THE COMMONWEALTH OF MASSACHUSETTS

Division of Banks

BRIGHTBRIDGE CREDIT UNION (BRIGHTBRIDGE), Lawrence, Massachusetts has petitioned

the Commissioner of Banks for permission to (1) merge with ARRHA CREDIT UNION (ARRHA),

Springfield, Massachusetts; and (2) as part of this merger transaction, amend the bylaws of BRIGHTBRIDGE

to include ARRHA's current membership eligibility. Under the terms of the merger, ARRHA will merge with

and into BRIGHTBRIDGE under the charter, bylaws, and name of BRIGHTBRIDGE. The main office of

BRIGHTBRIDGE would remain the main office of the continuing credit union and all banking offices of

ARRHA would be retained as branch offices. Any objections or comments relative to this proposal must be

communicated in writing to the Commissioner of Banks no later than August 29, 2025 and may be submitted

via electronic mail to dob.comments@mass.gov or mailed to One Federal Street, Suite 710, Boston,

Massachusetts 02110. 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 <a href="dob.rao@mass.gov">dob.rao@mass.gov</a>.

MARY L. GALLAGHER Commissioner of Banks