

FINAL OFFICIAL STATEMENT DATED APRIL 4, 2022

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.

**\$14,340,000
CITY OF GREENFIELD
Massachusetts**

GENERAL OBLIGATION MUNICIPAL PURPOSE LOAN OF 2022 BONDS

Dated: April 21, 2022

Due: April 15, 2023– 2052

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>
2023	\$515,000	5.000%	1.650%	TH3	2033	\$485,000	4.000%	2.600%	TT7
2024	505,000	5.000	1.870	TJ9	2034	485,000	3.000	3.000	TU4
2025	500,000	5.000	1.970	TK6	2035	485,000	3.000	3.100	TV2
2026	440,000	5.000	2.040	TL4	2036	475,000	3.125	3.200	TW0
2027	650,000	5.000	2.100	TM2	2037	465,000	3.250	3.250	TX8
2028	640,000	5.000	2.120	TN0	2038	465,000	3.250	3.300	TY6
2029	630,000	5.000	2.160	TP5	2039	465,000	3.250	3.350	TZ3
2030	630,000	5.000	2.230	TQ3	2040	465,000	3.375	3.400	UA6
2031	620,000	5.000	2.300	TR1	2041	465,000	3.375	3.450	UB4
2032	490,000	5.000	2.350	TS9	2042	465,000	3.500	3.500	UC2

\$2,050,000 Term Bonds Maturing April 15, 2047 at 4.000% per annum, at 3.100% yield. UH1
\$1,950,000 Term Bonds Maturing April 15, 2052 at 4.000% per annum, at 3.150% yield. UN8

Principal of the Bonds will be payable on April 15 of the years in which the Bonds mature. Interest from the date of the Bonds will be payable on October 15, 2022, and semi-annually thereafter on each April 15 and October 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 April 21, 2022, against payment in federal reserve funds.

Baird