

ANNUAL REPORT 2025

Here for the journey and all of your banking needs.



Dedham Savings



Victoria Kane
President & Chief People Officer

FROM THE PRESIDENT

To Our Clients, Employees, and Community Partners,

It is a privilege to share my first annual message as President of Dedham Savings.

2025 was a year of focused execution and forward progress for the Bank. As we completed our second full year operating within the Charlesbridge structure, our objectives were clear: strengthen our funding base, operate with discipline, and position Dedham Savings for sustainable growth. We made meaningful progress across each of these priorities.

Total assets ended the year at \$2.558 billion. Deposits grew by 10.1%, reaching \$2.014 billion and reflecting continued client confidence and deepening relationships. At the same time, we reduced wholesale borrowings by \$132 million, a 37% reduction from the prior year — significantly improving our funding mix and balance sheet flexibility.

We also continued to strengthen relationships with municipal partners across our markets. These relationships align closely with our community mission and contribute to a stable, relationship-driven funding base - an important advantage in a competitive environment.

Loan growth remained measured and intentional, ending the year at \$1.967 billion. In a higher-rate environment, disciplined underwriting and a long-term perspective remain essential. Our asset quality continues to reflect that approach.

Financially, 2025 reflected improved performance. Net income totaled \$18.0 million, and Return on Assets improved to 0.72%, up from 0.44% in 2024. These results were supported by strong core deposit growth, reduced reliance on higher-cost funding, and continued expense discipline.

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EBENEZER BURGESS 1831 PRESIDENT’S AWARD



Since 2012, Dedham Savings has bestowed the Ebenezer Burgess 1831 President’s Award upon an employee who truly embodies the Bank’s values and culture. Now in its 14th year, the award—named for the Bank’s founding President—recognizes an individual who demonstrates outstanding job performance, volunteerism, camaraderie, and a consistent willingness to go above and beyond. Ultimately, the right individual invariably rises to the top of the list of

worthy candidates and that exceptional and well-respected employee is chosen.

In 2025, the Ebenezer Burgess 1831 President’s Award is presented to Keisha Shirley, Branch Manager of Dedham Savings’ South Boston Office. Keisha builds genuine, lasting connections and leads with authenticity and a deep commitment to serving others. Her leadership and openness foster belonging, inspire trust, and strengthen the Bank’s mission to make a meaningful difference in

the communities we serve. Her contributions are deeply felt by those around her, making her a truly exemplary honoree.

Keisha has dedicated more than 30 years to the Bank, earning multiple management certifications from the Massachusetts Bankers Association and distinguishing herself as a trusted leader and ambassador for our mission, values, and brand. She is actively engaged in the South Boston community, participating in numerous

The broader operating environment remained challenging, with elevated interest rates and sustained competition for deposits across the industry. Our focus on balance sheet discipline, pricing strategy, and funding mix positioned us well through this cycle. As rates begin to moderate, we expect improved margin dynamics while remaining committed to prudent growth and sound risk management.

Equally important was the continued evolution of our operating model under Charlesbridge. By centralizing key support functions - including Accounting, Risk, Technology, Human Resources, and Operations - we are creating scale and efficiency that allow both Dedham Savings and South Shore Bank to grow more effectively. This structure enhances lending capacity, strengthens oversight, improves technology investment, and supports the recruitment and development of strong talent across the organization.

This year also marked an important investment in our local footprint with the opening of our second Needham branch. Expanding our presence in

Needham reflects our long-term commitment to the community and our confidence in the strength of relationship banking.

We also experienced transition on our Board, as Peter Gregory retired after 26 years of dedicated service as a Trustee. Peter's steady guidance and deep commitment to our mission helped shape Dedham Savings into the institution it is today. Prior to his departure, we also welcomed Ken Johnson to our Board of Directors, further strengthening our governance and strategic oversight.

Our employees continue to be the driving force behind our performance. Their commitment to clients, to one another, and to the communities we serve enables us to deliver with consistency and integrity.

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we serve enables us to deliver with consistency and integrity. We will continue investing in leadership development, digital capabilities, and operational excellence as we move forward.

Looking ahead, our priorities remain clear: expand core relationships, strengthen our balance sheet, leverage the advantages of our holding company structure, and invest in long-term capabilities. We are building a bank that is resilient, competitive, and positioned for sustained growth.

Dedham Savings was built to serve its community, and today we are building the next chapter with clarity and purpose.

Thank you for your continued partnership.



Victoria Kane
President



professional and local initiatives, including the South Boston Street Festival, Trick or Treat, Broadway Stroll, Spring Stroll, Father Bill's & MainSpring, and Artists for Humanity. Through her loyalty, professionalism, and commitment to elevating the Bank's presence, she consistently reflects the integrity, spirit and culture of Dedham Savings.

Congratulations to Keisha Shirley on this well-deserved honor.

Past recipients of the Ebenezer Burgess 1831 President's Award include: Jose Camacho, Jaclyn Tilks, Valleri Lovely, Shara Colantuoni, Paul Pelletier, Deleila Mouawad, Lori Favreau, Michael Brennan, Jackie Johnson, Jillian Morley, Gerry McEachern and Fouad Saba.

FULL SERVICE BRANCHES

10

LOAN OFFICES

2

Holding Company News

Dedham Savings and South Shore Bank operate as independent community banks under a shared holding company, Charlesbridge. With combined assets of nearly \$5 billion, this affiliation positions both institutions for long-term strength and sustainable growth, enabling them to deliver the products and services clients need, while preserving the local decision-making and community focus they expect.

A key advantage of this partnership is the ability to collaboratively support larger local development initiatives. A notable example is The Block at 22 Everett Street in Westwood, MA, developed by Giorgio Petruzzello of Supreme Development. Jointly financed by Dedham Savings and South Shore Bank, this project represents the first collaborative lending effort since the banks' affiliation was announced.

This multi-unit mixed-use development, which complies with the MBTA Communities Act, opened in November and includes 160 residential units, of which 24 units are affordable housing units, along with 12,000 square feet of commercial/retail space as well as walking trails, sports courts, and outdoor gathering spaces.



The Block at 22 Everett Street in Westwood, MA, developed by Giorgio Petruzzello of Supreme Development

DEDHAM SAVINGS BUSINESS LINES

As a bank that's been at the heart of our community since 1831, Dedham Savings provides the highest level of personalized attention, sophisticated banking products, and leading-edge digital banking and cash management services. We're a great alternative to the mega banks – we're local and independent, and we understand the needs of businesses and industries in our communities.



COMMERCIAL LENDING

- Local decision making and in-depth knowledge of our local markets
- Commercial real estate and business loans, small business lending, working capital lines of credit and equipment loans
- Lending options to build, improve, expand, refinance or purchase commercial real estate, cannabis companies, condo associations, residential or income-producing properties



BUSINESS BANKING

- Dedicated representatives to assist businesses in many industries
- Robust treasury management services allowing businesses to access accounts anytime, and effectively collect and disburse funds
- Operating accounts, landlord rent and deposit collection, cannabis banking, IOLTAs, municipal and non-profit accounts



CONSUMER BANKING

- Many 24/7 digital banking services allowing banking anytime from anywhere, mobile access to credit history and score, plus trained Digital Ambassadors at all locations to assist clients with their digital/mobile banking needs
- An array of banking options for managing and saving money
- Accounts that include free ATM access at any bank's ATM



MORTGAGE LENDING

- Fixed- and adjustable-rate options, jumbo mortgages, first-time homebuyer loans, refinance and construction loans
- Many down payment assistance programs and special options for first-time homebuyers
- Home equity loans and lines of credit, and home improvement loans

NEW EXPRESS BUSINESS LOANS

Dedham Savings has introduced an online Express Business Loan application for loans ranging from \$25,000 to \$100,000. Designed to support the needs of small businesses across the Bank's market, this offering reflects Dedham Savings' continued investment in specialized expertise, resources, and capabilities dedicated to the small business segment.

The online application enhances the Bank's suite of small business solutions, reinforcing its commitment to meeting the evolving needs of local businesses with speed, precision and personalized service. Through a streamlined application process and a team with deep knowledge of the local market, Dedham Savings makes it easier for businesses to secure the financing that best supports their goals.

Loan proceeds may be used for a variety of business purposes, including renovations or expansions, vehicle or equipment purchases, technology investments, cash flow management, or other growth-related needs.

Businesses may submit applications directly through the Bank's website or request assistance from a member of the Business Banking team or a Branch Manager at any Dedham Savings location.





NEEDHAM HEIGHTS NOW OPEN

Dedham Savings officially opened its newest branch location in Needham Heights in September 2025, reinforcing the Bank's continued investment in and long-standing commitment to the Town of Needham. This expansion follows the completion of a major renovation of the Bank's Needham Center office in 2024 and reflects Dedham Savings' strategic focus on strengthening its presence in this important market.

Needham is a key community for Dedham Savings, and these bright, modern branches provide convenient access for clients who value working with a local community bank and experienced banking professionals.

The Needham Heights branch is located at 695 Highland Avenue. Situated just off Route 95 and in close proximity to the Bank's Needham Center branch, the office offers convenient access and Saturday hours for personal, business, and mortgage clients. In addition to full-service lobby banking, the branch features a drive-up teller, a 24-hour drive-up ATM, a coin-counting machine, and a secure business night drop.

Community and business leaders joined Bank representatives for the ribbon cutting ceremony, including State Representative Joshua Tarsky, Town of Needham Select Board Chair Heidi Frail, Needham Town Manager Katie King, and Charles

River Regional Chamber President Greg Reibman. Representing Dedham Savings were Chief Executive Officer Peter Brown, President Victoria Kane, Director of Retail Banking Hanwar Harnett, and Branch Manager Lisa Stanton.

State Senator Rebecca Rausch also presented Mr. Brown with an Official Citation from the Commonwealth of Massachusetts in recognition of the Bank's investment in the Town of Needham.

On hand to cut the ribbon for the new Needham Heights location include (l to r): Heidi Frail, Joshua Tarsky, Katie King, Lisa Stanton, Victoria Kane, Peter Brown, Greg Reibman, and Hanwar Harnett

Out and About in the Needham Community

Backpack-A-Thon



Needham Heights Opening

Needham Night



Spooky Walk



FOCUS ON NON-PROFIT SUPPORT

Dedham Savings Business Relationship Managers have been actively engaged in local communities, presenting Dedham Savings Community Foundation grant check to nonprofit organizations. In parallel, the team has been reaching out to these and other nonprofit organizations to raise awareness of the Bank's capabilities and specialized expertise in serving this important sector.

Key differentiators for Dedham Savings include fully insured deposits of any amount through the Bank's combined FDIC (Federal Deposit Insurance Corporation) and DIF (Depositors Insurance Fund) coverage; a comprehensive suite of Treasury Management services that enable organizations to receive, access, and disburse funds electronically; competitive market-leading rates on savings and money market accounts; and a long-standing history of supporting local organizations as a locally-managed mutual bank since 1831.

In working with nonprofit organizations, Dedham Savings Relationship Managers focus on helping clients reduce operating expenses, improve cash flow, and maximize returns on idle cash – providing practical, tailored solutions with each organization's mission and financial objectives.



Dedham Savings' Marcella Musto presents a Dedham Savings Community Foundation grant to the team at Dedham Community Greenhouse, including (l to r): Brad Bauer, Mary Devine, Marcella Musto, Beverly McNeill, Don Gosselin, and Tom Lach.

CONSOLIDATED BALANCE SHEETS (Unaudited)

December 31, 2025 and 2024 (Dollars in thousands)

ASSETS	2025	2024
Cash and due from banks	\$ 4,913	\$ 13,663
Interest-bearing deposits	26,263	4,300
Total cash and cash equivalents	31,176	17,963
Marketable equity securities, at fair value	86,635	64,305
Securities available for sale, at fair value	384,542	373,076
Federal Home Loan Bank stock, at cost	10,385	13,292
Other investments	3,993	3,310
Loans, net of allowance for credit losses of \$14,995 and \$11,552	1,967,119	1,937,204
Premises and equipment, net	8,343	6,865
Accrued interest receivable	9,375	9,719
Bank-owned life insurance	27,581	27,167
Foreclosed real estate	7,575	5,808
Other assets	21,215	22,369
Total assets	\$ 2,557,939	\$ 2,481,078

LIABILITIES		
Deposits	\$ 2,014,348	\$ 1,829,025
Borrowings	226,724	358,680
Mortgagors' escrow accounts	3,289	3,351
Accrued expenses and other liabilities	33,037	29,654
Total liabilities	\$ 2,277,398	\$ 2,220,710

SURPLUS		
Undivided profits	\$ 284,890	\$ 268,902
Accumulated other comprehensive income/(loss)	(4,349)	(8,534)
Total surplus	\$ 280,541	\$ 260,368

Total liabilities and surplus	\$ 2,557,939	\$ 2,481,078
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TOTAL ASSETS

\$2.6

BILLION

TOTAL DEPOSITS

\$2.0

BILLION

TOTAL LOANS

\$2.0

BILLION

CONSOLIDATED STATEMENTS OF NET INCOME (Unaudited)

Years Ended December 31, 2025 and 2024 (Dollars in thousands)

INTEREST AND DIVIDEND INCOME:	2025	2024
Loans	\$ 104,182	\$ 98,022
Securities	16,601	13,845
Other	2,124	1,812
Total interest and dividend income	\$ 122,907	\$ 113,679
INTEREST EXPENSE		
Deposits	\$ 44,519	\$ 46,556
Borrowings	12,066	11,534
Total interest expense	\$ 56,585	\$ 58,090
Net interest income	\$ 66,322	\$ 55,589
Provision for credit losses	3,643	2,101
Net interest income, after provision for credit losses	\$ 62,679	\$ 53,488
NONINTEREST INCOME		
Client service fees	\$ 1,536	\$ 1,156
Mortgage banking income	960	825
Realized gain (loss) on sales of securities, net	(4)	(26)
Unrealized gain (loss) on marketable equity securities	7,926	9,285
Income on bank-owned life insurance	415	532
Income from other investments	242	143
ATM and interchange fees	1,618	1,664
Other	408	477
Total noninterest income	\$ 13,101	\$ 14,056
NONINTEREST EXPENSE		
Salaries and employee benefits	\$ 31,740	\$ 30,313
Occupancy and equipment	5,070	4,764
Data processing	5,555	4,955
Professional fees	3,662	4,843
Advertising	1,676	1,571
Deposit insurance	1,547	1,482
Other	3,728	7,121
Total Noninterest expense	\$ 52,978	\$ 55,049
Income before income taxes	\$ 22,802	\$ 12,495
Provision for income taxes	4,813	1,936
Net income	\$ 17,989	\$ 10,559

Financial Review

Dedham Savings evaluates our financial condition and operating results using measurements that include net income, return on assets, asset quality indicators, capital ratios, growth rates, and others.

Net income for the year ended December 31, 2025, was \$18.0 million, representing a return on assets of 0.72%, as compared to \$10.6 million or 0.44% for the year ended December 31, 2024. Full-year 2024 net income reflected nearly \$2.2 million in one-time expenses, including certain contract termination charges associated with our affiliate bank’s core banking system conversion.

Net interest margin and related dollars – the Bank’s primary revenue source – saw expansion as funding costs declined, with margin increasing from 2.39% to 2.7% for the year. Net interest income for the year increased from \$55.6 million to \$66.3 million. The Bank also benefitted from a shift in funding mix as deposit generation allowed us to reduce high-cost wholesale borrowings.

Asset quality remains stable with low levels of delinquency, non-performing loans, and limited provisions for credit losses.

The Bank’s non-interest income is derived from service and transaction fees and unrealized gains on common stock holdings. Unrealized holding gains amounted to \$7.9 million and \$9.3 million in 2025 and 2024, respectively.

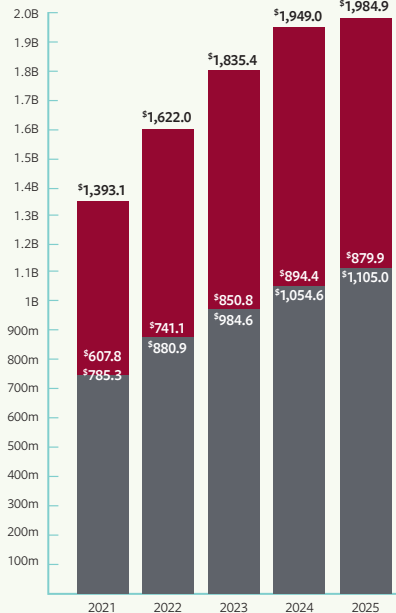
Non-interest expense amounted to \$53.0 million, a decrease of \$2.1 million from 2024, attributable to 2024’s \$2.2 million of one-time charges noted above, primarily offset by an increase in compensation and benefits of \$1.4 million.

Total assets grew to \$2.56 billion as of December 31, 2025, an increase of \$76.9 million or 3.1% from the previous year-end. Growth was driven by an increase in loans of \$30.0 million or 1.5%, with much of the lending in the commercial loan segments.

Asset growth was funded by an increase of \$185.3 million or 10.1% in deposits, with growth balanced across most deposit segments.

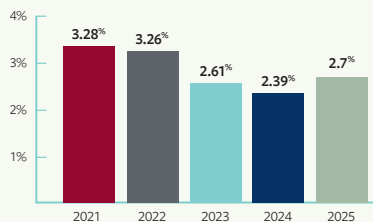
Dedham Savings remains a well-capitalized institution, with a leverage ratio of 11.31% – up from 10.92% at the previous year end. Risk-based capital of 14.44% is up from last year’s 14.19% as earnings outpaced risk based asset growth.

\$ LOANS

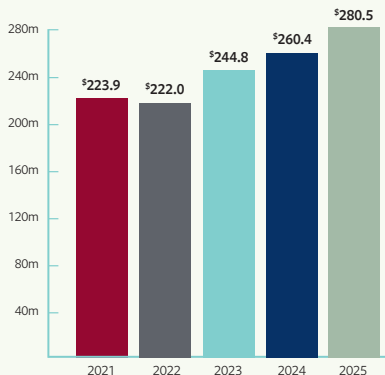


- **Total Consumer Loans**
(Includes Residential, Home Equity and Consumer)
- **Total Commercial Loans**
(Includes Real Estate, Construction and C&I)

% NET INTEREST MARGIN TAXABLE EQUIVALENT



\$ SURPLUS



Supporting Local Communities Since 1831

We are proud to support so many deserving community organizations and causes through donations, grants and employee volunteerism.



IT TAKES SOME GREEN TO BUILD A GREEN

Dedham Savings was honored to provide significant funding and support for the new Dedham Town Green, a transformational community space in the heart of downtown Dedham. We were even prouder to see it come to life at the groundbreaking & ribbon cutting ceremony in May 2025.

This new green space is more than just a park - it's a vibrant, welcoming hub designed for connection, celebration, and community. Our team members were on hand to help mark the moment, and we're excited to watch this space thrive for generations to come.

TOTAL GIVING IN 2025

\$797,451

NUMBER OF HOURS VOLUNTEERED IN 2025

2,157

ORGANIZATIONS SUPPORTED IN 2025

428

ALL STAR SAVERS

Our staff members regularly visit local schools and civic groups to help the next generation learn the benefits of saving and of developing sound financial habits. Our program for young savers introduces foundational financial skills through engaging activities held throughout the year. Photo here is our All-Star Savers team showing a lesson, "Growing Your Money," included a hands on seed planting activity to reinforce key saving concepts.



COMMUNITY EVENTS & TOWN DAYS

Dedham Savings employees love staying active in our communities. We look forward to the many town day events every year—connecting with families, handing out goodies, and enjoying the local spirit. Keep an eye out for us at the next event and be sure to stop by and say hello!



COMMUNITY VOLUNTEERING

The Dedham Savings team rolled up their sleeves to volunteer at The Needham Community Farm, assisting with tasks such as weeding, clearing squash beds, and removing row covers. The experience offered valuable insight into the work behind each harvest. We appreciate the Farm's hospitality and their commitment to sustainable agriculture and expanding access to healthy food. It was a meaningful day of collaboration, learning, and community support.



FLAG DAY

Dedham Savings has proudly sponsored and participated in the Town of Dedham's Flag Day Parade for many years. It's a meaningful community tradition and employees from across the Bank join us along the parade route. We look forward to continuing to be part of this celebration for many years to come.



Corporate Citizenship Awards

Dedham Savings was once again recognized by the Boston Business Journal as one of the Top Corporate Charitable Contributors. This annual program highlights the charitable impact of companies across Massachusetts, reaffirming philanthropy as a core priority.

EXECUTIVE MANAGEMENT



Peter G Brown
Chief Executive Officer



Victoria Kane
President & Chief
People Officer



Daniel Brennan
Chief Financial Officer



Victoria Graves
Chief Information Officer



John Huether
Chief Risk Officer



Dan Picha
Chief Banking
Operations Officer



Liz Bissell
Executive Vice President,
Chief Marketing Officer



Laura W Dorfman
Executive Vice President,
Residential &
Consumer Lending



Douglas Shaw
Executive Vice President,
Senior Lending Officer

Accurate as of December 31, 2025

DIRECTORS OF DEDHAM SAVINGS

John H Emmons Jr
David S Beckwith
Alexander K Leith
Peter S Gregory
Juanita Allen Kingsley
Dean H Steeger
Christine L Todd
Peter G Brown
James L Elcock
Mark R Epker
Gary Eeve
John J Czyzewski
Lora M Pellegrini Esq
Jean M Joy
James M Dunphy
Kenneth Johnson

CLERK OF THE CORPORATION

Gary Eeve



GOOGLE ★★★★★ 5-STAR REVIEW

“There is no other bank like Dedham Savings. As a customer for over 30 years, I can attest that they have been responsive, professional, attentive and overall the best of the best.”

With the combined Charlesbridge Holding Company, Dedham Savings and South Shore Bank work together at the holding company level while continuing to operate each bank independently. This partnership positions the banks well for the future to grow and deliver the products and services clients need, in the local way they expect, for many years to come. Departments that have combined under Charlesbridge to support affiliate banks include: Accounting, Audit, BSA/AML, Business Intelligence, Compliance, Consumer Banking, Administration, Deposit Operations, Digital Banking, Facilities, Human Resources, Information Security, Information Technology, Loan Operations & Servicing, Product Management, Risk Management, and Training.

BANK MANAGEMENT

ADMINISTRATION

John H Emmons Jr
Vice President

Robin Fay Gorman
Assistant Vice President,
Corporate Administrative Officer

BRANCH MANAGEMENT

Hanwar Harnett
Director of Retail Banking,
Charlesbridge

Lesly Beliard
Vice President, Branch Manager

Anna Conte
Vice President, Branch Manager

Lee Y Flores
Vice President, Branch Manager

Jacqueline L Johnson
Vice President, Branch Manager

Laura A Macs
Vice President, Branch Manager

Lisa M Stanton
Vice President, Branch Manager

Thomas R Benson
Assistant Vice President,
Branch Manager

Mobashir S Ali
Branch Manager

Keisha B Shirley
Branch Manager

COMMERCIAL LENDING

Stephen Caputo
Senior Vice President,
Commercial Loan Officer

Martin F Connors
Senior Vice President,
Commercial Lender

Norman A Hayes
Senior Vice President,
Commercial Real Estate
Loan Officer

James R Horrigan
Senior Vice President,
Commercial Loan Officer

Anne V McBride
Senior Vice President,
Senior Credit Officer

Jose L Camacho
Vice President, Commercial
Loan Officer

Alex Cavallini
Vice President, Commercial
Loan Officer

Gerald D Marcus
Vice President, Commercial
Real Estate Loan Officer

Joseph L McPhee
Vice President, Commercial
Real Estate Loan Officer

Frederick Murphy
Vice President, Commercial
Real Estate Loan Officer

Scott Richards
Vice President, Commercial
Loan Officer

Tessie M Wooten
Assistant Vice President,
Commercial Loan
Production Officer

MARKETING

Judith M Brazil
Vice President, Senior
Marketing Manager

Kevin J Donovan
Marketing Data &
Communications Officer

RESIDENTIAL LENDING

Peter B Hughes
Senior Vice President,
Sales Manager

Gaar Talanian
Senior Vice President,
Sales Manager

Holly E Lite
Vice President, Secondary
Market Manager

Robert W Madden
Vice President, CRA Loan Officer

Josephine A Mustone
Vice President, Residential &
Consumer Loan
Production Manager

Elizabeth A Paolini
Vice President, Residential
Loan Officer

Kathleen DiFazio
Assistant Vice President, Loan
Production & Compliance Officer

Avolon McDaniel
Assistant Vice President,
CRA & Affordable Housing
Product Manager

Craig Ames
Mortgage Loan Officer

Anthony Spakoski
Residential Systems &
Correspondent Lending Officer

TREASURY MANAGEMENT

Edward J Skou
Director of Treasury
Management, Charlesbridge

Barsha McGrath
Vice President, Business Banking
Relationship Manager

Marcella Musto
Vice President, Business Banking
Relationship Manager

Christopher J Teachout
Vice President, Business Banking
Relationship Manager

Kristin O'Brien
Relationship Manager, Business
Development Officer

Diversity, Equity & Inclusion (DEI) at Dedham Savings

Dedham Savings strives to foster a culture where every voice is valued and where employees have a sense of belonging and connection with each other. We are dedicated to creating a work environment that understands, supports, and welcomes diverse perspectives and backgrounds. Together, we will create an inclusive and culturally competent and supportive environment where employees model behavior that enriches both Dedham Savings and the communities we support.

The columns in our logo stand for our nearly 200-year history, symbolizing our support and commitment to our employees, clients, and the community:

OUR EMPLOYEES

Cultivating an environment where every voice is heard, differences are valued, powering a workplace that promotes personal and professional growth.

OUR CLIENTS

Embedding the principles of DEI to design products and services that are relevant and accessible to all, deliver a client experience that resonates with everyone we serve.

OUR COMMUNITY

Modeling inclusive practices and promoting cultural competence, to support and enrich the communities we serve by contributing to the well-being and prosperity of all where we live and work.

INVESTMENT, ASSET MANAGEMENT AND TRUST SERVICES

The Investment Center at Dedham Savings, available through LPL Financial, (LPL) is committed to maintaining the highest standard of integrity and professionalism in our relationship with you, our client. We endeavor to know and understand your financial situation and provide you with only the highest quality information, services, and products to help you reach your goals.

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Dedham Savings and the Investment Center at Dedham Savings **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using the Investment Center at Dedham Savings and may also be employees of Dedham Savings. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Dedham Savings or the Investment Center at Dedham Savings. Securities and insurance offered through LPL or its affiliates are:

NOT INSURED BY FDIC OR ANY OTHER GOVERNMENT AGENCY		
NOT BANK GUARANTEED	NOT BANK DEPOSITS OR OBLIGATIONS	MAY LOSE VALUE

BRANCH LOCATIONS

MAIN OFFICE

55 Elm Street
Dedham, MA 02026
781.329.6700

NEEDHAM CENTER

1077 Great Plain Avenue
Needham, MA 02492
781.449.0002

SHARON

45 South Main Street
Sharon, MA 02067
781.793.9360

WALPOLE

1428 Main Street
Walpole, MA 02081
508.668.4600

DEDHAM SQUARE

420 Washington Street
Dedham, MA 02026
781.320.1410

NEEDHAM HEIGHTS

695 Highland Avenue
Needham, MA 0249
781.355.7411

SOUTH BOSTON

636 East Broadway
South Boston, MA 02127
617.268.2088

WESTWOOD

673 High Street
Westwood, MA 02090
781.320.1416

EAST DEDHAM

260 Bussey Street
Dedham, MA 02026
781.320.1412

NORWOOD

185 Central Street
Norwood, MA 02062
781.762.8500

LOAN CENTERS

DEDHAM LOAN CENTER

888 Washington Street
Dedham, MA 02026

SOUTH BOSTON LOAN CENTER

472 West Broadway
Boston, MA 02127

SENIOR COMMUNITY BRANCHES

BEDFORD

Carleton-Willard
100 Old Billerica Road
Bedford, MA 01730

CANTON

Orchard Cove
One Del Pond Drive
Canton, MA 02201

DEDHAM

NewBridge
on the Charles
5000 Great Meadows Road
Dedham, MA 02026

WALPOLE

New Pond Village
180 Main Street
Walpole, MA 02081

FULL DEPOSIT INSURANCE

Your deposits at Dedham Savings are always insured in full up to any amount with our combined FDIC & DIF insurance coverage.

