



June 15, 2018

EBSA/PUBLIC DISCLOSURE

VIA CERTIFIED MAIL – RETURN RECEIPT REQUESTED

2018 JUN 20 PM 3: 30

Article No. 7015 0640 0001 2242 6552

U.S. Department of Labor
Employee Benefits Security Administration
Top Hat Plan Exemption
200 Constitution Avenue, NW, N-1515
Washington, D.C. 20210

2520182230022

Re: Top Hat Plan Exemption
Statement Required Under Labor Reg. 2520.104-23
Employer/Sponsor: Norwood Co-Operative Bank
EIN: 27-2251017

Dear Sir or Madam:

In accordance with the requirements of 29 C.F.R. sec. 2520.104-23, this statement is submitted as an alternative means of complying with the reporting and disclosure requirements of Part 1 of Title I of ERISA imposed on deferred compensation arrangements maintained primarily for the benefit of a select group of management or highly compensated employees.

In accordance with 29 CFR sec. 2520.104-23(b), this statement is filed to cover four (4) "top hat" plans (the "Plans") of Norwood Co-Operative Bank (the "Employer"). These Plans include a Director Retirement Plan, which covers ten (10) participants, and four (4) individual agreements, referred to as Supplemental Executive Retirement Agreements or Salary Continuation Agreements, by and between the Employer and certain executives. The Plans will be maintained primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees.

The Plans will be sponsored and maintained by the Employer, with offices at 11 Central Street, Norwood, Massachusetts 02062, and benefits under the Plans will be paid solely from the general assets of the Employer. As of June 15, 2018, the Plans will have thirteen (13) total participants, but additional employees may be enrolled or offered similar benefits at a later date. The Employer will provide the Agreements to the Department upon request to the extent required by ERISA Section 104(a)(1).


Please date stamp the enclosed copy of this letter to acknowledge its receipt and filing and return the letter in the envelope provided. If you have any questions regarding the letter, please do not hesitate to contact Victoria Lazarova at 781-440-4207

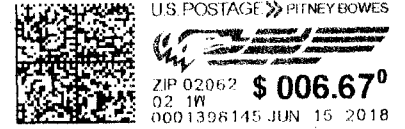
Sincerely,

NORWOOD CO-OPERATIVE BANK

By: 
Its: SVP/ Chief Financial Officer

11 Central Street
Norwood MA 02062
781-762-1800
3746073.2
www.norwoodbank.com

 **Norwood Bank**
11 Central Street, Norwood MA 02062



U.S. DEPARTMENT OF LABOR
EMPLOYEE BENEFITS SECURITY ADMINISTRATION
TOP HAT PLAN EXEMPTION
200 CONSTITUTION AVENUE, NW, N-1515
WASHINGTON, D.C. 20210

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