

Quarterly Alerts Meeting

To: BCSB Alerts Meeting Members
From: Loan Review
Subject: Alerts Meeting Line Renewal Data and Outcome

Meeting date, time and place

Date: June 26, 2025
Time: 9:30 a.m.
Place: Myles Standish Conference Room / Zoom

Members
and
Presenters

The following members were in attendance:

- ☐ John Silva, President & Chief Executive Officer
 - ☐ Timothy A. Chaves, EVP & Chief Lending Officer
 - ☒ Linda A. Sternfelt, SVP/Chief Credit Officer
 - ☒ Hasan Ali, 1st SVP & Head of Commercial Banking
 - ☒ Paul A. Kocak, VP/Senior Loan Review Officer
 - ☒ Jeffrey P. Pagliuca, SVP – Commercial Lending Market Manager
 - ☒ Michael P. Patacao, SVP – Commercial Lending Market Manager
 - ☒ Richard D. Terry, VP/Loan Review
 - ☒ Laurie L. Williams, VP/ Head of Portfolio Manager
 - ☒ Eldora C. Moore, Assistant Credit Manager
 - ☒ Chad Doorley, Business Intelligence Analyst
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The above members met for the second Quarterly Alerts meeting. The Portfolio Alerts system is a portfolio monitoring tool used to review Lines of Credit under \$500M or less with a total relationship of \$1,000M or less. Chad Doorley produced for review, the Alerts2025_Q3-Detail Report. Subject to the alerts criteria, each borrower was briefly discussed for Line of Credit renewal consideration.

Of the 65 Lines of Credit reviewed, the following recap reflects the outcome:

- 57 Pass - Renew to Next Year
- 3 Pass - Next Quarter Only
- 5 Fail - Full Manual Review

This data will be provided to Operations to update the Next Internal Review Dates for the 57 Pass loans. The listing of the 57 pass loans is attached to these minutes. A listing of the failed loans requiring full manual review is also attached. In addition, a one page sheet detailing the outcome for each line of credit will be placed in each Credit Track credit file in the Approvals folder, as well as in Identifi.

Thank you for your contributions to this meeting.

Respectfully Submitted,


Linda A. Sternfelt, Chief Credit Officer

| New Inactive Date | Act. to charge for \$100 renewal fee | acctnbr | ownername | loanofficer |
|-------------------|--------------------------------------|--------------|---|-------------------|
| 07/03/26 | | 151070291 | CUSTOM CONCEPTS CONSTRUCTION CORP. | SBLC LOAN OFFICER |
| 07/03/26 | 150795379 | 151071934 | R. CANTWELL WOODWORKING, INC. | EBL PROGRAM ADMIN |
| 07/10/26 | | 4103715 | ETEMAN LLC | SBLC LOAN OFFICER |
| 07/17/26 | | 151075192 | REDTAIL LEASING INC | ALISSA E. HALL |
| 07/21/26 | 27013596 | 150775420 | FUZION DESIGN INC | EBL PROGRAM ADMIN |
| 07/21/26 | 150453852 | 150928045 | HASELTON PLUMBING & HEATING, INC. | EBL PROGRAM ADMIN |
| 07/31/26 | | 101199 | ANDERSON-WINFIELD FUNERAL HOME INC | SBLC LOAN OFFICER |
| 07/31/26 | | 102807 | CARLOS F. DASILVA | MARK A. BORKMAN |
| 07/31/26 | | 150492339 | W.C. SMITH & SON, INC. | SBLC LOAN OFFICER |
| 07/31/26 | | 150679979 | TAYLOR & COMPANY PC | SBLC LOAN OFFICER |
| 07/31/26 | 27023244 | 150358052 | ED GALLAGHER & SON PLASTERING, INC. | EBL PROGRAM ADMIN |
| 07/31/26 | | 150499608 | CHRIS' ELECTRONICS CORP | SBLC LOAN OFFICER |
| 07/31/26 | | 100245281485 | CLIMATE CONCEPTS HVAC SERVICE CONTRACTORS INC | SBLC LOAN OFFICER |
| 07/31/26 | | 400206281014 | ANAWAN ASSOCIATES REALTY LLC | MARK A. BORKMAN |
| 07/31/26 | | 400261481664 | YANKEE FIBER CONTROL INC | MARK A. BORKMAN |
| 07/31/26 | | 100232381335 | ABREAU OIL SERVICE, INC. | KEVIN M. MCCARTHY |
| 07/31/26 | | 500269981747 | BRADFORD STEEL CO INC | JOSHUA A. CAMARA |
| 07/31/26 | | 150353507 | RDS OPERATIONS INC | SBLC LOAN OFFICER |
| 07/31/26 | 150339870 | 151080612 | HARPSICHORD CLEARING HOUSE, INC. | EBL PROGRAM ADMIN |
| 08/11/26 | 27067099 | 150498569 | ARAUJO LANDSCAPING INC. | EBL PROGRAM ADMIN |
| 08/12/26 | 150676066 | 150772715 | L.A. HERNANDEZ DRYWALL CONSTRUCTION INC | EBL PROGRAM ADMIN |
| 08/15/26 | | 151088814 | MASTER BUILDER MINISTRIES, INC. | SBLC LOAN OFFICER |
| 08/17/26 | | 151088963 | B.R. THOMASSET, INC. | SBLC LOAN OFFICER |
| 08/29/26 | | 151094960 | ALCO PROPERTIES, LLC | SBLC LOAN OFFICER |

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| 11/29/25 | | 100957 | GRAPHIC INNOVATIONS INC | SBLC LOAN OFFICER |
| 08/31/26 | | 150640269 | QUALITY VAN SALES, INC. | AN T. LE |
| 08/31/26 | | 150220144 | ART MUSEUM NEW BEDFORD INC | SBLC LOAN OFFICER |
| 11/29/25 | | 150240960 | PATEAKOS & POULIN , PC | SBLC LOAN OFFICER |
| 08/31/26 | | 150474030 | COOGAN SMITH, LLP | SBLC LOAN OFFICER |
| 08/31/26 | | 100194181274 | DONELLON ORCUTT PATCH & STALLARD PC | KEVIN M. MCCARTHY |
| 08/31/26 | | 500246581503 | COSTA'S TRUCKING, INC. | SBLC LOAN OFFICER |
| 08/31/26 | | 500281381863 | COLONIAL AIR INC | SBLC LOAN OFFICER |
| 08/31/26 | | 500233081312 | WILLIAM MCCASKIE INC | SBLC LOAN OFFICER |
| 08/31/26 | | 600115781198 | 3 D WELDING INC | SBLC LOAN OFFICER |
| 08/31/26 | | 500206881855 | JORGE DRYWALL CO INC | SBLC LOAN OFFICER |
| 08/31/26 | | 150886623 | GREEN MOUNTAIN ENTERPRISES INC | THOMAS D. KELLY |
| 09/02/26 | | 4102773 | FLOORS BEAUTIFUL BY DEE | SBLC LOAN OFFICER |
| 09/10/26 | 150499830 | 150664441 | FERNANDES & CHAREST, P.C. | EBL PROGRAM ADMIN |
| 09/17/26 | | 4102783 | PIERCE PACKAGING PRODUCTS INC | SBLC LOAN OFFICER |
| 09/18/26 | 27094588 | 150374628 | URBAN BLINDS LLC | EBL PROGRAM ADMIN |
| 09/19/26 | | 102551 | CLEAR RIVER ELECTRIC AND WATER DISTRICT | SBLC LOAN OFFICER |
| 09/28/26 | | 150946534 | HIGH REZ CONSULTING INC | ALISSA E. HALL |
| 09/30/26 | | 150212977 | THE BATTERY CONNECTION, INC. | SBLC LOAN OFFICER |
| 09/30/26 | | 150395492 | RIGHT FOOT SHOES LLC | KEVIN M. MCCARTHY |
| 12/29/25 | | 150575375 | COMPULSION, LLC | SBLC LOAN OFFICER |
| 09/30/26 | | 500259270089 | ADVANTECH CONSULTANTS MSP INC | JOSHUA A. CAMARA |
| 09/30/26 | | 100066781565 | BRIDGEWATER FARM SUPPLY CO., INC. | KEVIN M. MCCARTHY |
| 09/30/26 | | 100206481016 | POMROY ASSOCIATES LLC | SBLC LOAN OFFICER |
| 09/30/26 | | 100106781564 | TAUNTON STOVE COMPANY INC | KEVIN M. MCCARTHY |
| 09/30/26 | | 100253281574 | BRIGGS MECHANICAL INC | KEVIN M. MCCARTHY |

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| 09/30/26 | | 400243881474 | DYL & PERILLO INC | SBLC LOAN OFFICER |
| 09/30/26 | | 400182280783 | BLACKSTONE VALLEY COMMUNITY ACTION PROGRAM INC | ANDREW J. OMER |
| 09/30/26 | | 100228381620 | MORTON FEDERAL CREDIT UNION INC | JEFFREY M. VIAL |
| 09/30/26 | | 200196781054 | MURDOCK WEBBING COMPANY INC | DAMON T. ARPIN |
| 09/30/26 | | 100236581628 | SAFETY RESEARCH & STRATEGIES INC | KEVIN M. MCCARTHY |
| 09/30/26 | | 400234481358 | TRACEY GEAR INC | JEFFREY M. VIAL |
| 09/30/26 | | 150947425 | TOUISSET CONSTRUCTION COMPANY | SBLC LOAN OFFICER |
| 09/30/26 | | 600086981811 | IPSCO INC | SBLC LOAN OFFICER |
| 09/30/26 | | 500209381048 | ATLANTIC ELEVATOR SOUTH CO INC | ROGER A. CABRAL |
| 09/30/26 | | 150972985 | A&A MECHANICAL LLC | BRANDON CANNATA |

| Outcome | New Inactive Date | acctnbr | ownername | loanofficer |
|------------------|------------------------------|----------------|-----------------------------------|--------------------|
| FAIL-FULL REVIEW | N/A | 151080828 | OT LLC | EBL PROGRAM ADMIN |
| FAIL-FULL REVIEW | N/A | 150788845 | A & M FIRE PROTECTION INC. | EBL PROGRAM ADMIN |
| FAIL-FULL REVIEW | N/A | 150659757 | FOURNIER AUTO AND TRUCK SALES LLC | EBL PROGRAM ADMIN |
| FAIL-FULL REVIEW | N/A | 151004357 | S MAIN REALTY TRUST | ALISSA E. HALL |
| FAIL-FULL REVIEW | N/A | 150482992 | LAX AND COMPANY INC | PETER ST JEAN |