

FINAL OFFICIAL STATEMENT DATED JANUARY 27, 2021

In the opinion of Locke Lord LLP, Bond Counsel, based upon an analysis of existing law and assuming, among other matters, compliance with certain covenants, interest on the Bonds is excluded from gross income for federal income tax purposes under the Internal Revenue Code of 1986, as amended (the "Code"). Interest on the Bonds will not be included in computing the alternative minimum taxable income of individuals. Under existing law, interest on the Bonds is exempt from Massachusetts personal income taxes, and the Bonds are exempt from Massachusetts personal property taxes. **The Bonds will be designated as "qualified tax-exempt obligations" for purposes of Section 265(b)(3) of the Code.** Bond Counsel expresses no opinion regarding any other tax consequences related to the ownership or disposition of, or the accrual or receipt of interest on, the Bonds. See "Tax Exemption" herein.

**\$1,460,000
TOWN OF MONSON
Massachusetts**

GENERAL OBLIGATION MUNICIPAL PURPOSE LOAN OF 2021 BONDS

Dated: February 11, 2021

Due: February 1, 2022-2029

MATURITIES

<u>Year</u>	<u>Principal Amount</u>	<u>Interest Rate</u>	<u>Price/Yield</u>	<u>CUSIP 611730</u>	<u>Year</u>	<u>Principal Amount</u>	<u>Interest Rate</u>	<u>Price/Yield</u>	<u>CUSIP 611730</u>
2022	\$255,000	5.000%	0.110%	GU0	2026	\$240,000	5.000%	0.240	GY2
2023	255,000	5.000	0.130	GV8	2027	70,000	5.000	0.340	GZ9
2024	250,000	5.000	0.150	GW6	2028	70,000	3.000	0.460	HA3
2025	250,000	5.000	0.180	GX4	2029	70,000	3.000	0.580	HB1

Principal of the Bonds will be payable February 1 of the years in which the Bonds mature. Interest from the date of the Bonds will be payable on August 1, 2021 and semi-annually thereafter on each February 1 and August 1 until maturity. The Bonds are not subject to redemption prior to their stated dates of maturity.

The Bonds are issuable in fully registered form without coupons, and, when issued, will be registered in the name of Cede & Co., as Bondowner and nominee for The Depository Trust Company ("DTC"), New York, New York. DTC will act as securities depository for the Bonds. Purchases of the Bonds will be made in book-entry form, in the denomination of \$5,000 or any integral multiple thereof. (See "Book-Entry Transfer System" herein.)

The legality of the Bonds will be approved by Locke Lord LLP, of Boston, Massachusetts, Bond Counsel to the Town. UniBank Fiscal Advisory Services, Inc., Whitinsville, Massachusetts serves as Municipal Advisor to the Town. It is expected that the Bonds, in definitive form, will be delivered to DTC, or the offices of its custodial agent, on or about February 11, 2021 against payment in federal reserve funds.

Fidelity Capital Markets