

THE COMMONWEALTH OF MASSACHUSETTS

Division of Banks

MERRIMACK VALLEY CREDIT UNION (MERRIMACK VALLEY), Lawrence, Massachusetts has petitioned the Commissioner of Banks for permission to (1) merge with RTN FEDERAL CREDIT UNION (RTN), Revere, Massachusetts; and (2) as part of this merger transaction, amend the bylaws of MERRIMACK VALLEY to (a) include RTN's current membership eligibility; and (b) add membership eligibility for persons who live, work, or attend school in Worcester County, Massachusetts, members and volunteers of religious, civic or charitable organizations located in Worcester County, and family members of such persons. Under the terms of the Merger Agreement, RTN will merge with and into MERRIMACK VALLEY under the charter, bylaws, and name of MERRIMACK VALLEY. The main office of MERRIMACK VALLEY would remain the main office of the continuing credit union and all banking offices of RTN would be retained as branch offices. Any objections or comments relative to this proposal must be communicated in writing to the Commissioner of Banks, 1000 Washington Street, 10<sup>th</sup> Floor, Boston, Massachusetts 02118 or via electronic mail to [dob.comments@mass.gov](mailto:dob.comments@mass.gov) no later than March 31, 2023. A public hearing may be held if the response is considered significant or circumstances warrant such a hearing, as determined by the Commissioner. The petitioner's application and all communications relative to this application are available from the Division by request at [dob.rao@mass.gov](mailto:dob.rao@mass.gov).

MARY L. GALLAGHER  
Commissioner of Banks