

FINAL OFFICIAL STATEMENT DATED SEPTEMBER 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. **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.

\$4,405,000
CITY OF GREENFIELD
Massachusetts

GENERAL OBLIGATION TELECOMMUNICATION BONDS

Dated: September 30, 2021

Due: September 15, 2022– 2035

MATURITIES

<u>Year</u>	<u>Principal Amount</u>	<u>Interest Rate</u>	<u>Price/Yield</u>	<u>CUSIP 395100</u>	<u>Year</u>	<u>Principal Amount</u>	<u>Interest Rate</u>	<u>Price/Yield</u>	<u>CUSIP 395100</u>
2022	\$410,000	4.000%	0.140%	ST8	2029	\$290,000	4.000%	0.900%	TA8
2023	405,000	4.000	0.150	SU5	2030*	290,000	2.000	1.050	TB6
2024	400,000	4.000	0.270	SV3	2031*	290,000	2.000	1.100	TC4
2025	295,000	4.000	0.390	SW1	2032*	290,000	2.000	1.200	TD2
2026	295,000	4.000	0.500	SX9	2033*	285,000	2.000	1.250	TE0
2027	295,000	4.000	0.600	SY7	2034*	285,000	2.000	1.350	TF7
2028	290,000	4.000	0.720	SZ4	2035*	285,000	2.000	1.450	TG5

*Priced to the call date of 9/15/2029.

Principal of the Bonds will be payable on September 15 of the years in which the Bonds mature. Interest from the date of the Bonds will be payable on March 15, 2022, and semi-annually thereafter on each September 15 and March 15 until maturity or redemption prior to maturity. The Bonds will be subject to redemption prior to their stated dates of maturity as described herein.

The Bonds are issuable only 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, New York, New York (“DTC”). 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, Boston, Massachusetts, Bond Counsel to the City. UniBank Fiscal Advisory Services, Inc., Whitinsville, Massachusetts, serves as Municipal Advisor to the City. It is expected that the Bonds, in definitive form, will be delivered to DTC, or the offices of its custodial agent, on or after September 30, 2021, against payment in federal reserve funds.

