

FINAL OFFICIAL STATEMENT DATED FEBRUARY 16, 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. 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. The Bonds will **NOT** be designated as "qualified tax-exempt obligations" for purposes of Section 265(b)(3) of the Code.

\$4,500,000**TOWN OF MILLBURY
Massachusetts****GENERAL OBLIGATION ATHLETIC FACILITIES BONDS
(UNLIMITED TAX)****Dated: March 1, 2021****Due: February 15, 2022-2035****MATURITIES**

<u>Year</u>	<u>Principal Amount</u>	<u>Interest Rate</u>	<u>Price/ Yield</u>	<u>CUSIP 600242</u>	<u>Year</u>	<u>Principal Amount</u>	<u>Interest Rate</u>	<u>Price/ Yield</u>	<u>CUSIP 600242</u>
2022	\$325,000	4.000%	0.100%	LU3	2029	\$320,000	4.000%	0.540%	MB4
2023	325,000	4.000	0.110	LV1	2030	320,000	4.000	0.660	MC2
2024	325,000	4.000	0.130	LW9	2031	320,000	3.000	0.760	MD0
2025	325,000	4.000	0.160	LX7	2032	320,000	2.000	0.860	ME8
2026	320,000	4.000	0.260	LY5	2033	320,000	1.000	1.100	MF5
2027	320,000	4.000	0.300	LZ2	2034	320,000	1.125	1.200	MG3
2028	320,000	4.000	0.420	MA6	2035	320,000	1.250	1.300	MH1

Principal of the Bonds will be payable February 15 of the years in which the Bonds mature. Interest from the date of the Bonds will be payable on August 15, 2021 and semi-annually thereafter on each February 15 and August 15 until maturity or redemption prior to maturity. The Bonds are subject to redemption prior to their stated dates of maturity as described herein.

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 March 1, 2021 against payment in federal reserve funds.

BNY Mellon Capital Markets, LLC