

**Meeting Minutes**

**Project: <Portfolio Alerts>**

**Date: Thursday, December 12, 2024**

**Time: 2:30 – 3:30 PM**

**Team Invites: "Eldora Moore" <Eldora.Moore@bcsbmail.com>; "Mark E. Pitts" <Mark.Pitts@bcsbmail.com>; "Linda Sternfelt" <Linda.Sternfelt@bcsbmail.com>; "Timothy Chaves" <Timothy.Chaves@bcsbmail.com>; "John Silva" <John.Silva@bcsbmail.com>; "Hasan Ali" <Hasan.Ali@bcsbmail.com>; "Paul Kocak" <paul.kocak@bcsbmail.com>"Janet Silva" <Janet.Silva@bcsbmail.com>; "William Muto" <William.Muto@bcsbmail.com>; "Rich Terry" <rich.terry@bcsbmail.com>**

**Attendance**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| ✓ | <Chad Doorley> | ✓ | <John Silva> | ✓ | <Hasan Ali> | ✓ | <Linda Sternfelt> |
| ✓ | <Paul Kocak> | ✓ | <Rich Terry> | ✓ | <Eldora Moore> | ✓ | <Janet Silva> |
| ✓ | <Bill Muto> |

**Significant Accomplishments**

* Development had been completed a while back and this meeting was to bring everyone up to speed with the status of the project
* System is functional and game plan for making this operational in 2025 was discussed

**Discussions**

* Discussed “go-to-market” strategy for 2025
* Analyzed current system developed by Chad and feedback/tweaks were provided
* Discussed whether it makes sense to adjust parameter for line utilization flag to 70% from 60%
* Discussed spot vs rolling balance being used in deposit flag
* Discussed a new screen to be built out that rolls up to the relationship level for easier summary to business line owners
* Discussed “internal SLAs” and how early we will need to run this system to give
* External data sources (Xactus and D&B) will need to be configured and added in for next phase
  + This is not a prerequisite to start using Portfolio Alerts to monitor credit quality

**Decisions Made**.

* We will adjust parameters for line utilization
* Rolling 3mo vs trailing 12 months will be used

**Action Items / Next Steps**

* Chad will develop additional requested screens and tweak the parameters per feedback
* Xactus needs to be configured and there are certain prerequisites according to compliance before we can obtain all these scores.
* This was the first meeting on this project in a while, so the team is going to regroup in January to build more actionable steps & review Chad’s updated version of the Portfolio Alerts system.