

**FINAL OFFICIAL STATEMENT DATED APRIL 13, 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.

**\$2,605,000****TOWN OF AGAWAM  
Massachusetts****GENERAL OBLIGATION MUNICIPAL PURPOSE LOAN OF 2021 BONDS****Dated: April 27, 2021****Due: April 15, 2022-2031****MATURITIES**

<u>Year</u>	<u>Principal Amount</u>	<u>Interest Rate</u>	<u>Price/ Yield</u>	<u>CUSIP 008428</u>	<u>Year</u>	<u>Principal Amount</u>	<u>Interest Rate</u>	<u>Price/ Yield</u>	<u>CUSIP 008428</u>
2022	\$290,000	5.000%	0.100%	UF9	2027	\$255,000	5.000%	0.610%	UL6
2023	285,000	5.000	0.140	UG7	2028	250,000	5.000	0.740	UM4
2024	280,000	5.000	0.220	UH5	2029	245,000	5.000	0.870	UN2
2025	265,000	5.000	0.350	UJ1	2030	240,000	2.000	1.070	UP7
2026	255,000	5.000	0.480	UK8	2031	240,000	2.000	1.200	UQ5

Principal of the Bonds will be payable April 15 of the years in which the Bonds mature. Interest from the date of the Bonds will be payable on October 15, 2021 and semi-annually thereafter on each April 15 and October 15, until 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 April 27, 2021 against payment in federal reserve funds.

***Fidelity Capital Markets***