4	-	176	99	1,203
86,072	-	-	6,921	407	3 5/8	-	350	208	2,627
89,532	-	-	6,499	6,166	3 1/4	-	475	218	323
144,363	-	-	9,538	28	5	-	321	165	1,257
304,699	-	-	27,376	3,502	4	-	485	235	2,039
3,590	-	-	247	-	2.8	-	54	13	17
4,919	-	-	444	-	3	-	42	11	108
65,998	-	-	4,343	3	3 1/2	-	249	105	404
1,255,076	-	-	68,728	13,025	4	-	2,688	1,568	14,322
50,879	-	-	6,660	4	5	-	341	147	82
7,525	-	-	3,631	70	4 1/2	-	85	51	134
6,123	-	1,589	380	45	4 1/2	-	65	30	39
104,631	-	-	9,236	31	4 1/2	-	249	113	753
271,813	-	20,110	29,589	2,714	3	-	1,592	482	13,911
70,655	-	4,323	4,461	-	3 3/8	-	115	42	231
60,442	-	-	16,265	269	3	-	389	105	2,208
803,430	-	-	155,357	2,618	3	-	2,682	1,260	20,403
414,152	-	-	57,725	611	3	-	638	241	6,365
91,919	280	4,355	53,263	29,936	4	2	480	205	6,031
162,913	-	-	17,741	34	5	-	548	192	1,319
587,894	-	-	41,004	4,195	4 1/2	-	880	498	4,917
1,283,711	-	3,150	63,141	154,577	3 1/4	-	2,364	1,404	14,256
1,614,530	-	-	194,859	30,457	3 1/2	-	3,589	1,405	28,175
29,677	-	-	2,157	339	3	-	370	215	2,004
14,504	-	-	980	122	1.325	-	151	44	433

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
TAUNTON	\$	\$	\$	\$	\$	\$	\$
Adams Post	8,925	31,467	36,000	3,941	-	112	80,445
Taunton Postal Employees	10,340	-	33,000	4,451	-	127	47,918
WAKEFIELD							
L. B. Evans Employees	9,679	-	100,064	666	-	-	110,409
WALPOLE							
H and V	10,923	-	100,312	7,210	-	699	119,144
Kendall Mills	48,517	23,457	35,023	10,818	-	-	117,815
Neponset	387,705	855,989	302,788	76,663	-	2,019	1,625,164
Walpole Municipal Employees	17,405	-	16,000	4,643	-	370	38,418
WALTHAM							
Grover Cronin	29,976	-	60,560	3,019	-	-	93,555
Middlesex Carmen's	76,529	-	39,603	9,622	-	332	126,086
Raytheon Employees	1,234,579	-	1,059,011	79,335	3,000	5,837	2,381,762
Waltham Municipal Employees	20,107	-	-	3,187	-	257	23,551
Waltham Teachers	7,305	-	512	1,493	-	-	9,310
WATERTOWN							
Arsenal Employees	89,898	-	34,833	13,974	-	686	139,391
Watertown Italian-American	6,623	-	-	-	-	3,235	9,858
Watertown Municipal	53,047	13,918	69,203	5,914	-	200	142,282
WEBSTER							
Webster	120,378	655,729	272,866	27,040	-	1,240	1,077,253
WESTFIELD							
Westfield Polish-American	19,612	742	1,530	237	-	-	22,121
WEST SPRINGFIELD							
Esfex	49,467	-	15,038	11,296	-	1	75,802
General Fibre Employees	37,985	-	14,208	6,810	-	-	59,003
Gilbarco Employees	106,937	365,230	497,656	29,464	-	4,387	1,003,874
Perkins Gear	31,105	-	25,432	21,373	-	1,715	79,625
WICO Employees	46,775	-	157,860	28,256	-	2,132	235,023
WESTWOOD							
Westwood	18,380	-	2,415	349	-	173	21,317
WEYMOUTH							
Landing	961	-	2,700	984	-	20	4,665
Stetson Shoe Employees	11,066	-	87,017	5,250	-	63	103,396
Weymouth Town Employees	51,638	-	13,035	8,012	-	-	72,685



Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Interest on Deposits	Members	Borrowers	Operating Expense
\$	\$	\$	\$	\$					\$
73,363	-	-	7,062	20	3 1/2	-	190	51	533
43,481	-	-	4,433	4	4	-	135	60	352
102,995	-	-	7,402	12	3	-	328	115	250
111,006	-	-	8,096	43	3	-	212	79	418
67,043	31,548	-	19,222	2	4	1	832	274	2,973
1,059,408	385,229	-	148,176	32,351	4	1	3,563	1,385	11,037
33,441	-	-	4,974	3	3	-	202	68	622
68,985	-	11,553	12,567	450	3 1/2	-	210	80	731
103,648	-	-	22,346	92	4	-	235	155	3,691
2,112,594	-	-	201,104	68,064	3	-	8,398	3,426	51,946
20,690	-	-	2,727	134	3	-	253	106	852
7,848	-	-	1,462	-	3 1/2	-	92	27	187
118,382	-	4,862	15,863	284	3	-	1,002	325	6,025
8,885	-	-	970	3	5	-	87	43	171
129,532	-	-	11,734	1,016	3 1/4	-	470	212	3,667
745,850	215,632	41,990	67,561	6,220	3	2	1,303	395	9,756
15,807	-	-	6,314	-	2 3/4	-	168	78	437
72,621	-	-	3,151	30	3	-	270	120	542
47,786	-	5,580	5,626	11	3 1/2	-	184	100	2,183
935,334	-	-	54,768	13,572	3 1/2	-	1,206	427	6,857
66,592	-	4,221	8,717	95	4	-	382	158	2,509
213,828	-	-	21,147	48	3 1/2	-	500	218	2,629
19,023	-	-	2,293	1	5	-	90	44	99
4,230	-	-	435	-	2 1/2	-	110	15	57
96,541	-	-	6,849	6	3	-	233	72	959
66,581	-	-	6,070	34	4 3/4	-	386	192	1,210

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
WINCHENDON	\$	\$	\$	\$	\$	\$	\$
Marquette	50,222	-	13,259	3,993	-	655	68,129
WINTHROP							
Beach	34,324	-	87,396	9,864	-	1,447	132,530
WOBURN							
Atlantio Gelatin	122,915	-	85,100	21,016	-	-	229,031
Woburn	34,643	21,318	500	8,234	-	598	65,291
WORCESTER							
Armour Worcester	4,406	-	230	2,867	-	80	7,583
Barton	7,570	-	10,634	7,093	-	-	25,297
Central Massachusetts Telephone Workers'	301,508	148,700	135,702	17,741	-	-	603,651
Craftsman	12,554	-	22,814	-	-	-	35,368
Graton & Knight Employees', The	55,465	29,002	40,742	2,693	-	307	128,209
H & R Arms Employees	23,249	-	15,637	7,190	-	-	46,076
John Bath Employees	16,918	-	25,598	2,472	-	-	44,986
Jonsteel	26,458	-	57,500	9,830	-	-	93,788
Lodging Employees	-	-	-	837	-	-	837
Morgan Employees	12,479	-	46,057	10,917	-	-	69,453
Moulded Plastics	6,461	-	975	3,128	-	111	10,675
Norton	129,302	2,295	337,802	33,905	-	2,991	506,295
Reed-Prentice Employees	12,574	-	45,521	11,604	-	-	69,699
Rockwood Sprinkler Employees'	15,931	-	48,510	7,473	-	370	72,284
South Works	798,294	-	515,546	198,344	-	1	1,512,185
Washburn Employees	8,980	-	30,613	8,025	-	63	47,682
Worcester Fire Department	59,831	-	3,430	5,766	-	-	69,027
Worcester Gas Light Employees	55,990	-	197	3,320	-	289	59,796
Worcester Police Department	47,902	-	5,776	5,281	-	-	58,929
Worcester Polish	7,973	-	1,982	1,825	-	-	11,780
Worcester Postal	85,688	-	7,453	2,745	-	-	95,886
Worcester Public Works	7,910	-	11,900	3,771	-	-	23,581
Worcester Teachers	46,289	-	22,795	2,845	-	116	72,045
Worcester Thompson	8,539	-	32,569	674	-	-	41,782
Worcester Wire Works Employees	25,242	-	88,599	5,138	-	198	119,177
Worcester Workmen's Circle	3,691	-	12,104	1,948	-	106	17,849
Wortel	26,175	-	73,812	52,064	-	-	152,051

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Interest on Deposits	Members	Borrowers	Operating Expense
\$	\$	\$	\$	\$					\$
55,355	-	-	12,692	82	3	-	413	208	2,702
122,055	-	-	10,470	5	3	-	382	171	2,257
207,170	-	-	21,797	64	5	-	471	262	3,784
62,411	30	-	2,526	324	5	-	248	111	3,099
6,059	-	-	1,521	3	-	-	64	27	439
20,675	-	-	4,616	6	3	-	237	111	252
520,323	-	-	73,005	10,323	3 1/4	-	1,481	621	9,447
28,832	-	-	6,313	223	5.4	-	219	57	302
113,007	-	-	15,157	45	4	-	514	176	2,029
43,536	-	-	2,530	10	4	-	566	224	1,422
40,205	-	-	4,157	624	3	-	171	74	545
86,967	-	-	7,717	4	3	-	299	98	1,544
813	-	-	-	24	-	-	47	-	-
65,562	-	-	3,890	1	4 3/4	-	466	89	383
8,731	-	-	1,939	5	-	-	123	50	542
420,532	-	-	80,135	5,628	4	-	3,706	853	2,027
65,210	-	-	4,460	29	3 1/2	-	371	126	353
46,404	20,134	-	5,745	1	5	-	345	94	205
669,921	628,237	-	213,512	515	3	-	3,178	1,341	39,321
33,621	-	10,428	3,632	1	3	-	176	68	420
57,752	-	-	10,927	348	4	-	405	177	2,010
52,188	-	-	7,606	2	3	-	347	176	1,422
47,546	-	-	11,378	5	4	-	272	138	600
6,460	3,805	-	1,514	1	-	-	133	18	313
80,509	-	-	15,361	16	5	-	759	364	3,139
21,496	-	-	2,082	3	4	-	223	92	-
62,886	-	-	9,130	29	-	-	504	135	847
36,629	-	-	4,894	259	3	-	262	116	277
101,944	-	-	17,075	158	5	-	355	94	1,761
11,678	-	-	6,171	-	-	-	144	25	683
143,897	-	-	8,092	62	3	-	1,028	300	896



INDEX TO THE ANNUAL REPORTS  
OF CREDIT UNIONS  
ARRANGED ALPHABETICALLY BY NAME, SHOWING PRESIDENT,  
TREASURER, INCORPORATION DATE AND BUSINESS LOCATION  
AS OF JUNE 30, 1956

LINE NO.	NAME	PRESIDENT	TREASURER
1	A. C. Lawrence Employees' Credit Union	R. F. Houghton	C. E. Nygren
2	Acushnet Process Employees Credit Union	E. P. Robbins	F. H. Stewart
3	Adams Post Credit Union	E. E. Shepard	J. T. McDonald
4	Aerovox Employees Credit Union	T. P. Richards	H. L. Mohel
5	Aldenville Credit Union	R. W. Gelinax	A. J. Deslauriers
6	Allis-Chalmers Credit Union	L. F. Maloof	L. F. Galasso
7	Alpha Credit Union	H. C. Robinson	B. B. Paine
8	American Bosch Credit Union	J. G. Amann	F. J. Moriarty
9	American Chapels Credit Union	F. D. Arcari	G. R. Pontuso
10	Amerioan Independent Credit Union	B. Mack	L. Gorin
11	Amesbury Franco-American Credit Union	A. Roy	E. A. Ouellet
12	Amlico Credit Union	J. Q. Adams	M. L. Stickney
13	Armour Berkeley Street Credit Union	D. J. Sullivan	R. H. Brown
14	Armour Clinton Market Credit Union	R. L. Amerena	D. C. Gagnon
15	Armour Fall River-New Bedford Credit Union	A. C. Macdonald	J. J. Laoh
16	Armour Leather Credit Union	J. F. Daley	M. B. Martin
17	Armour Worcester Credit Union	L. H. Gezoorian	W. J. Mylie, Jr.
18	Arsenal Employees Credit Union	J. Procyk	A. DeCarolis
19	Athol Credit Union	P. B. Kimball	J. R. Linehan
20	Atlantic Credit Union	A. M. Gillman	L. Brooks
21	Atlantic Gelatin Credit Union	L. T. Orsillo	A. W. Lundgren
22	Attleboro Credit Union	R. J. Fish	R. F. Crook
23	Bakers' Local #45 Credit Union	G. S. Newman	N. Norman
24	Barbourwelt Credit Union	L. G. Gifford	H. A. Motte
25	Barton Credit Union	C. A. Trotter	F. W. Davis
26	Barwoolo Credit Union	C. W. Damon	D. E. Fleming
27	B. C. G. Employees Credit Union	J. H. Clark	J. T. Kilroy
28	Beach Credit Union	N. Goldberg	M. Goldman
29	Beach Soap Employees Credit Union	A. Brennan	S. E. Garofalo
30	Bellvue Credit Union	J. P. Englert	W. J. Cornwell
31	Bell Rock Credit Union	I. Garr	M. Baer
32	Benjamin Franklin Credit Union	S. Fipfer	L. Black
33	Ber Ditcherwer Credit Union	S. Goff	M. Greenspoon
34	Berkshire Credit Union	L. Kommit	J. Klein
35	Beth Israel Credit Union	A. Paroshinsky	I. M. Cohen
36	Beverly Investment Credit Union	M. Toll	M. Weinberg
37	Beverly Municipal Credit Union	G. D. Dawson	J. S. Day
38	B L H Employees Credit Union	H. M. Bauer	E. L. Brown
39	Blue Hill Credit Union	M. D. Sheinkopf	M. H. Finkel
40	Bon Marche Employees Credit Union	R. H. Richardson	E. L. Cate
41	Borisaver Credit Union	B. Raskind	H. Pearlman
42	Boston American Composing Room Credit Union	P. J. Shriftgiesser	J. J. Dowd
43	Boston Arbeiter Ring Credit Union	B. Kaplan	A. Shapiro
44	Boston Edison Employees Credit Union	H. R. Sanford	J. A. Galvin
45	Boston Firefighters Credit Union	J. H. Hardiman	T. J. McGonagle
46	Boston I.R.A. Employees Credit Union	W. J. Hennessey	J. J. Sullivan
47	Boston Post Credit Union	J. F. MacTurk	J. E. Myers
48	Boston Post Office Employees Credit Union	G. A. Brady	V. E. Lonergan
49	Boston Progressive Credit Union	A. W. Bonello	J. C. Bynoe
50	Boston Railway Mail Employees Credit Union	J. S. Valkevich	J. E. Lane
51	Boston Shell Credit Union	H. G. Brailard	M. R. Boudette
52	Boston Taxi Drivers Association Credit Union	M. J. Waggenheim	L. C. Gerson
53	Boston USCSC Employees Credit Union	J. J. Rutstein	J. F. Conway
54	Boston University Employees Credit Union	E. J. Burt, Jr.	E. F. Wilder
55	Boston & Albany Employees Credit Union	R. G. Henderson	A. S. Plimpton
56	Boston & Maine Railroad Employees Credit Union	F. J. Tague	R. M. Spinney
57	Bowker Employees' Credit Union	M. J. Balboni	A. Iorio
58	Bridgewater Credit Union	F. Smudin	R. F. King

INCORPORATED	BUSINESS LOCATION	CITY OR TOWN	PAGE	LINE NO.
1934	10-18 Sawyer Street	Peabody	22	1
1941	Acushnet Process Company, Slocum Street	Acushnet	2	2
1933	21 Hedges Avenue	Taunton	28	3
1941	740 Belleville Avenue	New Bedford	20	4
1939	466 Grattan Street (Chicopee Falls District)	Chicopee	12	5
1930	Allis-Chalmers Manufacturing Co., 1344 Hyde Park Avenue	Boston	2	6
1942	New England Deaconess Hospital, 191 Pilgrim Road	Boston	2	7
1929	3664 Main Street	Springfield	26	8
1927	Boston American, 5 Winthrop Square	Boston	2	9
1928	272 Broadway	Chelsea	10	10
1939	32 Friend Street	Amesbury	2	11
1942	American Mutual Liability Insurance Co., 142 Berkeley St.	Boston	2	12
1932	775 Columbus Avenue (Roxbury Crossing District)	Boston	2	13
1932	131 State Street	Boston	2	14
1933	99 Front Street	New Bedford	20	15
1939	210 South Street	Boston	2	16
1932	219 Summer Street	Worcester	30	17
1940	Watertown Arsenal	Watertown	28	18
1930	534 Main Street	Athol	2	19
1939	383 Broadway	Chelsea	10	20
1950	Hill Street	Weburn	30	21
1936	21 Park Street	Attleboro	2	22
1955	1165 Blue Hill Avenue (Dorchester District)	Boston	2	23
1930	932 No. Montelle Street	Brookton	8	24
1940	Rice, Barton & Fales, Inc., 65 Tainter Street	Worcester	30	25
1946	Barre Wool Combing Company, Ltd., Vernon Avenue	Barre	2	26
1931	Boston Consolidated Gas Company, 100 Arlington Street	Boston	2	27
1939	330 Shirley Street	Winthrop	30	28
1944	125 Lawrence Street	Lawrence	16	29
1929	69 Hollywood Road (West Roxbury District)	Boston	2	30
1945	185 Salem Street	Malden	18	31
1926	20 Washington Avenue	Chelsea	10	32
1926	1165 Blue Hill Avenue (Dorchester District)	Boston	2	33
1927	235 East Street	Pittsfield	22	34
1937	1214 Main Street	Springfield	26	35
1913	39 Bow Street	Beverly	2	36
1952	191 Cabot Street	Beverly	2	37
1952	221 Lengwood Avenue	Boston	4	38
1921	1151 Blue Hill Avenue (Dorchester District)	Boston	4	39
1940	153 Merrimack Street	Lowell	18	40
1927	19 Otisfield Street (Grove Hall District)	Boston	4	41
1929	Boston American, 5 Winthrop Square	Boston	4	42
1938	7 Beach Street	Boston	4	43
1940	178 Tremont Street	Boston	4	44
1947	120 Boylston Street	Boston	4	45
1947	Internal Revenue Agent, 55 Tremont Street	Boston	4	46
1929	239 Washington Street	Boston	4	47
1924	Room 460, Federal Building	Boston	4	48
1929	1079 Tremont Street (Roxbury Crossing District)	Boston	4	49
1930	Room 534, Federal Building	Boston	4	50
1942	Shell Oil Company, 441 Stuart Street	Boston	4	51
1952	335 Massachusetts Avenue	Boston	4	52
1949	First U.S. Civil Service Commission, Rm. 1003, Federal Bldg.	Boston	4	53
1952	725 Commonwealth Avenue	Boston	4	54
1928	Room 222, South Station	Boston	4	55
1915	150 Causeway Street, Room 500	Boston	4	56
1953	313 Congress Street	Boston	4	57
1941	11 Central Square	Bridgewater	8	58

LINE NO.	NAME	PRESIDENT	TREASURER
59	Brighton-Allston Credit Union	I. S. Goldstein	F. W. Phillips
60	Brockton Credit Union	M. P. Creeden	D. S. Tarlow
61	Brockton Brotherhood Credit Union	T. J. Mullins	J. Cohen
62	Brockton EMSR Credit Union	W. W. Courtemanche	C. W. Sanford
63	Brockton Firemen's Credit Union	L. F. Lynch	J. H. Lamontagne
64	Brockton Postal Employees Credit Union	L. G. Carrinele	L. C. Carter
65	Brockton Taunton Gas Employees Credit Union	W. P. Hall	W. F. Jacoby
66	Brockline Municipal Credit Union	A. A. O'Shea	W. H. Burke
67	Brotherhood Credit Union	B. Grob	S. Sherman
68	Buxton Employees Credit Union	E. L. Hudyka	E. L. Rich
69	Cabet Boston Credit Union	F. T. Emery	M. C. Barstew
70	Cambridge Credit Union	I. Finstein	L. M. Rosenberg
71	Cambridge Portuguese Credit Union	J. G. Leja	J. Abreu
72	Cambridge Utilities Employees Credit Union	P. A. Belisvert	L. T. Higgins
73	Campelle Credit Union	J. Holmes	M. W. Palmer
74	Carmel Credit Union	A. Coburn	B. Alpert
75	Carmox Employees' Credit Union	G. B. Kenrick	O. C. Diver
76	Central Credit Union	F. Rubin	E. Melnick
77	Central Massachusetts Telephone Workers' Credit Union	J. J. Moynihan	R. A. Baker
78	Chamberlain Credit Union	L. P. Fahey	J. W. Bradbury
79	Chapman Valve Credit Union, The	N. W. Stiles	A. A. LaRiviere
80	Charlesbank Credit Union	E. L. Davoek	B. Kelman
81	Cheney Bigelow Credit Union	A. W. Cowles	E. B. Briggs
82	Chestnut Credit Union	D. S. Miller	S. Gross
83	Chicopee Teachers' Credit Union	M. M. Haggerty	M. L. Harris
84	City Credit Union	H. H. Levine	M. Thompson
85	City of Boston Employees Credit Union	J. S. Kierman	D. A. Grant
86	Cleghorn Credit Union	B. E. Dumont	C. E. Dumont
87	Clover Hill Credit Union	P. C. Temple	K. Taylor
88	Codman Credit Union	A. Barsky	W. Stiller
89	Celasse Credit Union	C. Ferrante	P. Vaudo
90	Colonial Employees Credit Union	I. Rabinowitz	N. Braun
91	Colonial Press Credit Union	J. J. O'Malley	P. A. Sangeanerie
92	Columbus Credit Union	J. Luengo	I. Cutler
93	Commercial Travelers Credit Union	M. Ginn	E. Karp
94	Congress Credit Union	J. J. Schaeider	J. Smoller
95	Consumers Credit Union	E. L. Mason	M. G. Scanzie
96	Continental Credit Union	L. W. Levine	L. Goodell
97	Continental Employees Credit Union	J. R. Gordon	C. H. Wardwell
98	Cerence Employees Credit Union	L. H. Sheehan, Jr.	A. D. Hitchins
99	Cosmopolitan Credit Union	W. Henkin	N. J. Schneiderman
100	Craftsman Credit Union	C. B. Angell	H. E. Simmerer
101	Crescent Credit Union	A. B. Yaffe	D. Silverstein
102	Crebank Credit Union	S. A. Fess	R. W. Adams
103	C T C Credit Union	J. W. Cheney	L. J. Francois
104	Dairy Credit Union	W. K. Simes	S. J. Mikuski
105	Darex Credit Union	E. G. Hillery	G. G. Kyle
106	Diamond Match Employees Credit Union	G. J. Moriarty	S. Ponna
107	D.W.C. Credit Union	D. C. Nickerson	F. E. Barry
108	Dorchester Credit Union	D. F. Sheehan, Jr.	L. F. O'Donnell
109	Dorchester Browning Credit Union	S. Spector	M. Hyman
110	Doyle Works Credit Union	S. E. Stewart	M. E. Boutelle
111	Eagle Credit Union	M. E. Peltier	A. L. Owens
112	Essex Credit Union	J. F. Brennan	B. L. Driscoll
113	Essex Employees Credit Union	E. J. Wright	W. B. MacDonald
114	East Cambridge Credit Union	H. Bond	A. Granoff
115	Eastern Credit Union	J. J. Morgan	E. P. Romelfanger
116	Eaton Credit Union	J. Price	B. M. Reisman
117	Edies Credit Union	L. Hayden	I. B. White
118	Eloe Club Credit Union	J. J. Ruoki	L. Horsfield
119	Elgasee Credit Union	H. E. Barry	J. A. Callahan
120	Elm Credit Union	P. Jacobson	A. Fooks
121	Emastryce Credit Union	J. H. Leonard	A. A. Maccaren



INCORPORATED	BUSINESS LOCATION	CITY OR TOWN	PAGE	LINE NO.
1950	185 Harvard Avenue	Boston	4	59
1917	68 Legion Parkway	Brockton	8	60
1936	389 Main Street	Brockton	8	61
1940	Eastern Massachusetts Street Railway Company, 61 Torrey St.	Brockton	8	62
1934	43 Pleasant Street	Brockton	8	63
1923	43 Crescent Street	Brockton	8	64
1926	54 Main Street	Brockton	8	65
1946	238 Washington Street	Brookline	10	66
1934	248 Summer Street	Lynn	18	67
1949	Buxton, Incorporated, 93 Orleans Street	Springfield	26	68
1941	Geoffrey L. Cabot, Incorporated, 77 Franklin Street	Boston	4	69
1928	1348 Cambridge Street	Cambridge	10	70
1928	1348 Cambridge Street	Cambridge	10	71
1933	719 Massachusetts Avenue	Cambridge	10	72
1928	20 Nilsson Street (Campelle District)	Brockton	8	73
1926	477 Broadway	Chelsea	10	74
1935	376 Third Street	Everett	12	75
1921	221 Hampshire Street	Cambridge	10	76
1922	33 Elm Street	Worcester	30	77
1934	301 Southampton Street (South Boston District)	Boston	4	78
1928	176 Pinevale Street (Indian Orchard District)	Springfield	26	79
1926	333 Charles Street	Boston	4	80
1929	417 Liberty Street	Springfield	26	81
1926	272 Broadway	Chelsea	10	82
1934	Chicopee High School	Chicopee	12	83
1936	99 Chambers Street	Boston	4	84
1915	Room 37, City Hall, School Street	Boston	4	85
1928	7 Fairmount Place	Fitchburg	14	86
1940	Clover Hill Farms	Lunenburg	18	87
1926	1165 Blue Hill Avenue (Dorchester District)	Boston	4	88
1938	Columbus Association, Incorporated, 9 Ward Street	Somerville	26	89
1940	1100 Massachusetts Avenue	Boston	4	90
1942	1 Green Street	Clinton	12	91
1935	2000 Washington Street (Roxbury District)	Boston	4	92
1955	Morton Building	Boston	4	93
1926	4 Washington Avenue	Chelsea	10	94
1937	66A Berkeley Street	Boston	4	96
1927	65 Washington Avenue	Chelsea	10	96
1936	Continental Screw Company, 459 Mt. Pleasant Street	New Bedford	20	97
1934	Consolidated Reading Company, 178 Atlantic Avenue	Boston	4	98
1926	267 Bryant Street	Malden	18	99
1942	Parker Wire Goods Company, et al, 149 Washington Street	Worcester	30	100
1919	25 Crescent Street	Brockton	8	101
1936	Crocker Burbank & Company, Assoc., 545 Westminster St.	Fitchburg	14	102
1952	445 Concord Avenue	Cambridge	10	103
1939	General Ice Cream Corporation, 134 Cass Street	Springfield	26	104
1937	Dewy & Almy Chemical Company, 62 Whittemore Avenue	Cambridge	10	105
1940	125 Paridon Street	Springfield	26	106
1917	Dennison Manufacturing Company, 300 Howard Street	Framingham	14	107
1955	418 Adams Street (Dorchester District)	Boston	4	108
1938	1165 Blue Hill Avenue (Dorchester District)	Boston	4	109
1932	511 Lancaster Street	Leominster	16	110
1940	33 Eagle Street	Pittsfield	24	111
1949	Elliot Addressing Machine Company, 143 Albany Street	Cambridge	10	112
1956	15 Riverdale Avenue	Newton	22	113
1926	1010 Cambridge Street	Cambridge	10	114
1937	General Ice Cream Corporation, 185 Cambridge Street	Cambridge	10	115
1926	17 Otisfield Street (Greve Hall District)	Boston	4	116
1936	Edison Electric Illuminating Co. of Brockton, 36 Main St.	Brockton	8	117
1951	Central Massachusetts Electric Co., 465 North Main St.	Palmer	22	118
1940	Lawrence Gas & Electric Company, 370 Essex Street	Lawrence	16	119
1926	1010 Cambridge Street	Cambridge	10	120
1941	Eastern Massachusetts Street Railway Company, 421 Merrimack Street	Lawrence	16	121

LINE NO.	NAME	PRESIDENT	TREASURER
122	Embee Credit Union	R. L. Cobb	A. J. Yodlowski
123	Emblem Credit Union	Re. I. Carney	J. P. Holmes
124	Esefex Credit Union	J. W. Williams	H. O. Evans
125	Essex Agricultural Credit Union	H. A. Moetrem	C. M. Stearns
126	Everett Credit Union	J. Fisher	H. Henken
127	Everett Fire Department Credit Union	W. A. Carpenter, Jr.	A. S. Oresteen
128	Everett Police Credit Union	C. H. O'Neil	H. F. Fitzgerald
129	Fall River Boys' Club Credit Union	D. J. P. Sullivan	M. F. Cleaves
130	Fall River Municipal Employees Credit Union	J. F. Burke	P. Pettina
131	Fall River Postal Employees Credit Union	R. J. Goff	C. R. Greenhalgh
132	Falpace Credit Union	F. J. McCarthy	J. S. Hebbard
133	Family Credit Union	J. E. Berkowitz	D. Segal
134	Faulkner Credit Union	F. Rosenfield	S. Krasner
135	Federal Credit Union	J. Gray	E. Pollack
136	Federation Credit Union	J. M. Murphy	D. R. Hurlley
137	Fenwal Credit Union	E. J. Phair	H. L. Bates
138	Fenway Credit Union	D. Lancaster	J. J. Kiley
139	Filene Credit Union	J. A. Drew	M. L. Aronson
140	Filestra Credit Union	A. R. McNeil	I. L. Duncklee
141	Firefundie Credit Union	F. L. Grant	E. A. Bragden
142	Fitchburg I-C Credit Union	A. A. Gelinas	B. F. Dion
143	Fitchburg Italian-American Credit Union	A. Mittola	J. A. Champa
144	Fitchburg Postal Employees Credit Union	L. I. Miller	E. B. Arnold
145	Fitchoe Credit Union	H. T. Maeklem	P. H. King
146	Forty Associates Credit Union	G. Cohen	S. J. Cohen
147	40-Pathem Credit Union	J. F. Witham	E. A. Goodick
148	Fountain Credit Union	E. R. Dearbera	D. E. Dwyer
149	Framingham UAW Credit Union	F. R. Wilson	D. F. Ephlia
150	Franklin Aid Credit Union, The	I. I. Gelerman	K. H. Slypack
151	Friendship Credit Union, The	S. Nelesen	A. Epstein
152	Freatenao Credit Union	R. E. Langevin	O. J. DeCagne
153	F. W. Sickles Employees Credit Union	H. Moffett	J. B. FitzGerald, Jr.
154	Garden Street Credit Union	F. P. Markums	G. W. Strahan
155	Gardner France-American Credit Union	D. L. Cormier	L. Allain
156	Gardner Polish-American Credit Union	J. T. Smellman	S. E. Michalewicz
157	General Electric River Werke Employees Credit Union	W. A. Flynn	G. G. Calvert
158	General Fibre Employees Credit Union	C. A. St. Clair	A. G. Lupien
159	Geneva Credit Union	L. Bush	J. J. Rothberg
160	Gilbaroe Employees Credit Union	R. B. Chapman	P. C. Theilig
161	Giloe Credit Union	B. C. Rimbaeh	W. H. Smith
162	Glenway Credit Union	N. Maohlin	S. D. Nadler
163	Gledel Credit Union	C. F. Jennings	J. J. Spack
164	Gloucester Credit Union	L. Alper	H. Stone
165	Gloucester Fire Department Credit Union	G. T. Burke	W. E. O'Hearn
166	Gloucester Municipal Credit Union	W. V. Trevoxy	R. R. Bentley
167	Gloucester Teachers Association Credit Union	H. B. Geary	G. E. McGinley
168	G R Credit Union	S. H. Seok	E. D. Hurlbut
169	Graten & Knight Employees' Credit Union, The	J. G. Kapowich	E. L. Perry
170	Greek Community Credit Union	L. Demakes	P. N. Scangas
171	Grever Cronin Credit Union	P. M. Larkin	E. L. Hoan
172	G. T. & D. Credit Union	L. W. Edes	C. H. White, Sr.
173	Gulf Boston Credit Union	V. M. Foley	H. R. Gullifer
174	Hamel Employees' Credit Union	W. M. Hayes	A. M. Moran
175	Hampce Credit Union	F. Dubiel	E. P. Dolat
176	H & R Arms Employees Credit Union	F. J. Paradis	J. P. Kilcoyne
177	H and V Credit Union	S. Robinson	H. C. Whitney
178	Hamdy Employees Credit Union	M. C. O'Leary	A. M. Hunt
179	Harber Village Credit Union	W. T. Murphy	J. E. Murphy
180	Harmony Credit Union	N. Goldberg	H. Milgram

INCORPORATED	BUSINESS LOCATION	CITY OR TOWN	PAGE	LINE NO.
1954	74 Park Street	Springfield	26	122
1935	W. F. Schrafft & Sons Corporation, 529 Main Street (Charlestown District)	Boston	4	123
1954	26 Central Street	West Springfield	28	124
1933	Essex County Agricultural School, Maple Street	Danvers	12	125
1926	7 Mansfield Street	Everett	12	126
1933	384 Broadway	Everett	12	127
1936	371 Broadway	Everett	12	128
1934	161 Pecosset Street	Fall River	12	129
1930	198-202 Bank Street	Fall River	14	130
1928	Post Office	Fall River	14	131
1938	Falulah Paper Company, Falulah Road	Fitchburg	14	132
1937	353 Broadway	Chelsea	10	133
1927	380 Ferry Street	Malden	18	134
1926	1165 Blue Hill Avenue (Dorchester District)	Boston	4	135
1954	157 Federal Street	Boston	4	136
1945	Fenwal Incorporated, 32 Pleasant Street	Ashland	2	137
1951	400 Commonwealth Avenue	Boston	4	138
1921	426 Washington Street	Boston	4	139
1948	Fitchburg & Leominster Street Railway, 1427 Water Street	Fitchburg	14	140
1940	Firemen's Fund Insurance Company, 10 Post Office Square	Boston	4	141
1928	20 Blossom Street	Fitchburg	14	142
1953	387 Water Street	Fitchburg	14	143
1928	Post Office, Wallace Avenue	Fitchburg	14	144
1935	Fitchburg Paper Company, 642 River Street	Fitchburg	14	145
1926	19 Otisfield Street (Grove Hall District)	Boston	4	146
1941	51 Commercial Street	Gloucester	14	147
1930	Angier Corporation, 50 Fountain Street	Frammingham	14	148
1949	32 South Street	Frammingham	14	149
1926	1165 Blue Hill Avenue (Dorchester District)	Boston	4	150
1926	1165 Blue Hill Avenue (Dorchester District)	Boston	6	151
1918	230 Lowell Street	Lawrence	16	152
1941	165 Front Street	Chicopee	12	153
1953	44 Garden Street	Everett	12	154
1938	221 Parker Street	Gardner	14	155
1952	326 Pleasant Street	Gardner	14	156
1956	920 Western Avenue	Lynn	18	157
1944	Palmer Avenue	West Springfield	28	158
1926	19 Otisfield Street (Grove Hall District)	Boston	6	159
1956	Gilbert & Barker Manufacturing Company, Cold Spring Avenue	West Springfield	28	160
1914	Gilchrist Company, 417 Washington Street	Boston	6	161
1927	1165 Blue Hill Avenue (Dorchester District)	Boston	6	162
1955	1 Reed Street (Roxbury District)	Boston	6	163
1927	219 Main Street	Gloucester	14	164
1938	8 School Street	Gloucester	14	165
1941	Treasurer's Office, City Hall	Gloucester	14	166
1935	High School	Gloucester	14	167
1930	General Radio Company, 275 Massachusetts Avenue	Cambridge	10	168
1925	356 Franklin Street	Worcester	30	169
1955	22 City Hall Square	Lynn	18	170
1943	225 Moody Street	Waltham	28	171
1930	Greenfield Tap & Die Corporation, Sanderson St.	Greenfield	14	172
1940	31 St. James Avenue	Boston	6	173
1934	L. H. Hamel Leather Company, 117 Essex Street	Haverhill	16	174
1954	130 Pleasant Street	Easthampton	12	175
1953	320 Park Avenue	Worcester	30	176
1939	Hellingsworth & Vese, 112 Washington Street (East Walpole District)	Walpole	28	177
1954	H. L. Handy Company, Plainfield Street	Chicopee	12	178
1940	375 Old Colony Avenue (South Boston District)	Boston	6	179
1927	3 Bennington Street (East Boston District)	Boston	6	180

LINE NO.	NAME	PRESIDENT	TREASURER
181	Hareld Credit Union	A. Olansky	L. D. Kessler
182	Hart Credit Union	R. A. Sunergren	E. D. McKenzie
183	Harvard University Employees Credit Union	B. A. Rescoe	V. H. Tarr
184	Haverhill Credit Union	L. Shapira	I. Kolsky
185	Haverhill Fire Department Credit Union	D. A. Langton	D. D. Macdonald
186	Haverhill Italian American Credit Union	A. Bologna	A. J. Basse
187	Haverhill Police Department Credit Union	R. J. Sheehan	E. W. Cooper
188	Haverhill Postal Employees Credit Union	P. E. Sawyer	P. S. Kelly
189	Haverhill Teachers Credit Union	D. C. Freeman	E. V. Sasse
190	Hayward-Sohuster Employees Credit Union	W. A. Johnson	C. E. Driscoll
191	Hazelwood Community Credit Union	J. R. Johnson	C. E. Knibb
192	Hellenic Credit Union	S. T. Callichy	C. M. Zoletas
195	Herald-Traveler Employees Credit Union, The	A. E. Vytal	J. J. O'Brien
194	Hersey Employees Credit Union	L. G. Bernstone	L. W. Cleaves
195	High Carbon Credit Union	F. A. Bengtson	S. E. Johnson
196	Highland Credit Union	J. Bernsteim	J. Green
197	Hillside Credit Union	L. Erowa	M. H. Role
198	Hinckley Rendering Employees Credit Union	N. Morse	J. L. Perault
199	Helliston Mills Credit Union	C. N. Gay	O. M. Anderson
200	Holyoke Credit Union	J. R. Fleury	S. J. Bonvouloir
201	Holyoke G & E Employees Credit Union	D. J. Lynch	F. W. Bennett
202	Holyoke Municipal Employees Credit Union	W. J. Brady	T. W. Spencer
203	Holyoke Postal Credit Union	L. E. LeDuc	H. P. Caulley
204	Holyoke Teachers' Credit Union	E. G. Goss	H. M. Padden
205	Homestead Credit Union	E. Zukeff	M. Zitomersky
206	Hoosac Employees Credit Union	C. Cote	A. E. Elmer
207	Hoosac N B E Credit Union	A. D. Mello	G. R. Ward
208	Hoveco Credit Union	F. C. Harmon	J. T. Robinson
209	Howard Credit Union	S. Phillips	M. Tonkin
210	Hewco Credit Union	R. Brown	R. H. Biledeau
211	Hub Credit Union	J. P. Kohan	J. Grosser
212	Humboldt Credit Union	J. Rosenberg	N. Barrow
213	Ideal Credit Union	B. Bishoff	L. Cantor
214	ILSNEC Credit Union	B. W. Weiner	G. Rosenberg
215	Independent Credit Union	A. N. Kaufman	M. Banks
216	Independent Hebrew Credit Union	M. H. Hass	H. W. Helene
217	Industrial Credit Union, The	M. H. Tolman	J. J. Campana
218	Inman Credit Union	H. Sidell	B. Weinstein
219	Intervale Credit Union	A. Nathanson	J. Weinberg
220	Jamaica Plain Credit Union	A. Braverman	R. Landfield
221	Jeanne d'Arc Credit Union	L. Milot	H. W. Bourgeois
222	Jewish Community Credit Union	A. R. Pitceff	S. J. Kerr
223	Jogues Credit Union	W. J. Rennie	A. J. Arsenault
224	John Bath Employees Credit Union	H. A. Johnson	R. S. Kemp
225	John H. Breck Employees Credit Union	T. R. O'Brien	D. W. Lally, Jr.
226	Jonsteel Credit Union	J. S. Kasper	R. J. Reynolds
227	Judaean Credit Union	J. J. Tutum	H. Silverman
228	Judson Credit Union	M. Goodman	R. Danberg
229	Kavodian Credit Union	B. G. Macy	S. Kaplan
230	K B Credit Union	W. Ferrou	F. L. Edem
231	Kelke Credit Union	R. D. Hahn	A. W. Astley
232	Kendall Mills Credit Union	E. H. Peterson	F. Burkel
233	Kirstein Leather Employees Credit Union	P. Gilmore	S. Foti
234	Klavanar Credit Union	H. Greenberg	H. Schwartz
235	Korn Leather Employees Credit Union	W. Whitworth	L. L. Dolecki
236	Laber Circle Credit Union	P. Smidt	S. Viner
237	Lafayette Credit Union	J. A. Messier	L. L. LaBarre
238	Landing Credit Union	C. M. Ahern	H. T. Batohelder
239	Lapoints Employees Credit Union	G. J. Bagnell	H. J. Daigneault
240	Lawrence Credit Union	L. R. Harris	N. Goldstein
241	Lawrence Firefighters Credit Union	L. P. Smith	F. C. McKernan
242	Lawrence Modern Credit Union	M. Geller	P. Millman
243	Lawrence Postal Employees Credit Union	G. F. Russell	J. A. Fortune

INCORPORATED	BUSINESS LOCATION	CITY OR TOWN	PAGE	LINE NO.
1926	1165 Blue Hill Avenue (Dorchester District)	Boston	6	181
1936	Russell, Fairfield & Ellis Insurance, 60 Congress St.	Boston	6	182
1947	26 Dunster Street	Cambridge	10	183
1926	139 Merrimack Street	Haverhill	16	184
1933	22 Essex Street	Haverhill	16	185
1934	20 Washington Street	Haverhill	16	186
1933	3 Court Street	Haverhill	16	187
1929	Post Office	Haverhill	16	188
1937	Haverhill High School, Corner Main and Summer Sts.	Haverhill	16	189
1942	Main Street (East Douglas District)	Douglas	12	190
1944	125 DeForest Street (Resliandale District)	Boston	6	191
1936	12 Peabody Square	Peabody	22	192
1926	80 Mason Street	Boston	6	193
1940	381 E Street (South Boston District)	Boston	6	194
1941	New England High Carbon Wire Company, 50 Howe Avenue	Millbury	20	195
1926	174 Central Street	Lewell	18	196
1926	646 Warren Street (Roxbury District)	Boston	6	197
1934	34 Shore Drive	Somerville	26	198
1939	111 Lenox Street	Norwood	22	199
1911	380 High Street	Holyoke	16	200
1940	70 Suffolk Street	Holyoke	16	201
1930	206 Maple Street	Holyoke	16	202
1927	650 Dwight Street	Holyoke	16	203
1934	98 Suffolk Street	Holyoke	16	204
1926	612 Blue Hill Avenue (Grove Hall District)	Boston	6	205
1949	Hoosac Mills Corporation, 234 Union Street	North Adams	22	206
1951	Hoosac Mills Corporation, 296 Phillips Avenue	New Bedford	20	207
1939	Hellingsworth & Vase Company, Mill Street (West Groton District)	Groton	14	208
1926	532 Warren Street (Grove Hall District)	Boston	6	209
1930	A. T. Howard Company, 10 Blandford Street	Boston	6	210
1926	17 Otisfield Street (Grove Hall District)	Boston	6	211
1926	19 Otisfield Street (Grove Hall District)	Boston	6	212
1926	174 Central Street	Lewell	18	213
1951	Industrial Luncheon Service, 275 Hancock Street	Quincy	24	214
1926	65 Washington Avenue	Chelsea	10	215
1930	Ceolidge Street	Framingham	14	216
1910	270 Boylston Street	Boston	6	217
1926	1010 Cambridge Street	Cambridge	10	218
1926	21 Hartwell Street	Boston	6	219
1926	296 Centre Street (Jamaica Plain District)	Boston	6	220
1912	666 Merrimack Street	Lewell	18	221
1921	173 Washington Street	Salen	24	222
1940	800 Broadway	Chelsea	10	223
1948	18 Grafton Street	Worcester	30	224
1947	91 Dwight Street	Springfield	26	225
1949	Johnson Steel & Wire Co., Incorporated, 53 Wiser Ave.	Worcester	30	226
1926	272 Broadway	Chelsea	10	227
1927	49 Almont Street	Malden	18	228
1948	160 Bank Street	Fall River	14	229
1942	Kupfer Brothers Company, Riverdale Street	Northbridge	22	230
1941	P. P. Kellogg Company, 21 Cypress Street	Springfield	26	231
1930	Kendall Mills	Walpole	28	232
1937	75 Walnut Street	Peabody	22	233
1951	393 Norfolk Street (Dorchester District)	Boston	6	234
1942	41 Hardy Street	Peabody	22	235
1912	182 Summer Street	Lynn	18	236
1938	183 Court Street	Brockton	10	237
1939	76 Commercial Street	Waymouth	28	238
1954	Lapointe Machine Tool Company, 34 Tower Street	Rudon	16	239
1913	17 Lawrence Street	Lawrence	16	240
1950	80 Lowell Street	Lawrence	16	241
1926	90 Broadway	Lawrence	16	242
1929	Post Office, 50 Broadway	Lawrence	16	243

LINE NO.	NAME	PRESIDENT	TREASURER
244	Lawrance Teachers' Credit Union	D. F. Sullivan	E. F. Glynn
245	L. B. Evans Employees Credit Union	F. E. Daley	A. M. Perkins
246	Leominster Credit Union	L. A. Csrrescia	J. J. Tata
247	Leon E. Abbett Post No. 57 (3) Credit Union	J. P. Hines	R. M. Leonard
248	Lever Cambridge Employees Credit Union	J. J. Dwyer	J. A. DeVincentis
249	Liberal Credit Union	O. Kaplan	P. Garber
250	Liberty Credit Union	I. E. Paretsky	S. Rachlis
251	Library Employees Credit Union	J. Maroni	I. C. Kisiel
252	Local 21 Credit Union	A. Ccoelski	D. B. Audet
253	Local 801 Credit Union	J. B. Tague	A. W. Arsenault
254	Lodding Employees Credit Union	J. S. Cooper	L. J. Fredricksen
255	Logwood Credit Union	B. Gardner	J. Gopen
256	Lord Beaconsfield Credit Union	A. M. Goldstein	M. Shlifer
257	Lowell Credit Union	B. Sandler	H. Schulman
258	Lowell Electric Light Employees Credit Union	W. C. Bartlett	M. E. Durkee
259	Lowell EMSR Credit Union	G. F. Casserly	E. C. Sullivan
260	Lowell Firemen's Club Credit Union	R. F. Rourke	J. G. O'Brien
261	Lowell Postal Employees Credit Union	T. E. Gilinson	W. R. Crowther
262	Lowell Rendering Employees Credit Union	I. J. Patterson	M. R. Marohand
263	Lynn Credit Union	L. Litvak	J. Freedman
264	Lynn Independent Workmens Circle Credit Union	A. Slavia	H. Kogan
265	Lynn Municipal Employees Credit Union	G. R. Hanson	L. J. Murphy
266	Lynn Police Credit Union	J. F. Crowley	S. Tuminelli
267	Lynn Postal District Employees Credit Union	D. DiVirgilio	L. A. Kennedy
268	Lynn Teachers Credit Union	H. P. Shea	N. Goodman
269	Maccabee Pythian Credit Union	W. Kimball	G. Askinas
270	Maccabee Credit Union	G. Merlin	A. Chalfin
271	Madison Credit Union	N. Guerries	G. K. Nickerson
272	Majestic Credit Union	S. J. Rosenthal	S. Rosenthal
273	Malden City Employees Credit Union	J. J. Barthelmes	W. T. Barrett, Jr.
274	Malden G. & E. Employees Credit Union	C. W. Johnson	T. J. Hughes
275	Mansfield Credit Union	C. A. Wheeler	R. A. Buok
276	Marconi Credit Union	J. Panebianco	M. T. Stella
277	Marquette Credit Union	R. P. Robichaud	G. O. Vaine
278	Mascot Credit Union, The	J. J. Packer	D. M. Kaiser
279	Maynard Consumers' Credit Union	C. M. Lerer	H. Routsala
280	M B C O Credit Union	W. J. Scott	H. Bolivar
281	Medford Municipal Employees Credit Union	H. M. Giffels	A. J. Kirwan
282	Medway Credit Union	C. Levine	A. E. Gordon
283	Memorial Credit Union	S. Berg	A. Berg
284	Merchmece Credit Union	C. R. Smith	J. Mastropietre
285	Middlesex Carmen's Credit Union	F. M. McIntyre	J. W. MacDonald
286	Milford Credit Union	J. Wyzan	W. Harris
287	Millbury Credit Union	P. A. Lacouture	R. N. Kenary
288	Mohliver Credit Union	B. Freedman	M. Hymans
289	Momareh Credit Union	L. P. Regan	D. H. Young, Jr.
290	Monsanto Plastics Credit Union	N. Matthew	G. A. Gorrod
291	Montelle Credit Union	L. Tamule	J. M. Samulis
292	Mereland Credit Union	M. Dickson	R. Weiner
293	Morgan Employees Credit Union	C. K. Oberg	E. Currie
294	Morgan Memorial Credit Union	E. H. Higgs	R. E. Everest
295	Mortons Employees Credit Union	E. Halpern	R. G. Kurlansky
296	Moulded Plastics Credit Union	J. E. Esip	F. L. Graham
297	MTA Employees Credit Union	J. H. Duffey	T. F. Spelman
298	Mutual Credit Union	P. Swartz	S. Kasler
299	Mutual Aid Credit Union	F. Solomon	S. Peitchel
300	Nablanke Credit Union	D. S. Aitchinson	V. R. Aitken
301	Nasheba Credit Union	H. H. Sargent	J. L. Powers
302	Navy Building Credit Union	H. S. Moss	P. F. Schelfhaudt
303	Navy Yard Employees Credit Union	W. R. MacKenzie	S. I. Rosenthal
304	Nedce Employees Credit Union	L. J. Jablonski	M. G. Reed

INCORPORATED	BUSINESS LOCATION	CITY OR TOWN	PAGE	LINE NO.
1934	Lawrence High School	Lawrence	16	244
1939	26 Water Street	Wakefield	28	245
1954	Rear 40 Pleasant Street	Leominster	16	246
1931	89 Burrill Street	Swampscott	26	247
1945	164 Broadway	Cambridge	10	248
1926	1165 Blue Hill Avenue (Dorchester District)	Boston	6	249
1926	288 Blue Hill Avenue (Roxbury District)	Boston	6	250
1941	220 State Street	Springfield	26	251
1950	10 Lowell Street	Peabody	22	252
1956	570 Newbury Street	Boston	6	253
1956	73 Beacon Street	Worcester	30	254
1950	367 Harvard Street	Brookline	10	255
1913	654 Blue Hill Avenue (Grove Hall District)	Boston	6	256
1926	174 Central Street	Lowell	18	257
1941	29 Market Street	Lowell	18	258
1950	Eastern Massachusetts Street Railway Company, 22 Fourth Street	Lowell	18	259
1936	Engine No. 11, Lawrence Street	Lowell	18	260
1928	Post Office	Lowell	18	261
1934	Lewell Rendering Company, Woburn Street	Billerica	2	262
1926	239 Summer Street	Lynn	18	263
1927	161 Summer Street	Lynn	18	264
1940	Room 302, City Hall	Lynn	18	265
1945	18 Sutton Street	Lynn	18	266
1926	Post Office Building, Willow Street	Lynn	18	267
1935	School Department Administration Building, 42 Franklin Street	Lynn	18	268
1940	Room 406, 175 State Street	Springfield	26	269
1949	646 Warren Street (Grove Hall District)	Boston	6	270
1941	13 Woodlawn Avenue	Chelsea	10	271
1937	473 Cross Street	Malden	18	272
1943	Central Fire Station, Salem Street	Malden	18	273
1929	157 Pleasant Street	Malden	18	274
1916	129 North Main Street	Mansfield	18	275
1939	180 Essex Street	Lawrence	16	276
1939	96 Central Street	Winchendon	30	277
1926	1115 Blue Hill Avenue (Dorchester District)	Boston	6	278
1948	64-66 Main Street	Maynard	20	279
1954	243 Broadway	Cambridge	10	280
1937	Room 101, City Hall	Medford	20	281
1927	140 Village Street	Medway	20	282
1941	432 Warren Street (Roxbury District)	Boston	6	283
1957	Monsanto Chemical Company, Chemical Lane	Everett	12	284
1946	1020 Main Street	Waltham	28	285
1927	49 Pine Street	Milford	20	286
1934	50 Main Street	Milbury	20	287
1926	1165 Blue Hill Avenue (Dorchester District)	Boston	6	288
1939	Monarch Life Insurance Company, 365 State Street	Springfield	26	289
1937	812 Monsanto Avenue (Indian Orchard District)	Springfield	26	290
1932	111 Ames Street (Montello District)	Brookton	10	291
1952	532 Warren Street (Roxbury District)	Boston	6	292
1927	15 Belmont Street	Worcester	30	293
1937	89 Shawmut Avenue	Boston	6	294
1949	Morton's Incorporated, 69 Causeway Street	Boston	6	295
1942	14 Hygeia Street	Worcester	30	296
1936	Room 201, Park Square Building	Boston	6	297
1926	288 Blue Hill Avenue (Roxbury District)	Boston	6	298
1948	4 Howland Street (Roxbury District)	Boston	6	299
1935	National Blank Book Company, Water Street	Holyoke	16	300
1953	Main Street	Groton	16	301
1953	495 Summer Street	Boston	6	302
1939	Building No. 32, Boston Naval Shipyard (Charlestown District)	Boston	6	303
1934	New England Dressed Meat & Wool Company, 174 Somerville Avenue	Somerville	26	304

LINE NO.	NAME	PRESIDENT	TREASURER
305	Nemasket Credit Union	E. F. Beckman	O. C. Sawicki
306	Nepenset Credit Union	N. C. Bartlett	A. W. Smith
307	New Bedford Gas & Edison Light Company Employees Credit Union	E. W. Cole	W. A. Kenyon
308	New Bedford Municipal Employees Credit Union	W. E. Cobb	S. Lehman
309	New Bedford Postal Employees Credit Union	R. J. Bourbeau	J. D. Connolly
310	Newburyport Credit Union	J. Fram	H. M. Boxer
311	New Chelsea Credit Union	S. Glazer	G. Cashman
312	New Deal Credit Union	P. W. Chapman	M. F. Wilson
313	New Haven Railroad Employees Credit Union	F. Rush	L. S. Cashman
314	Newton Municipal Credit Union	P. Purcell	W. H. Fitzgerald
315	Newton Teachers Credit Union	C. C. Peterson	D. B. Mitchell
316	N.I.C. Credit Union	G. J. Bunner	A. T. Rull
317	Noddle Island Credit Union	A. F. Reddy	J. Stone
318	North Adams Credit Union	F. Seidenberg	J. Kerson
319	Northern Massachusetts Telephone Workers Credit Union	C. F. Hamilton	R. A. O'Sullivan
320	Northshore Credit Union	R. P. Richardson	J. J. Flanagan
321	Norton Credit Union	R. G. Clarke	E. E. McConnell
322	Northwood School Employees' Credit Union	C. H. Wheeler	E. V. Syverson
323	Octane Credit Union	C. J. Murphy	L. E. Denning
324	Olympia Credit Union	E. Stamolakis	H. Sovas
325	One-Twenty Credit Union	E. F. Cosgrove	F. B. Seitz, Jr.
326	Orange Credit Union	D. Housen	R. Plotkin
327	Overland Credit Union	C. F. Curran	A. N. Habelow
328	Oxford Print Credit Union	G. W. Metzger	M. L. Barr
329	Pacific Mills Credit Union	R. R. Dean	R. B. Dodge
330	Perkins Gear Credit Union	W. E. Longey	J. A. Benoit
331	Pittsfield G. E. Employees Credit Union	F. E. Douglas	G. R. Boos
332	Pittsfield Postal Employees Credit Union	W. J. Meehan	A. J. Sangievanni
333	Pittsfield Teachers' Credit Union	L. J. Murphy	A. W. Harvey
334	Plan Credit Union	A. S. Kinney	C. T. Fuller
335	Plimpton Credit Union	F. E. Blasenak	A. H. Stanton
336	Plymouth Cordage Credit Union	R. S. Bailey	J. A. Smith
337	Plymouth Rubber Credit Union	J. A. Fitzpatrick	E. R. Johnson
338	Pneumatic Credit Union	H. A. Paul, Jr.	R. S. Knapp
339	Pelish National Credit Union	S. A. Berestka	A. J. Golen
340	Ponedeler Credit Union	S. Berger	S. Stillman
341	Popular Credit Union	D. Rosenfelt	S. Tanzer
342	Powers Paper Employees Credit Union	M. R. Maciolek	V. A. ViVenzie
343	Prentiss Wire Credit Union	D. F. McCarthy	D. F. Bojarski
344	Presidents City Credit Union	A. P. Bottiggi	A. F. Monroe
345	Press Radio Credit Union	J. P. Sorensen	M. Homem, Jr.
346	Pressers Union Local 12 ILGWU Credit Union	S. Wallace	L. Weinstein
347	Produce Terminal Credit Union	M. Kaplan	S. Leve
348	Progressive Workmen's Credit Union	J. W. Mover	P. Isenman
349	Prosepect Hill Presbyterian Credit Union	H. J. Meister	C. M. Heinz
350	Pulaski Credit Union	J. Yakinowsky	M. Wardzala
351	Pynohon Credit Union	P. M. Dick	R. M. Steere
352	Pyralart Employees Credit Union	P. J. Byrne	R. V. Kennedy
353	Quincy EMSR Credit Union	W. A. Palmer	B. T. Dembre
354	Quincy Municipal Credit Union	J. E. Walsh	T. F. Maloney
355	Quincyway Credit Union	S. R. Blackwell	J. W. Gunville
356	Railway Express Credit Union	T. F. Albert	S. T. Nelson
357	Raytheon Employees Credit Union	N. C. Manoinelli	D. J. Worcester
358	Redberry Credit Union	W. D. Wayland	T. F. McCarthy
359	Reed-Prentice Employees Credit Union	E. M. Bliss, Jr.	R. G. Fietz
360	Revere Copper & Brass Employees Credit Union	G. F. Kirk	J. B. O'Rourke
361	Rex Credit Union	H. A. MoIsaao	M. Lottere
362	R. H. White's Employees Credit Union	J. A. McCarthy	R. G. Gerade



INCORPORATED	BUSINESS LOCATION	CITY OR TOWN	PAGE	LINE NO.
1937	Plymouth Shoe Company, 191 Center Street	Middleborough	20	305
1915	Bird & Soms, Incorporated, 138 Washington Street (East Walpole District)	Walpole	28	306
1926	271 South Water Street	New Bedford	20	307
1932	868 Pleasant Street	New Bedford	20	308
1926	695 Pleasant Street	New Bedford	20	309
1934	Washington Street	Newburyport	22	310
1935	110 Park Street	Chelsea	12	311
1934	Eastern Gas & Fuel Association, 201 Rover Street	Everett	12	312
1939	Room 233, South Station	Boston	6	313
1941	Newton City Hall	Newton	22	314
1937	40 Elm Road, Room 22 (Newtonville District)	Newton	22	315
1948	Northern Industrial Chemical Company, 7 Elkins Street (South Boston District)	Boston	6	316
1927	19 Meridian Street (East Boston District)	Boston	6	317
1934	41 Center Street	North Adams	22	318
1922	115 Appleton Street	Lowell	18	319
1938	205 Washington Street	Salem	24	320
1925	Norton Company, 1 New Bond Street	Worcester	30	321
1934	Junior High School	Norwood	22	322
1933	Colonial Beacon Oil Company, 30 Beacham Street	Everett	12	323
1947	43 Washington Street	Haverhill	16	324
1949	40 Green Street (Jamaica Plain District)	Boston	6	325
1952	17 East Main Street	Orange	22	326
1940	S. S. Pierce Company, 133 Brookline Avenue	Boston	6	327
1930	11 Colby Street	Medford	20	328
1930	Canal Street	Lawrence	16	329
1936	Circuit Avenue	West Springfield	28	330
1935	100 Woodlawn Avenue	Pittsfield	24	331
1928	U. S. Post Office	Pittsfield	24	332
1939	High School, East Street	Pittsfield	24	333
1946	Blue Cross, 38 Chauncy Street	Boston	6	334
1927	Plimpton Press, 165 Lenox Street	Norwood	22	335
1928	Court Street (North Plymouth District)	Plymouth	24	336
1955	Revere Street	Canton	10	337
1940	Pneumatic Scale Corporation, 65 Newport Avenue	Quincy	24	338
1921	228 Exchange Street	Chicopee	12	339
1926	65 Washington Avenue	Chelsea	12	340
1926	116 Main Street	Peabody	22	341
1955	149 Wason Avenue	Springfield	26	342
1940	439 Dwight Street	Holyoke	16	343
1940	1517 Hancock Street	Quincy	24	344
1939	555 Pleasant Street	New Bedford	20	345
1953	33 Harrison Avenue	Boston	8	346
1955	Room 247, Boston Market Terminal	Boston	8	347
1911	366 Cross Street	Malden	18	348
1942	98 East Haverhill Street	Lawrence	16	349
1940	82 Boston Street	Boston	8	350
1956	Springfield Fire & Marine Insurance Company, 1250 State Street	Springfield	26	351
1937	Foster Grant Company, Incorporated, 289 North Main Street	Leominster	16	352
1945	Eastern Massachusetts Street Railway, 954 Hancock Street	Quincy	24	353
1937	40 Quincy Avenue	Quincy	24	354
1950	1 Clivenden Street	Quincy	24	355
1955	31 Liberty Street	Springfield	26	356
1945	Foundry Avenue	Waltham	28	357
1945	2 Frost Avenue (Dorchester District)	Boston	8	358
1938	677 Cambridge Street	Worcester	30	359
1937	24 North Front Street	New Bedford	20	360
1929	Railway Express Agency, Incorporated, 710 Atlantic Avenue	Boston	8	361
1945	518 Washington Street	Boston	8	362

LINE NO.	NAME	PRESIDENT	TREASURER
363	Rockland Credit Union	A. Lelyveld	W. H. Main
364	Rookwood Sprinkler Employees' Credit Union	R. V. Catherwood	T. R. Ashe
365	Roxbury Independent Credit Union	G. Merlin	B. Ginsberg
366	Roxbury Workmen's Circle Credit Union	D. Gulko	M. Rioklin
367	Rust Craft Credit Union	F. M. Williamson	K. Dunay
368	Ruthco Credit Union	G. Provencher	G. R. Hicken
369	Safety Credit Union	S. Adler	I. Benjamin
370	St. Aidan's Credit Union	F. J. Logue	M. A. Cadman
371	St. Anne Credit Union	W. C. Poirier	U. Auger
372	St. Jean Baptiste Parish Credit Union	R. H. J. Pelletier	R. E. Gingras
373	St. Joseph Credit Union of Salem	A. Audet	J. A. Foisy
374	St. Mary's Parish Credit Union	C. J. Avey	F. J. Poirer
375	Salem Credit Union	D. Berman	M. Shoer
376	Salem Italian American Credit Union	R. A. Giuggio	D. Mizzi
377	Sales House Credit Union	W. T. Keating	D. J. Collins
378	Samson Cordage Employees Credit Union	A. B. Hartford	S. A. Thomas
379	Saugus Credit Union	S. H. M. Drew	M. E. Hayes
380	Seaver Credit Union	M. Chartkoff	W. Meshorer
381	Security Credit Union	U. Auger	C. B. Dunbar
382	Security Employees Credit Union	A. B. Newell	H. A. Savags
383	Senco Credit Union	J. F. Mahoney	E. C. Wellington
384	Setco Credit Union	M. M. Emirrian	P. W. Easton
385	Sharon Credit Union	E. Y. Krovitsky	I. D. Richman
386	Shirley Credit Union	M. Katz	S. Dubchansky
387	Simco Credit Union	W. J. Robbins	A. T. Lyne
388	Simonds Employees Credit Union	C. A. Whitcomb	M. L. Talcott
389	Sisalkraft Credit Union	A. B. Temple	R. W. Nelson
390	Social Service Credit Union	E. M. Reppucci	J. Campana
391	Somerset Community Credit Union	P. Pineault	O. C. Perry, Jr.
392	Southbridge Credit Union	V. P. Tetreault	E. Fontiane
393	Southern Massachusetts Telephone Workers Credit Union	H. J. Werdick	J. A. LeBrode
394	South Works Credit Union	J. Ginsburg	H. R. Jensen
395	Spalding Employees Credit Union	J. C. Brown	R. N. Russell
396	Spaulding Mess Employees Credit Union	A. Caliendo	P. C. Killgoar
397	Sprague Electric Credit Union	L. N. Andersen	R. E. Armitage
398	Springfield Armory Credit Union	R. F. Ledoux	D. J. Walsh
399	Springfield FCA Employees Credit Union	R. N. Cratty	L. P. Cruikshank
400	Springfield Franco-American Credit Union	A. H. Cote	I. N. Methé
401	Springfield, Mass. Municipal Employees Credit Union	R. J. Patingre	W. E. Hurley
402	Springfield, Mass. Post Office Employees Credit Union	W. F. Ferrell	T. A. Clune
403	Springfield Rendering Employees Credit Union	C. T. Fredway	J. J. McKenna, Jr.
404	Springfield Street Railway Employees Credit Union	W. E. Luke	J. F. Hayes
405	Springfield Teachers Credit Union	H. E. Drewes	A. J. Serafino, Jr.
406	Square Deal Credit Union	S. Diamond	I. Temkin
407	Squire Employees Credit Union	J. J. O'Brien	E. J. Asar
408	Starneco Credit Union	J. A. Soltys	G. H. Fitch
409	State Employees Credit Union	J. Kroeck	E. W. Towne
410	Stetson Shoe Employees Credit Union	F. E. Nolan	W. B. Morrison
411	Stoughton Credit Union	L. Buffman	J. C. Gray
412	Swift Boston Credit Union	C. F. Carbee	A. F. Burgess
413	Sylvania Employees Credit Union	C. W. Symonds	C. A. Powers
414	T & H Employees Credit Union	J. J. Rebbitt	P. B. Ekholm
415	Taunton Postal Employees Credit Union	E. W. Burt	S. J. Skwartz
416	Teconifax Employees Credit Union	D. F. Dibble	R. L. Powers
417	Telephone Workers' Credit Union	O. C. Richards	E. J. Simonian
418	Thomson Credit Union	Z. V. Gianetti	D. R. Ekstrom
419	Thriftway Credit Union	W. A. Fischer	V. B. Leighton
420	T. I. C. Employees Credit Union	S. Newell	G. H. Englund

INCORPORATED	BUSINESS LOCATION	CITY OR TOWN	PAGE	LINE NO.
1922	300 Union Street	Rockland	24	363
1937	38 Marlow Street	Worcester	30	364
1926	288 Blue Hill Avenue (Grove Hall District)	Boston	8	365
1927	612 Blue Hill Avenue (Grove Hall District)	Boston	8	366
1940	Rust Craft Park	Dedham	12	367
1941	Ruth Shoe Company of Massachusetts Incorporated, 44 Merrimac Street	Newburyport	22	368
1926	439 Cross Street	Malden	18	369
1939	222 Freeman Street	Brookline	10	370
1911	43 Rodney French Boulevard	New Bedford	20	371
1910	627A Western Avenue	Lynn	18	372
1926	3 Harbor Street	Salem	24	373
1913	518 Lincoln Street	Marlborough	20	374
1913	1 Central Street	Salem	24	375
1953	24 Endicott Street	Salem	24	376
1927	680 Winthrop Avenue	Revere	24	377
1947	Phoenix Street	Shirley	24	378
1958	496 Lincoln Avenue	Saugus	24	379
1927	101 Crawford Street (Grove Hall District)	Boston	8	380
1937	23 Eighth Street	New Bedford	22	381
1940	Social Security Administration, 120 Boylston St.	Boston	8	382
1929	Sentinel Printing Company, 808 Main Street	Fitchburg	14	383
1945	Standard Electric Time Company, 89 Logan Street	Springfield	26	384
1956	10 East Chestnut Street	Sharon	24	385
1952	84 Shirley Avenue	Revere	24	386
1948	Simplex Wire & Cable Company, 79 Sidney Street	Cambridge	10	387
1937	Simonds Saw & Steel Company, Intervale Road	Fitchburg	14	388
1934	American Reinforced Paper Company, 55 Starkey Ave.	Attleboro	2	389
1921	39 North Benmet Street	Boston	8	390
1936	1166 County Street	Somerset	24	391
1938	277 Main Street	Southbridge	26	392
1922	390 Acushnet Avenue	New Bedford	22	393
1935	American Steel & Wire Co., 774 Millbury Street	Worcester	30	394
1937	A. G. Spalding & Brothers Inc., Meadow Street	Chicopee	12	395
1937	415 Summer Street	Boston	8	396
1940	87 Marshall Street	North Adams	22	397
1940	Federal Square	Springfield	26	398
1934	Farm Credit Administration, 310 State Street	Springfield	26	399
1930	368 Taylor Street	Springfield	26	400
1927	158 Broadway	Springfield	26	401
1923	438 Dwight Street	Springfield	26	402
1934	2 Plainfield Street	Chicopee	12	403
1926	1694 Main Street	Springfield	26	404
1929	High School of Commerce, 415 State Street	Springfield	26	405
1950	277a Dudley Street (Roxbury District)	Boston	8	406
1934	165 Gore Street (East Cambridge District)	Cambridge	10	407
1946	J. Stevens Arms Company, 86 Broadway (Chicopee Falls District)	Chicopee	12	408
1921	Room 116, State House	Boston	8	409
1935	541 Main Street (South Weymouth District)	Weymouth	28	410
1953	7A Pearl Street	Stoughton	26	411
1934	98 South Market Street	Boston	8	412
1921	60 Boston Street	Salem	24	413
1954	892 River Street (Hyde Park District)	Boston	8	414
1928	Post Office	Taunton	28	415
1954	195 Appleton Street	Holyoke	16	416
1917	50 Oliver Street	Boston	8	417
1954	1 Dean Street	Franklin	14	418
1947	Greater Boston Community Fund, 14 Somerset St.	Boston	8	419
1953	631 Main Street	Acton	2	420

LINE NO.	NAME	PRESIDENT	TREASURER
421	Towle Employees Credit Union	W. S. Bartlett	J. F. Swasey, Jr.
422	Treasure Credit Union	F. M. Wright	G. K. Burgess
423	F R I B Credit Union	F. J. McGinn	H. J. Gretskey
424	Tri-City Credit Union	G. E. Mustakangas	T. I. Niemi
425	United Credit Union	M. D. Bier	M. Schwartz
426	Unity Club Credit Union	J. B. Pigott	A. E. Stone
427	U-Strayco Credit Union	W. Beauregard	L. M. Walker
428	V.F.W. No. 2005 Credit Union	W. C. Hanscom	R. A. Reed
429	Victory Credit Union	F. Nathan	L. Becker
430	Wales Mfg. Co. Employees Credit Union	M. Pressman	H. Straser
431	Walnut Credit Union	A. Sohlger	I. Minsky
432	Walpole Municipal Employees Credit Union	J. Corbett	J. J. Buckley
433	Walter Baker Employees Credit Union	W. T. McGrath	M. I. Kaplan
434	Waltham Municipal Employees Credit Union	W. F. O'Toole	P. R. O'Mara
435	Waltham Teachers Credit Union	V. Robinson	E. V. Sacco
436	Walworth Credit Union	L. T. Devis	W. Fowles
437	Wapico Credit Union	J. T. Dunn	G. W. Muise, Jr.
438	Ward's Credit Union	R. F. Warner	E. Singer
439	Washburn Employees Credit Union	A. K. Brown	B. B. Hocking
440	Washington Credit Union	A. Bikofsky	S. Backman
441	Wateco Credit Union	C. E. Martineau	A. E. Ferratta
442	Watertown Italian-American Credit Union	L. Livoli	P. Stiriti
443	Watertown Municipal Credit Union	F. A. Lyons	W. W. Norcross, Jr.
444	Webster Credit Union	C. H. Szepanski	J. F. Mackowiak
445	Welfare Credit Union	E. Weinstein	S. Newman
446	Wemelco Credit Union	L. J. Delay	G. A. Robertson
447	Westco Credit Union	S. J. Roberts	C. A. Caron
448	Westinghouse Employees Credit Union	T. F. Galvin	J. J. Walsh
449	Western Credit Union	I. M. Kramer	M. Ison
450	Western Massachusetts Telephone Workers Credit Union	R. W. Murdick	R. I. Wing
451	Westfield Polish-American Credit Union	N. G. Roselli	A. R. Palczynski
452	Weet Lynn G. E. Employees' Credit Union	F. P. Shanahan	G. W. Friberg
453	Westwood Credit Union	H. J. Mitchell	V. P. Moynihan
454	Weymouth Town Employees Credit Union	H. Christensen	M. E. Moore
455	White Credit Union	M. M. Keeley	E. G. Hines
456	Whitson Credit Union, The	R. M. Cornish	L. R. Gretter
457	Wick-Spring Employees Credit Union	W. D. McKenny	M. E. Hickey
458	WICO Employees Credit Union	J. C. Bruhm	J. Cooper
459	Willimansett Credit Union	R. A. Bibeau	E. J. B. Lafrenaye
460	Winnisimmet Credit Union	L. Wiseman	I. Sklar
461	W. M. W. Credit Union	L. Gilmore	H. S. Crawford
462	Woburn Credit Union	M. S. Sawyer	S. Levine
463	Wollaston Credit Union	W. A. Anderson	M. Riller
464	Worcester Fire Department Credit Union	E. J. Foley	W. Baker
465	Worcester Gas Light Employees Credit Union	T. J. Lane	J. L. Turnan
466	Worcester Police Department Credit Union	J. P. Dunn	J. J. McKiernan
467	Worcester Polish Credit Union	F. Ciborowski	S. A. Ciborowski
468	Worcester Postal Credit Union	L. Falcone	D. F. McAuliffe
469	Worcester Public Works Credit Union	C. B. Hardy	G. L. Russell
470	Worcester Rendering Employees Credit Union	E. F. Rider	R. T. McKee
471	Worcester Suburban Employees Credit Union	C. D. Frieswyk	C. I. Grover
472	Worcester Teachers Credit Union	M. E. Derry	M. E. Shay
473	Worcester Thompson Credit Union	J. Gabriellan	K. H. Lever
474	Worcester Wire Works Employees Credit Union	I. Gustavson	M. E. Anderson
475	Worcester Workmen's Circle Credit Union	J. Adelson	A. Jarger
476	Workers' Credit Union	O. Tokoi	J. G. Laakso
477	Wortel Credit Union	W. F. Meisen	S. J. Gipps
478	Woven Hose Employees Credit Union	J. C. Fogarty	N. F. Jones
479	Zaelav Volin Credit Union	S. Butkovits	M. Nimoy

INCORPORATED	BUSINESS LOCATION	CITY OR TOWN	PAGE	LINE NO.
1952	Towle Manufacturing Company, 260 Merrimac Street	Newburyport	22	421
1930	Rogers, Lunt & Bowlen, 298 Federal Street	Greenfield	14	422
1953	55 Tremont Street	Boston	8	423
1942	339 Broad Street	Fitchburg	14	424
1927	580 Haverhill Street	Lawrence	16	425
1926	40 Broad Street	Boston	8	426
1938	Union Street Railway Co., 1959 Purohase Street	New Bedford	22	427
1932	3 School Street	Marblehead	20	428
1926	660 Dudley Street (Roxbury District)	Boston	8	429
1955	307 Centre Street (Jamaica Plain District)	Boston	8	430
1926	214 Broadway	Chelsea	12	431
1938	Stone Street	Walpole	28	432
1941	1177 Washington Street (Dorchester District)	Boston	8	433
1949	21 Lexington Street	Waltham	28	434
1936	North Junior High School	Waltham	28	435
1921	800 East First Street (South Boston District)	Boston	8	436
1937	Warren Pipe Company, 19 Robin Street	Everett	12	437
1935	63 Franklin Street	Boston	8	438
1941	Washburn Company, 28 Union Street	Worcester	30	439
1926	1165 Blue Hill Avenue (Dorchester District)	Boston	8	440
1935	Telechron Incorporated, 75 Homer Avenue	Ashland	2	441
1954	104 Arlington Street	Watertown	28	442
1934	Administrative Building, Main Street	Watertown	28	443
1928	262 Main Street	Webster	28	444
1927	1165 Blue Hill Avenue (Dorchester District)	Boston	8	445
1923	73 State Street	Springfield	26	446
1936	642 Page Boulevard	Springfield	26	447
1954	1756 River Street (Readville District)	Boston	8	448
1926	552 Massachusetts Avenue	Cambridge	10	449
1922	295 Worthington Street	Springfield	26	450
1946	33 Elm Street	Westfield	28	451
1926	42 Centre Street (West Lynn District)	Lynn	18	452
1949	31 PondPlain Road	Westwood	28	453
1953	75 Middle Street	Weymouth	28	454
1936	50 French Street (North Quincy District)	Quincy	24	455
1915	Whiting Milk Company, 570 Rutherford Avenue, (Charlestown District)	Boston	8	456
1937	Wickwire Spencer Steel Company, Main Street	Palmer	22	457
1940	Wico Electric Company, Shelton Avenue	West Springfield	28	458
1944	753 1/2 Chicopee Street (Willimansett District)	Chicopee	12	459
1920	272 Broadway	Chelsea	12	460
1932	Whitin Machine Works (Whitinsville)	Northbridge	22	461
1955	4 Federal Street	Woburn	30	462
1948	622 Hancock Street (North Quincy District)	Quincy	24	463
1937	57 Exchange Street	Worcester	30	464
1934	Quinsigamond Avenue	Worcester	30	465
1946	5 Waldo Street	Worcester	30	466
1926	135 Millbury Street	Worcester	30	467
1926	Post Office	Worcester	30	468
1943	20 East Worcester Street	Worcester	30	469
1934	218 Southbridge Street	Auburn	2	470
1951	Worcester Suburban Electric Co., 181 Main St.	Milford	20	471
1934	22 Elm Street	Worcester	30	472
1941	115 Stafford Street	Worcester	30	473
1937	70 James Street	Worcester	30	474
1922	150 Water Street	Worcester	30	475
1914	48 Wallace Avenue	Fitchburg	14	476
1948	Telechron Incorporated, 107 Main Street	Worcester	30	477
1947	Boston Woven Hose & Rubber Co., 29 Hampshire St.	Cambridge	10	478
1926	1165 Blue Hill Avenue (Dorchester District)	Boston	8	479



## STATEMENTS RELATING TO CREDIT UNIONS

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## STATEMENT NO. 1

## AGGREGATE STATEMENT OF CONDITION OF ALL CREDIT UNIONS

Number of Credit Unions . . .	479		PERCENTAGE OF TOTALS	
	June 30, 1956	June 30, 1955	June 30, 1956	June 30, 1955
<b>ASSETS</b>				
Personal loans:				
Unsecured . . . . .	\$ 35,163,041.72	\$ 32,408,771.02	24.55	25.10
Secured . . . . .	15,933,498.72	13,467,807.90	11.13	10.45
Real estate loans:				
First mortgages . . . . .	42,136,714.86	36,436,698.36	29.42	28.22
Second mortgages . . . . .	45,784.76	46,186.10	.03	.04
Real estate by foreclosure . . . . .	37,155.63	40,652.96	.03	.03
Bonds . . . . .	12,810,781.43	13,298,928.52	8.94	10.30
Bank stocks . . . . .	3,049,688.93	2,468,592.24	2.13	1.91
Shares in co-operative banks . . . . .	14,856,339.10	14,349,187.90	10.44	11.11
Shares in federal savings and loan associations . . . . .	2,302,757.36	1,910,951.19	1.61	1.48
Deposits in savings banks . . . . .	6,293,448.45	5,997,152.38	4.39	4.64
Due from Central Credit Union Fund, Inc. . . . .	572,339.01	432,814.66	.40	.34
Bank building . . . . .	326,249.87	276,399.65	.23	.22
Furniture and fixtures . . . . .	339,518.99	353,389.29	.27	.27
Due from depository banks . . . . .	8,443,837.25	7,060,334.46	5.30	5.47
Cash on hand . . . . .	654,108.43	469,621.45	.46	.36
Other assets . . . . .	102,607.24	103,838.40	.07	.08
<b>Total assets . . . . .</b>	<b>\$143,223,971.75</b>	<b>\$129,121,325.48</b>	<b>100.00</b>	<b>100.00</b>
<b>LIABILITIES</b>				
Shares . . . . .	\$114,487,955.23	\$102,624,048.45	79.94	79.48
Deposits . . . . .	8,682,566.45	8,076,457.61	6.06	6.25
Club accounts . . . . .	2,150,707.78	1,967,406.08	1.50	1.52
Guaranty Fund . . . . .	8,605,573.79	7,783,781.89	6.01	6.03
Reserve fund . . . . .	2,020,145.31	1,721,050.68	1.41	1.33
Undivided earnings . . . . .	3,042,280.98	2,776,575.86	2.12	2.15
Net interim income . . . . .	2,206,073.28	2,020,527.57	1.54	1.57
Notes payable . . . . .	346,274.07	510,766.80	.24	.40
Other liabilities . . . . .	1,682,294.86	1,640,710.54	1.18	1.27
<b>Total liabilities . . . . .</b>	<b>\$143,223,871.75</b>	<b>\$129,121,325.48</b>	<b>100.00</b>	<b>100.00</b>



STATEMENT NO. 2

PROFIT AND LOSS ACCOUNT, YEAR ENDING OCTOBER 31, 1955

DEBITS	CREDITS
To guaranty fund . . . . . \$ 864,303.32	Interest . . . . . \$6,821,657.35
Expense . . . . . 2,451,716.15	Fines . . . . . 63,047.58
Interest paid on deposits . . . . . 186,896.45	Loan fees . . . . . 106,979.00
Furniture and fixtures . . . . . 73,018.43	Cash over . . . . . 728.83
Cash short . . . . . 1,876.86	Profit on sale of investments . . . . . 67,396.28
Loss on sale of investments . . . . . 1,302.83	From reserve fund . . . . . 6,082.08
To reserve fund . . . . . 265,650.19	From undivided earnings . . . . . 66,709.55
Dividends on shares . . . . . 3,059,346.23	Miscellaneous . . . . . 499,380.05
To undivided earnings . . . . . 597,079.69	
Miscellaneous . . . . . 130,790.57	
\$7,631,980.72	\$7,631,980.72

STATEMENT NO. 3

STATISTICS RELATIVE TO MEMBERSHIP

	Year Ending June 30, 1956	Year Ending June 30, 1955
Number of members added . . . . .	53,304	49,168
Number of members withdrawn . . . . .	43,643	38,069
Number of members at end of period . . . . .	386,994	377,323
Number of borrowers at end of period . . . . .	170,371	165,788
Number of depositors at end of period . . . . .	21,672	18,270

STATEMENT NO. 4

OPERATING EXPENSES

CLASSIFICATION	YEAR ENDING		
	JUNE 30, 1956		JUNE 30, 1955
	Amount	Cost for Each \$1,000 of Assets	Cost for Each \$1,000 of Assets
Salaries . . . . .	\$1,669,837.66	\$11.66	\$12.02
Rent . . . . .	126,581.13	.88	.85
Other expenses . . . . .	803,165.33	5.61	6.16
Total . . . . .	\$2,599,584.12	\$18.15	\$19.03

## STATEMENT NO. 5

## DIVIDENDS ON SHARES

## NUMBER OF CREDIT UNIONS AT EACH RATE

Rate Per Cent	1956	1955	1954	1953	1952	1951	1950
*	32	33	41	41	34	42	46
1 1/2	3	3	2	4	4	2	5
*	-	2	1	1	1	1	1
2	12	14	26	22	41	53	59
*	2	2	4	6	4	8	14
2 1/2	17	23	29	38	55	57	60
*	4	7	5	17	8	2	7
3	133	132	142	135	146	123	129
*	20	17	12	12	3	10	7
3 1/2	65	62	60	48	46	48	33
*	10	10	7	13	8	1	4
4	103	112	86	82	75	76	59
*	2	3	2	2	2	2	1
4 1/2	24	16	12	14	6	8	8
*	5	2	1	1	-	1	2
5	36	25	29	18	20	20	14
*	1	1	1	-	1	1	-
5 1/2	3	-	2	-	-	2	2
*	-	1	-	-	-	1	-
6	4	6	5	5	3	1	4
*	-	-	-	-	-	-	2
7	-	-	-	-	-	-	-
*	1	1	1	1	1	1	-
8	2	2	2	2	1	2	-
Totals . . . .	479	474	470	462	459	462	457
Average rate . .	3.38	3.29	3.15	3.07	2.99	2.94	2.80

\*Intermediate rates.

## STATEMENT NO. 6

## INTEREST PAID ON DEPOSITS

## NUMBER OF CREDIT UNIONS AT EACH RATE

Rate Per Cent	1966	1955	1954	1953	1952	1951	1950
*	10	11	8	10	12	13	12
1 1/2	1	1	3	3	4	4	5
*	-	2	-	2	-	-	-
2	14	16	14	14	17	24	27
*	-	2	1	3	5	1	2
2 1/2	4	8	7	10	8	8	7
*	1	4	5	3	-	-	-
3	14	14	7	6	7	8	6
*	2	1	1	2	-	-	-
3 1/2	1	-	-	1	-	-	-
*	-	-	1	-	-	-	-
4	-	-	-	-	2	-	2
*	-	-	-	-	-	-	-
5	1	-	-	-	-	-	-
Totals . . . .	48	59	47	54	55	56	61
✓ . . . .	431	415	423	408	404	406	396
Average rate . .	479	474	470	462	459	462	457
	2.27	2.17	2.15	2.09	2.02	1.90	1.99

\*Intermediate rates.

✓Credit unions having no deposits.

STATEMENT NO. 7

SUMMARY OF SHARE AND DEPOSIT TRANSACTIONS

SHARES		DEPOSITS*	
Balance, June 30, 1955	\$102,624,048.45	Balance, June 30, 1955	\$ 8,076,457.61
Added	74,791,486.50	Added	7,046,853.53
Dividends added	3,080,987.55	Interest added	311,031.39
Total	\$180,496,522.50	Total	\$15,434,742.53
Withdrawn	66,008,567.27	Withdrawn	6,751,776.08
Balance, June 30, 1956	\$114,487,955.23	Balance, June 30, 1956	\$ 8,682,966.45

\*Excluding club accounts.

STATEMENT NO. 8

CLASSIFICATION OF REAL ESTATE LOANS OUTSTANDING ON  
JUNE 30, 1956, BY INTEREST RATE

Rate Per Cent	REAL ESTATE LOANS			
	FIRST MORTGAGES		SECOND MORTGAGES	
	Number	Amount*	Number	Amount
3	13	\$ 65,781.37	-	-
3 1/2	16	34,266.44	-	-
4	1,864	8,102,856.63	-	-
4 1/4	13	119,094.90	-	-
4 1/2	1,531	8,890,932.04	2	\$ 1,230.75
4 3/4	12	56,162.92	-	-
5	4,955	21,190,672.22	8	13,456.67
5 1/4	393	2,226,109.37	-	-
5 1/2	170	652,817.10	-	-
6	371	1,174,284.26	19	27,647.34
7	1	7,586.70	1	3,450.00
Totals	9,339	\$42,520,363.75	30	\$45,784.76
Average rate		4.75%		5.74%

\*Less Due Mortgages \$383,648.89.

STATEMENT NO. 9.

LOANS MADE DURING YEAR ENDING JUNE 30, 1956

	Number	Face Amount	Average Amount of Each Loan
Real estate loans:			
First mortgages	2,306	\$13,856,363.91	\$6,011.44
Second mortgages	12	23,443.40	1,953.62
Personal loans	245,760	\$90,338,934.31	\$ 367.61

## STATEMENT NO. 10

## PRINCIPAL ASSETS AND LIABILITIES OF CREDIT UNIONS FROM 1950 TO 1956 INCLUSIVE

## ASSETS

Year	Number of Credit Unions	Investments	Loans	Furniture and fixtures	Due from Banks	Real Estate by Foreclosure	Due from Central Credit Union Fund, Inc.	Cash	Other Assets	Total Assets
1950	457	\$22,844,480	\$41,568,838	\$161,779	\$ 7,611,922	\$ 3,220	\$ 56,350	\$491,944	\$212,572	\$ 72,951,105
1951	462	23,803,737	47,690,614	235,221	9,111,410	24,280	61,758	361,805	141,162	81,449,487
1952	459	28,154,803	53,801,902	239,543	10,209,452	1,705	60,254	549,628	98,383	93,114,970
1953	462	31,251,715	63,931,629	243,526	9,384,427	1,188	149,324	438,763	255,095	106,203,667
1954	470	31,782,273	73,671,797	337,466	10,593,935	7,472	341,038	629,260	156,963	117,520,254
1955	474	32,304,060	82,359,463	353,368	13,057,487	40,653	432,815	469,621	103,838	129,121,325
1956	479	33,445,616	93,285,041	389,519	14,737,286	37,156	572,330	654,108	102,607	143,273,872

## LIABILITIES

Year	Number of Credit Unions	Shares	Deposits	Guaranty Fund	Profit and Loss and Undivided Earnings	Reserve Fund	Bills Payable	Other Liabilities	Total Liabilities
1950	457	\$ 56,569,944	\$ 7,942,745	\$4,272,223	\$2,646,091	\$ 859,847	\$168,510	\$ 491,745	\$ 72,951,105
1951	462	63,637,231	7,978,667	4,812,554	2,985,240	1,051,339	212,969	671,467	81,449,487
1952	459	73,509,351	8,648,254	5,370,228	3,167,798	1,319,445	297,965	801,929	93,114,970
1953	462	84,175,275	9,240,369	6,007,724	3,739,132	1,551,442	195,500	1,294,205	106,203,667
1954	470	93,522,697	9,560,912	7,048,698	4,254,961	1,489,963	298,600	1,544,423	117,520,254
1955	474	102,624,048	10,043,864	7,783,782	4,797,103	1,721,050	510,767	1,640,711	129,121,325
1956	479	114,487,955	10,833,275	8,605,574	5,246,354	2,020,145	346,274	1,662,295	143,273,872

## CENTRAL CREDIT UNION FUND, INC.

Incorporated May 12, 1932.

Began business August 10, 1932

Eliot G. Wellington, President

Chester A. Caron, Treasurer

Clara A. Iovino, Clerk of Corporation

Board of Directors: Linus Allain, Milton Band, Aldei J. Beauchemin, Chester A. Caron, Joseph L. Coburn, Vito Comperohio, Bernard T. Dembro, Herman R. Gullifer, Benjamin Hirsch, Clara A. Iovino, Robert F. King, Alfred G. LeRiviere, William F. Main, A. Omer Moulton, J. Jacob W. Mover, Cecil N. Sanford, James A. Scanlan, Roland Tuck, Donald Walsh, William E. Wellen, Eliot G. Wellington.

Business transacted at No. 5 Park Square, Boston

## STATEMENT OF CONDITION

Assets	Liabilities
Loans to members (unsecured) . . . . .	Shares . . . . .
Shares in co-operative banks . . . . .	Guaranty fund . . . . .
Deposits in savings banks . . . . .	Reserve fund . . . . .
Cash in banks . . . . .	Undivided earnings . . . . .
Shares in credit unions . . . . .	Interim income . . . . .
Prepaid insurance . . . . .	Notes payable . . . . .
<u>\$831,241.04</u>	<u>\$831,241.04</u>
<u><u>\$831,241.04</u></u>	<u><u>\$831,241.04</u></u>











