

Alerts: Recap

From Chad Doorley < Chad. Doorley@bcsbmail.com>

Date Fri 2/14/2025 1:31 PM

To Linda Sternfelt <Linda.Sternfelt@bcsbmail.com>; Timothy Chaves <Timothy.Chaves@bcsbmail.com>; John Silva <John.Silva@bcsbmail.com>; Paul Kocak <paul.kocak@bcsbmail.com>; Rich Terry <rich.terry@bcsbmail.com>; Hasan Ali <Hasan.Ali@bcsbmail.com>; Eldora Moore <Eldora.Moore@bcsbmail.com>

Cc William Muto <William.Muto@bcsbmail.com>; Janet Silva <Janet.Silva@bcsbmail.com>

Hi all,

Thanks for your time on Wednesday for our Alerts meeting. Excited to put this process into action.

Key points of discussion were:

- Potentially reducing the cleanup provision to only apply to lines of credit >= \$100,000
 - Everyone on board with this change or should we leave it as is for now?
- SBA authorization date, origination dates
- Cleanup of inactive dates and credit limits that are set to \$0
- System looks good and thanks to Rich, inactive dates are already broken up in an even spread between quarters
- Additional information for other data sources will be added in, but we are ready to do a test run + roll this out with our first meeting in early April

Action items:

- Random sampling and validation of the metrics. I'll devote some time to this over the next few weeks, but several of you have the extract with the pass/fail flags and if you identify anything not looking correct, please let me know.
- Test run this system in March with a 'practice run' (preferably in the first or second week)
- FYI I'm out of office the last week of March (not that I'm needed in the meeting if I update the data for everyone, but I'd like to be there if I can)
- Set up standing quarterly meeting, starting the second week of April
 - Needs to be setup, with list of required parties

Thank you, Chad

From: Linda Sternfelt

Sent: Wednesday, January 29, 2025 8:53 AM

 $\textbf{To:} \ Linda \ Sternfelt < Linda. Sternfelt @bcsbmail.com>; \ Timothy \ Chaves < Timothy. Chaves @bcsbmail.com>; \ John \\ Linda \ Sternfelt < Linda \ Sternfelt <$

Silva <John.Silva@bcsbmail.com>; Paul Kocak <paul.kocak@bcsbmail.com>; Rich Terry

<rich.terry@bcsbmail.com>; Hasan Ali <Hasan.Ali@bcsbmail.com>; Chad Doorley

<Chad.Doorley@bcsbmail.com>; Eldora Moore <Eldora.Moore@bcsbmail.com>

Cc: William Muto <William.Muto@bcsbmail.com>; Janet Silva <Janet.Silva@bcsbmail.com>

Subject: Working group to create procedures around use of Alerts for Annual Reviews

When: Wednesday, February 12, 2025 11:00 AM-12:00 PM.

Where: https://bristolcountysavings.zoom.us/j/89350454482?pwd=bqTZOQCwUG8zaq80tsmayQfZqwaoa2.1; Myles Conference Room

Linda Sternfelt is inviting you to a scheduled Zoom meeting. Join Zoom Meeting

https://bristolcountysavings.zoom.us/j/89350454482?pwd=bqTZOQCwUG8zaq80tsmayQfZqwaoa2.1

Meeting ID: 893 5045 4482

Passcode: t@8.Ui

One tap mobile

- +13092053325,,89350454482#,,,,*542717# US
- +13126266799,,89350454482#,,,,*542717# US (Chicago)

Dial by your location

- +1 309 205 3325 US
- +1 312 626 6799 US (Chicago)
- +1 646 558 8656 US (New York)
- +1 646 931 3860 US
- +1 301 715 8592 US (Washington DC)
- +1 305 224 1968 US
- +1 689 278 1000 US
- +1 719 359 4580 US
- +1 720 707 2699 US (Denver)
- +1 253 205 0468 US
- +1 253 215 8782 US (Tacoma)
- +1 346 248 7799 US (Houston)
- +1 360 209 5623 US
- +1 386 347 5053 US
- +1 507 473 4847 US
- +1 564 217 2000 US
- +1 669 444 9171 US

Meeting ID: 893 5045 4482

Passcode: 542717

Find your local number: https://bristolcountysavings.zoom.us/u/kBYkOliqK