



# COMMONWEALTH OF MASSACHUSETTS

Office of Consumer Affairs and Business Regulation

## DIVISION OF BANKS

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COMMISSIONER

December 20, 2019

James Kelly  
President/CEO  
Polish National Credit Union  
46 Main Street  
Chicopee, MA 01020

Dear Mr. Kelly:

The petition of Polish National Credit Union (Credit Union) for permission to close its branch office located at 244 Exchange Street, Chicopee, Massachusetts has been reviewed by the Division of Banks. Based upon a review of the application, and a determination that all requirements of Massachusetts General Laws chapter 171, section 8 and Regulatory Bulletin 2.1-104 have been fulfilled and that the area served by this branch office would not be adversely affected, approval is hereby granted to the Credit Union for the action requested. This branch office closing must take place within one year from the above date. The Division notes that the Credit Union will continue to maintain the ATM at this location.

In order to conclude this transaction and maintain an accurate record of the banking offices of the Credit Union, please notify me in writing of the date on which the closing of this branch office took place.

Sincerely,

A handwritten signature in black ink, appearing to read "Mary L. Gallagher", written over a horizontal line.

Mary L. Gallagher  
Commissioner of Banks

cc. Jane A. Walters, Regional Director  
National Credit Union Administration