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**From:**  
**Sent:** Tuesday, July 07, 2015 3:35 PM  
**To:** MSAAC  
**Cc:**  
**Subject:** Comment For the Mutual Bank Hearing on July 22  
**Expires:** Wednesday, July 26, 2017 12:00 AM

Dear Sirs:

I wish to point out the following regarding one large Massachusetts Mutual, Watertown Savings, that may put to rest some of the claims made by mutual bank managers.

This gem which exists to "serve to local community" pays 0.10% on CD's up to about three years, doesn't make many loans (loans are about 50% of assets), and has a father-son team running the bank. Is this the charter Congress should pass a special law to preserve?

Very truly,