

May 15, 2023

FHFA ID #: XXXX
CSP ID#: YYYY

Mr. Lloyd Hamm, Jr.
President and Chief Executive Officer
Newburyport Five Cents Savings Bank
P.O. Box 350
Newburyport, MA 01950-0350

Dear Mr. Hamm, Jr.:

Thank you for submitting your institution's Community Support Statement. The Federal Housing Finance Agency (FHFA) has reviewed the Community Support Statement that your institution submitted on **May 09, 2023**. FHFA has determined that your institution is in compliance with the requirements of FHFA's Community Support Regulation (12 CFR part 1290), effective **May 15, 2023** and no further action by Newburyport Five Cents Savings Bank is required. The next CSS review cycle will be in 2025.

If you have any questions concerning FHFA's review of your institution's Community Support Statement or about the Community Support Program process, please direct your questions to communitysupportprogram@fhlbboston.com or contact your relationship manager, Steve Costa, at steve.costa@fhlbboston.com, 617-425-9573.

Sincerely,

Kenneth A. Willis
Senior Vice President/Director
Housing and Community Investment

cc: Steve Costa, Relationship Manager