

**NEW ISSUE**

**S&P Global Ratings: AA+**  
**(See “Rating” herein)**

**FINAL OFFICIAL STATEMENT DATED APRIL 28, 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. The Bonds will **NOT** be designated as “qualified tax-exempt obligations” for purposes of Section 265(b)(3) of the Code. See “Tax Exemption” herein.

**\$14,615,000**  
**TOWN OF OAK BLUFFS**  
**Massachusetts**

**GENERAL OBLIGATION MUNICIPAL PURPOSE LOAN OF 2021 BONDS**

**Dated: Date of Delivery (May 13, 2021)**

**Due: May 1, 2022-2041**

**MATURITIES**

<u>Year</u>	<u>Principal Amount</u>	<u>Interest Rate</u>	<u>Price/Yield</u>	<u>CUSIP 671086</u>	<u>Year</u>	<u>Principal Amount</u>	<u>Interest Rate</u>	<u>Price/Yield</u>	<u>CUSIP 671086</u>
2022	\$750,000	5.000%	0.100%	HE9	2031	\$735,000	3.000%	1.100%	HP4
2023	745,000	5.000	0.100	HF6	2032	735,000	2.000	1.250	HQ2
2024	745,000	5.000	0.170	HG4	2033	735,000	2.000	1.400	HR0
2025	745,000	5.000	0.300	HH2	2034	735,000	2.000	1.500	HS8
2026	745,000	5.000	0.410	HJ8	2035	735,000	2.000	1.600	HT6
2027	745,000	5.000	0.540	HK5	2036	735,000	2.000	1.700	HU3
2028	745,000	5.000	0.670	HL3	2037	700,000	2.000	1.800	HV1
2029	745,000	5.000	0.800	HM1	2038	700,000	2.000	1.850	HW9
2030	740,000	5.000	0.900	HN9					

\$2,100,000 Term Bonds maturing on May 1, 2041 at 2.000% per annum, at 2.000% HZ2

Principal of the Bonds will be payable on May 1 of the years in which the Bonds mature. Interest from the date of the Bonds will be payable on November 1, 2021, and semi-annually thereafter on each May 1 and November 1 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 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 after May 13, 2021, against payment in federal reserve funds.

***BAIRD***