



February 20, 2024

OneLocal Bank  
CRA Public File  
11 Central Street  
Norwood, MA 02062

During calendar year January 1, 2022 through December 31, 2023  
Norwood Bank did not receive any complaints related to the  
Community Reinvestment Act.

Sincerely yours,

A handwritten signature in black ink that reads 'Tracey A. Robbins'. The signature is written in a cursive, flowing style.

Tracey A. Robbins  
Senior Vice President  
Retail, Business and Institutional Banking  
CRA Officer