Section #5 Community Involvement

(Listings, Notices and Letters)



North Shore Bank Director, Officer and Employee CRA Service Activities and Other Organization Participation

			Office or Position Held or Description
Bank Employee/Director	<u>Title</u>	Name of Activity, Organization or Service	Involvement
Azevedo, Luis	Board of Director	Portuguese-Americans for Higher Education	Past Director and Founder
Buras, Jennife	Board of Director	YMCA of the North Shore	Board Chair
Ciesinski, J	AVP, Mortgage Originator	Danvers YMCA	Voting Board Member
Clark, Tim	Chairman, Board of Director	Salem Rotary Club	Director
Dillon, Kevin	AVP, Mortgage Originator	Beverly Kiwanis Foundation	Treasurer
Goldberg, Andrew	Board of Director	Greater Beverly YMCA	Director, Financial Development Committe
Grishman, David	VP, Commercial Loan Officer	Swampscott Affordable Housing Trust	Member, Swampscott Affordable Housing
Holden, Charles	Board of Director	YMCA of Metro North	Director, Facilities Chair
	VP, Senior Credit & Loan Admin		
Kent, Cathryn	Manager	Order of the Eastern Star, Priscilla Chapter No 52	Trustee and Officer
	VP, Senior Credit & Loan Admin		
Kent, Cathryn	Manager	International Order of the Rainbow for Girls	Member of the Grand Executive Board
	VP, Senior Credit & Loan Admin	Wakefield Assembly No 43 - International Order of	
Kent, Cathryn	Manager	Rainbow for Girls	Membership Committee
_aFlamme, Matthew	Senior Vice President	YMCA of the North Shore	Board Member
ovett, Kimberly	Vice President/Compliance	Saugus Business Education Collaborative	Secretary
Marsh, Kayle	Branch Manager	Beverly Main Streets	Treasurer
Marsh, Kayle	Branch Manager	Fisher & Fuel	Board Member
Marsh, Kayle	Branch Manager	Beverly Rotary Club	Board Member
McGuren, Cynthia	Board of Director	Salem State Foundation	Committee Co-Chair
Munroe, David	Marketing Director	Northeast ARC	Board Member
O'Brien, Suzanne	AVP, Branch Manager	Friends of the Salem Council on Aging	Treasurer
O'Brien, Suzanne	AVP, Branch Manager	Salem Rotary Club	Chair of Scholarship Committee
Pesce, Christopher	VP, Marketing Officer	Peabody Main Street	Board Member
Pesce, Christopher	VP, Marketing Officer	Peabody Education Foundation	Co-Chair of Promotions Committee
Pelletier, Monique	Board of Director	Our Neighbors Table	Board Member
Pettengill, Steven C.	Senior Vice President	Citizens Inn	President
Petradelis, Susan	VP Finance	Center Elementary School PTO	President
ctiadolis, odsari	VI I IIIance	Center Liementary School FTO	President
			Corporate Board Member & Chair of
Rice, Jayne	Director	The Boston Club	International Women's Day
Salerno, Jerry	SVP, Team Leader	YMCA of Metro North	Treasurer & Finance Committee Chair
Γallo, Stephanie	Vice President, Audit	Beverly Council of Aging	Board Member, Awards Committee
Tallo, Stephanie	Vice Presiddent, Audit	Leap for Education	Fundraising Committee
Fierney, Sr., Kevin M.	CEO	Essex County Habitat for Humanity	Member
Fierney, Sr., Kevin M.	CEO	Planning Office of Urban Affairs/POUA Foundation	Chairman
Wheeler, Michael	President & COO	YMCA of the North Shore	Treasurer & Chair of Finance Committee
WITEELEL, WILCHAEL	i issidoni a coo	TWO/TOT THE NOTH SHOLE	Treasurer a Chair of Finance Committee

Employee

Bettencourt, Vanessa Dos Santos, Maria Efendiyeva, Sofiya Eustate, Ingrid Eliza Feliz De La Cruz, Liselotte

Flores, Lisseth Gove, Denitza I

Jiang, Qi

Kravets, Mayya Madou, Tshilomba

Marsh, Kyle L

Yim, Amanda Pech

Department

Lafayette Salem F/t West Peabody P/t Lynn Fells Parkway F/t

Operations F/t
Peabody Square F/t
Human Resources F/t
Risk Management F/t

Commercial Lending F/t Highland Ave F/t

Operations F/t
Enon Street F/t
Finance F/t

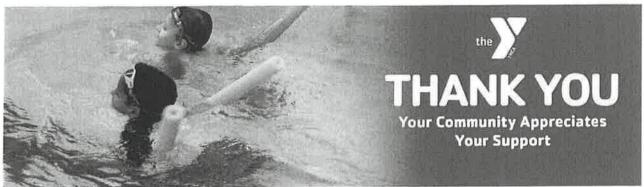
Language Description

Portuguese Portuguese Russian Spanish Spanish Portuguese Bulgarian

Chinese Manderin

Russian French

Sign Language Cambodian/Khmer



January 17, 2023

Tachks Kein! See sussion!

Kevin Tierney North Shore Bank 248 Andover Street Peabody, MA 01960

Dear Kevin,

For more than 150 years, the YMCA of Metro North has helped people improve their health and well-being and has built a caring community working to shape a brighter future for our region. With our Y Academy educational programs, summers camps, fitness classes, aquatics, sports, gymnastics, and nutrition programs, and space to gather, people can rely on the Y to help them become their best selves and engage in healthy activities.

As a leading nonprofit organization for youth development, healthy living and social responsibility, the YMCA of Metro North depends on financial gifts to be an important resource for the community. Your support allows people to achieve their goals and gives everyone an opportunity to access the YMCA programs they need.

It is with immense gratitude we thank you for the ongoing support and your generous \$15,000.00 2023 regional sponsorship to support programming a the Y.

Four years ago, one of our Torigain members with MS joined Y Adapt, a recreational exercise program for those with disabilities that need one to one support. Today, she is walking without the use of a cane and has had no progression of her MS symptoms. Three months ago, she was joined by a member with Gullian-Barre Syndrome, who began participating in Y Adapt to improve his leg function. Since, he has decreased his reliance on his walker and has dramatically improved his strength, endurance, and mobility. These stories are just two of the many made possible by our generous supporters who funded the state-of-the-art equipment and staff training for Y Adapt.

The Y is a place where people can change their lives for the better and encourage other to do the same. Everything we do starts with caring and involved community members especially generous donor like you. Come see our work in action. If you have never been to visit, or have not visited in a while, please do! Better yet, bring a friend, too, and share why you choose to strengthen our community by supporting the YMCA of Metro North.

Your gift makes a difference! Thank You!

Sincerely,

Kathleen Walsh, President and CEO kwalsh@metronorthymca.org

/

Everyday. Everyone. Belongs. YMCA of Metro North

2 Centennial Dr., Peabody, Mass. 01960 | ymcametronorth.org | 978-775-3701

Demakes Family YMCA | Melrose Family YMCA | Saugus Family YMCA | Torigian Family YMCA Y Academy Melrose | Y Academy Stoneham | YMCA of Metro North Gymnastics Center

The YMCA of Metro North is a registered 501(c)(3) non-profit organization, EIN: 04-2105863. Your donation Hax deductible to the extent allowable by law. No goods or services were provided by the YMCA of Metro North in return for this donation.





January 30, 2023

Christopher Pesce 248 Andover St Peabody, MA 01960-1502

Executive Director Robyn Burns

Robyit Boilis

Board of Trustees Chair -

Bonnie Henry

Vice President-

Sean Monahan

Interim Treasurer -Bonnie Henry

<u>Clerk -</u> Betsy Ricciarelli

Ashley Ganem Rebecca Greene Ashley Judge Mary Kennedy Alicia Klesseck Shawn McCannon Mike Shea Victor Silva Jenn Taylor

Christine Valdes, M.D.

Dear Chris,

Thank you for your generous donation of \$1,000.00 on January 12, 2023 to support our programs. Your support provides reliable access to food for thousands of our Salem and North Shore neighbors.

Your \$1.000.00 gift provides fresh, healthy foods to pantry guests.

Because of your generosity, we can distribute an abundance of produce,

proteins, spices, and dairy products.

We would love to know why you chose to donate to The Salem Pantry and show you the impact your support has. If you would like to share or schedule a visit, please contact Hannah Beth Hembree at hannahbethhembree@thesalempantry.org.

We know there are many charitable organizations to which you can donate; therefore, we thank you for your consideration and donation to The Salem Pantry.

Sincerely,

Robyn Burns

Executive Director

The Salem Pantry is a 501(c)(3) charity, Federal Tax ID: 20-1691756, and an agency of the Greater Boston Food Bank. All donations are deemed tax-deductible absent any limitations on deductibility applicable to a particular taxpayer.

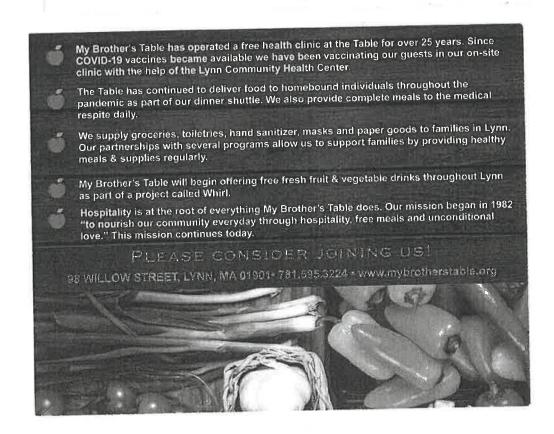
The Salem Pantry, Inc., PO Box 295, Salem, MA 01970 🍨 (978) 552-3954 🗣 www.thesalempantry.org

THANK YOU FOR SUPPORTING MY BROTHER'S TABLE

Many thanks for your very generous donation in support of the Calendar Raffle. Thanks to the thoughtfulness of good friends like North Share Bank, we are also to meet an imprecedented demand for nutritions meals during these most uncertain times.

MY BROTHER'S TABLE • 98 WILLOW STREET, LYNN, MA 01901

WWW.MYBROTHERSTABLE.ORG







February 21, 2023

Mr. Kevin M. Tierney Sr., **North Shore Bank** 248 Andover Street Peabody, MA 01960

Dear Mr. Tierney,

The strength and resiliency of a community is defined by the passion of its people. And here in Essex County, we are so fortunate to be surrounded by people like you who care deeply about supporting causes that are close to your heart.

On behalf of ECCF's Board of Trustees, I want to thank you for your gift of \$10,000.00 to The Fund for the Foundation, one of more than 250 charitable funds at ECCF. Individually, these funds support specific charitable causes, but collectively, ECCF's donors are having a significant impact on the lives of residents in Essex County and beyond. Your generous gift will directly support the mission and goals of The Fund for the Foundation.

We truly believe that philanthropy can help make Essex County the best place to live, work and raise a family. YOU are a critical part of this vision and we greatly appreciate the trust you have placed in us with your gift.

With sincere thanks,

Thanks for generoust. President & CEO | Essex County Community Foundation

We would like to confirm for your tax reporting that of the \$10,000.00, there was a value of goods and services received by you in the amount of \$1,550.00. Accordingly, the tax-deductible portion of your gift is \$8,450.00. Essex County Community Foundation provided no goods or services in exchange for your \$8,450.00 contribution dated 02/01/2023 to The Fund for the Foundation, which is tax deductible to the extent allowed by law. Please retain this letter for tax purposes.

Essex County Community Foundation tax ID # 04-3407816

175 Andover Street, Suite 101 Danvers, Massachusetts 01923 978.777.8876 | info@eccf.org





March 3, 2023

North Shore Bank Chris Pesce 48 Elm Street Danvers, MA 0193

Dear Chris:

From our Board or Directors and Staff we want to thank you for your donation of a \$1,000.00 Gold Sponsorship to our Heart & Soul Online Auction Fundraiser. This is one of our major fundraising events, specifically targeted to finance youth and teen memberships and to programs such as camp so these children can participate at the Y regardless of their ability to pay.

The Danvers Community YMCA is a tax-exempt 501 3c organization. Our federal tax ID is 04-2308404.

With your generous donation this was a successful event.

Again please know that we appreciate your very generous donation(s).

Sincerely,

John Some

DANVERS COMMUNITY YMCA

34 Pickering Street, Danvers, MA 01923

Phone 978-774-2055 Fax 978-750-4457 www.danversymca.org



56 Margin Street Salem, MA 01970 978.744.0500 www.lifebridgenorthshore.org

March 7, 2023

North Shore Bank c/o Chris Pesce 32 Main St. Peabody, MA 01960-5589

Dear Chris:

Thank you so much for your donation of \$500 to the Polar Plunge 2023 on 2/8/2023. Your generous gift allows us to help those we serve.

Lifebridge North Shore is committed to supporting homeless and vulnerable individuals in our communities by establishing access to resources that provide safety and promote healthy physical, mental, spiritual, and emotional development. By offering shelter, housing, meals, and drop-in services, we aim to provide those we serve with acceptance, structure, opportunity, and the tools to make healthy decisions according to their needs.

Lifebridge is filling a variety of needs offering shelter, community meals, drop-in resource centers, and supportive services across three locations in Salem (Seeds of Hope and Grace Center), Beverly (River House) and Gloucester (Grace Center). Our innovative regionalization has allowed for streamlined systems for case management and services for our guests to achieve self-sufficiency and independence. The Grace Centers (Salem and Gloucester) are day resource centers serving women and men in need of a safe and supportive environment.

We also have a Thrift Shop which is a revenue stream for our organization, as well as provides vital outreach resources for those we serve.

We truly appreciate your support.

Kind regards,

Jason R. Etheridge

President

Lifebridge is a 501(c)3 organization - Federal Tax ID# 20-4539306

Donations are tax deductible to the extent permitted by law.











March 9, 2023

Mr. Chris Pesce North Shore Bank 32 Main Street Peabody, MA 01960-5552

Dear Chris,

Thank you for joining HAWC's 2023 Annual Corporate Partnership Program. Your support as an Ambassador partner will ensure that we can continue working to make our communities safer, healthier and happier.

For over four decades our free and confidential services have been a lifeline to over 2,000 survivors of domestic abuse annually. HAWC's services include a 24-hour hotline, individual, group and legal advocacy, an emergency shelter, children services and community education. Contributions from caring organizations like yours make it possible for HAWC to educate our communities, and provide hope and support to individuals experiencing domestic abuse, regardless of their gender, sexual orientation, race or religion.

We are grateful for your commitment to work together to end violence and oppression. Together, we can create positive change and end domestic violence.

Sincerely,

Sara A. Stanley
Executive Director

Tax Information

Healing Abuse Working for change is a designated 501 (3)(c) organization. We certify that the goods or services that were provided in exchange for this donation are reflected in the tax deductible amount below.

Our FIN# is 04-2655367

Gift Date:

3/6/2023

Gift Amount:

2,500.00

Tax Deductible:

2,295.00

Sponsorship:

Ambassador

Donovan, Joanne

From:

Kaitlyn.Mulhern@fhlbboston.com Wednesday, March 15, 2023 2:07 PM

Sent: To:

Tierney, Kevin

Cc:

Donovan, Joanne; Taber, Caitlin

Subject:

2023 Equity Builder Program Application Approved

This message originated outside your organization.

Hello,,

I am pleased to notify your organization's application approval for the 2023 Equity Builder Program. Your organization's maximum enrollment cap is \$350,000 and can make grant requests up to \$29,000 per homebuyer. The funds are on a first-come, first-served, homebuyer-by-homebuyer basis until your enrollment authority or the pool is exhausted. The maximum amount is not guaranteed to any institution. Please utilize the 2023 marketing materials to advertise your participation in the program. They are not listed on our website, but are accessed with a Community Lending login at the Equity Builder Program welcome page: https://housing.fhlbboston.com/

Your organization will need to complete the annual EBP/HOW enrollment and disbursement training sessions. These sessions are offered live and recorded (upon completion of the live webinars). You may register for the live trainings on our website:

https://web-prd.fhlbboston.com/fhlbank-boston/ebp-program-training-materials#/

If you have any questions, please contact Kaitlyn Mulhern, Homeownership Set-Aside Programs Manager, at kaitlyn.mulhern@fhlbboston.com or 617-292-9606.

Congratulations and we look forward to working with your institution.

Sincerely,

Kenneth Willis, Senior Vice President

Donovan, Joanne

From:

Kaitlyn.Mulhern@fhlbboston.com

Sent:

Wednesday, March 15, 2023 2:10 PM

To:

Tierney, Kevin

Cc:

Donovan, Joanne; Taber, Caitlin

Subject:

2023 Housing Our Workforce Application Approved

This message originated outside your organization.

Hello,

I am pleased to notify your organization's application approval for the 2023 Housing Our Workforce Program. Your organization's maximum enrollment cap is \$260,000 and can make grant requests up to \$25,000 per homebuyer. The funds are on a first-come, first-served, homebuyer-by-homebuyer basis until your enrollment authority or the pool is exhausted. The maximum amount is not guaranteed to any institution. Please utilize the 2023 marketing materials to advertise your participation in the program. They are not listed on our website, but are accessed with a Community Lending login at the Housing Our Workforce Program welcome page: https://housing.fhlbboston.com/

Your organization will need to complete the annual EBP/HOW enrollment and disbursement training sessions. These sessions are offered live and recorded (upon completion of the live webinars). You may register for the live trainings on our website:

https://web-prd.fhlbboston.com/fhlbank-boston/ebp-program-training-materials#/

If you have any questions, please contact Kaitlyn Mulhern, Homeownership Set-Aside Programs Manager, at kaitlyn.mulhern@fhlbboston.com or 617-292-9606.

Congratulations and we look forward to working with your institution.

Sincerely,

Kenneth Willis, Senior Vice President

Donovan, Joanne

From:

Kaitlyn.Mulhern@fhlbboston.com

Sent:

Monday, June 26, 2023 1:21 PM

To:

Tierney, Kevin

Cc:

Donovan, Joanne; Taber, Caitlin

Subject:

2023 Lift Up Program Application Approved

This message originated outside your organization.

Hello,

I am pleased to notify your organization's application approval for the 2023 Lift Up Homeownership Program. Your organization's maximum enrollment cap is \$250,000 and can make grant requests up to \$50,000 per homebuyer. The funds are on a first-come, first-served, homebuyer-by-homebuyer basis until your enrollment authority or the pool is exhausted. The maximum amount is not guaranteed to any institution. Please utilize the 2023 marketing materials to advertise your participation in the program. They are not listed on our website, but are accessed with a Community Lending login at the Lift Up Homeownership Program welcome page: https://housing.fhlbboston.com/

If you have any questions, please contact Kaitlyn Mulhern, Homeownership Set-Aside Programs Manager, at kaitlyn.mulhern@fhlbboston.com or 617-292-9606.

Congratulations and we look forward to working with your institution.

Sincerely,

Kenneth Willis, Senior Vice President



YMCA of the North Shore

200 Cummings Center Beverly, MA 01915 978.922.0990

Glen T. MacLeod Cape Ann YMCA

7 Gloucester Crossing Rd. Gloucester, MA 01930 978.283.0470

Greater Beverly YMCA

254 Essex Street Beverly, MA 01915 978.927.6855

Haverhill YMCA

81 Winter Street Haverhill, MA 01830 978.374.0506

Ipswich Family YMCA

110 County Road Ipswich, MA 01938 978.356.9622

Lynch/van Otterloo YMCA

40 Leggs Hill Road Marblehead, MA 01945 781.631.9622

Plaistow Community YMCA

175 Plaistow Road Plaistow, NH 03865 603.382.0641

Salem YMCA

One Sewall Street Salem, MA 01970 978.744.0351 FOR YOUTH DEVELOPMENT® FOR HEALTHY LIVING FOR SOCIAL RESPONSIBILITY

March 30, 2023

North Shore Bank Corporate Headquarters Attn: Matt LaFlamme P.O.BOX 6165 Peabody, MA 01916

Dear Matt,

Thank you for your donation in support of the 10th Annual Greater Beverly Golf Tournament. This important fundraiser will raise much needed funds to support the educational and summer programs at the Greater Beverly YMCA.

Your charitable support helps the Y to continue to meet the pressing needs in our communities. You are helping everyone to have access to Y programming and, in turn, creating a positive impact in many lives.

Again, thank you for your commitment to our mission! This donation will make a tremendous difference in solving the challenges local families and individuals face every day.

The Y is not only people and places — it is a purpose.

Appreciatively,

Chris Lovasco President & CEO

YMCA of the North Shore

Gift Amount:

\$10,000.00

Gift Type:

One-time Gift

Gift Date:

03/21/2023

Fund:

03/21/2023

dilai

2023 Greater Beverly YMCA Golf Tournament

Receipt number:

195241

No goods or services were provided in exchange for this gift



Transing alkquid To be anacqui sonari anacusio

EO High Street Lynn, MA 01902

Tel: 781-592-9744

info@gidsinclynn.org svsvsv gidsinclynn.org April 25, 2023

Mr. Christopher G. Pesce North Shore Bank 32 Main Street Peabody, MA 01960

Dear Mr. Peste, Chris -

On behalf of Girls Inc. of Boston and Lynn, thank you for your generous donation to be a table sponsor at our 35th Annual Celebration Luncheon. Because of this thoughtful support, we are able to inspire the next generation of *strong*, *smart*, *and bold* women leaders.

There's a common catchphrase at our headquarters at 50 High Street in Lynn, and it bears repeating here: It's all about the girls. It sounds so simple, yet it's at the heart of what we do here every single day. With some 80 percent of our members from low- to moderate-income households, we are keenly aware that the services we provide can make a tangible difference in the lives of those we serve.

We believe that all girls have a right to live in an equitable society where they will grow up healthy, educated, and independent, and our programs are designed with that mindset at the fore. From literacy and academic support to socio-emotional care, leadership development, college mentoring, career exploration and much more, our work is clear-sighted and purposeful — and would not be possible without our amazing network of partners and friends.

So thank you for being there for the girls and supporting our major fundraiser. Your generosity and confidence in what we do means so much and inspires us to do even more. With the end of the school year fast approaching, the girls' eyes and minds are open to the many new possibilities, opportunities and, yes, challenges that await. They are excited, and we are excited for them.

Thank you In your on going support for what we do. It means so much.

Wishing you a joyous spring!

With gratitude,

Deb Ansourlian
Executive Director

Building the New Generation of Leaders



Furnishing Homes, Changing Lives,

April 25, 2023

6 Chapin Avenue Reading, MA 01867 781.944.9797 FAX 781.944.7697 www.missionofdeeds.org

Anthony J. Triglione 1925-2011 Founder & First President

Christopher J. Barrett President

Catherine R. Kaminer *Vice President*

Lori A. Grayson Secretary

Arthur J. Triglione Treasurer

Directors

Eric A. Boemer Candy Brower Thomas "Doc" Daugherty David McIsaac Carol Moriarty John J. O'Connor Marianne Tompkins Jan Triglione

Development Board

Jan Triglione Chairperson

Sven Andersen
James Burrow
Lynne M. Burrow
Steve Burton
Carolyn B. Hollis
Anne Lucas
Edward G. Roche
Edward M. Sandford

Jody Collins Skinner Director of Development

Sharon L. Petersen Director of Partnerships

David McIsaac Executive Director Tom Seyffert
Assistant Vice President
Branch Manager
North Shore Bank
31 Harnden Street
Reading, MA 01867

Dear Mr. Seyffert,

On behalf of the Mission of Deeds, I want to thank you and North Shore Bank for your \$500 donation. We are honored that you chose to sponsor our 25th Anniversary Golf Tournament and MODFEST Cornhole Tournament. This donation will benefit low-to-moderate income families as they move from poverty to self-sufficiency.

Mission of Deeds is celebrating our 30th year of service to the community. We were founded on the philosophy of neighbors helping neighbors, and today we are still sustained by a corps of reliable, dedicated volunteers. We collaborate with over 450 social service agencies that recognize our program as a vital resource for families moving out of shelters and into permanent housing or struggling to remain in their homes and communities. Helping those in need is a team effort, and North Shore Bank is a critical member of our team.

Since Mission of Deeds does not receive government or United Way funding and is supported solely by contributions from individuals, businesses, and foundations, we depend heavily upon organizations such as North Shore Bank.

Again, thank you for your generosity. We are honored to work in partnership to help those in need in our community.

Sincerely,

Sharon L. Petersen
Director of Partnership

Sharon R. Peterson



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50 High Street Lynn, IVA 01902

Tel: 781-592-9744

info@giilsinclynn org www.giilsinclynn org April 27, 2023

Mr. Christopher G. Pesce North Shore Bank 32 Main Street Peabody, MA 01960

Dear Mr. Pesce, Chi 5 -

My heart is simply bursting with gratitude for all our astounding supporters, staff, board members and friends who made the 35th Annual Celebration Luncheon a smashing success! Thank you for being a table sponsor!

Keynote speaker Amy Lynch, president of Comcast's Northeast Division, certainly left a lasting impression when she recounted being discouraged by her middle school teacher from becoming an architect or engineer. Only briefly deterred, that moment fueled Amy's ambition, giving rise to her successful career in the telecommunications industry. We are appreciative to Amy for her inspirational message and to our partner Comcast for its decades-long commitment to our mission.

And how fortunate we are to boast an alumna and board member who also exemplifies our strong, smart, and bold motto. As a youngster growing up in Texas, Athené Sirivallop was persuaded by her dad to join Girls Inc. — and never looked back. Today, this facility management professional's story echoes what we hear so often from members past and present: that our programs transform lives. Trademark Girls Inc.

Mil gracias to two newcomers to the Girls Inc. of Boston and Lynn family, NBCUniversal's Carla Rojo and Ute Gfrerer, who carried out their respective duties as mistress of ceremonies and choral director with style and grace. I am so thankful to these women for

lending their talents to this year's gathering.



Photo: Laura Kozlowski

As for our Girl Hero scholars, Christania, Yocilin and Grace? Wow. The seniors aimed big this year and they will soon head off to colleges where I know they will continue to make us proud. Kudos also to our 100% awesome mentors who bring dedication and a wealth of experience to helping students such as these three navigate the labor-intensive application process.

On a day celebrating all our young people, it was uplifting to spend time in the company of so many

deeply caring supporters, and I am in awe of our combined superpowers that are putting the community's youth at the center of every conversation.

With best regards,

Deb Ansourlian
Executive Director

This gears event was INCREDIBLE. Thank you and everyone at North Shore Bank!

Thank you for your donation of \$1,250 to Girls Inc. of Boston and Lynn, a 501 (c)(3) organization. Our records indicate that \$910 is tax deductible. Please keep this document with your tax records.



MOBILE MARKET COMMUNITY MEALS THRIFT STORE

Feeding People, Changing Lives.

April 7, 2023

Christopher Pesce North Shore Bank 248 Andover Street Peabody, MA 01960

Dear Christopher,

Thank you for your sponsorship of \$500.00 that makes the North Shore Bank an Empty Bowl "Real Peach" Sponsor. With your help, funds raised at the 2023 Empty Bowl Marketplace will support our programs that help feed kids over the summer including our food pantries, Mobile Market and Summer Meals for Kids. When school is out for the summer, these programs connect children and families to good food and better health. We look forward to seeing you and your guests on May 4th!

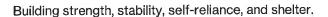
Empty Bowl Marketplace will feature beautiful bowls created by volunteers to reflect the spirit of the community, along with soup-to-go and a street fair! Each time you use your bowl in the coming year, please remember that "somewhere, someone's bowl is empty." We hope you will make this event an annual tradition with your friends and family.

On behalf of our board, staff, volunteers and clients at The Open Door, I thank you for helping us carry out our mission to alleviate the impact of hunger in our community. Your support is deeply valued and appreciated.

Sincerely,

Julie LaFontaine President & CEO

A portion of your gift may be tax-deductible to the extent allowed by the IRS. The Open Door is a 501(c)3; Federal Tax ID #: 22-2513482





5/5/2023

Chris Pesce North Shore Bank PO Box 6165 Peabody, MA 01961-6165

Dear Chris,

Thank you for your support as a Framing Partner of the 2023 Golf Fore Homes golf tournament and Building Dreams Gala to benefit Essex County Habitat for Humanity. We are in receipt of your donation in the amount of \$10,000.00 made on 5/3/2023. Every act of generosity helps us further our mission to build new homes so that deserving families can build new lives.

Homes are sold to our family partners at no profit and with an affordable mortgage, allowing us to move families from overcrowded, often very dispiriting living conditions to a safe, decent, and affordable home, providing the stability and foundation they need to build better lives. It is a partnership of faith, hope, and a helping hand.

This partnership could not exist without your financial support and the support of the donors and volunteers who spend hours working with us in a variety of capacities. Your donation is important and appreciated. On behalf of all of us here at Essex County Habitat for Humanity, thank you for your support and confidence in our work.

Thank you!

Sincerely,

Kévin J. Hudson

Director of Charitable Giving

Essex County Habitat for Humanity

Tax ID: 22-2672831

P.S. You can learn more about the families you are helping to become homeowners by visiting our website at - https://www.essexcountyhabitat.org/meet-our-families/



May 11, 2023

North Shore Bank Headquarters Mr. Christopher Pesce PO Box 6165 Peabody, MA 01961-6165

Dear Mr. Pesce:

Thank you so much for supporting Beverly Bootstraps' Boots and Blues fundraising event at Misselwood on June 1st with your donation of \$2,500.00 on 05/10/2023 to be a Rhythm & Blues Sponsor.

Fair Market Value:

\$200.00

Deductible:

\$2,300.00

All proceeds will be used to support individuals in our community with ongoing client services, including Food Assistance, Client Support, Adult Education and Youth and Family Services.

On behalf of the families and individuals who turn to us for assistance, I thank you for your Marks to much be your continued shore Book

Marks to much be your continued shore Book

support to we are horosed this year!

and Extension participation and your generosity.

Sincerely,

Chris Nazareth

Director of Development and External Affairs

Beverly Bootstraps Community Services, Inc. is a 501(c)(3) registered charity [tax ID # 04-3254507]. No goods or services were received by the donor in connection with the above donation. Please keep this receipt for your tax records and consult a tax adviser to determine whether these contributions are deductible in your personal circumstances.

71 Main St, Peabody, MA 01960 | 978-826-4741



www.createandescapediy.com

Create & Escape Art Foundation, Tax ID 87-1633574.

6-7-23

Hello Chris-

Thank you to North Shore Bank for your \$500 donation to our Art Foundations Kids Art/Stem Summer camp program. Your donation went to sponsor 2 low-income children from the Thomas Carroll Elementary School in Peabody that the school principal selected.

The parents, the school and the kids were very grateful for the opportunity. The students had an incredible time at camp! Thank you again for North Shore's Bank generosity in supporting low-income families with opportunities to experience art & education!

Thank you, Wendy lattof

Owner, Create & Escape

www.createandescapediy.com/pages/art-foundation





Create & Escape Art Foundation was created in 2021 to support creative art enrichment programs for low income families, adults & youth in our community. our TAX ID is 87-1638574

"Every child is an artist!"
-Pablo Picasso.



\$5000 H110 123

June 22, 2023

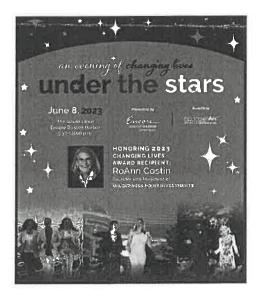
Chris Pesce North Shore Bank 248 Andover St Peabody, MA 01960-1502

Dear Chris,

Thank you for choosing to sponsor an evening of changing lives under the stars! We raised nearly \$600,000 to support our programs and services for people with disabilities or autism.

Your \$5,000.00 gift, received 4/19/2023, ensures that the children and adults served by Northeast Arc have every opportunity to live active and fulfilling lives, pursue their dreams, and thrive in the community.

Thank you for your commitment to changing lives.



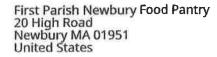
Sincerely,

Jo Ann Simons President & CEO

Craig S. Welton Chief Development Officer

Northeast Arc (Tax ID #04-2232416) is a nonprofit organization organized under Section 501(c)(3) of the Internal Revenue Code. Under IRS guidelines, gifts are tax-deductible to the extent allowed by law.

Flanks & much





6/28/2023



Dear Northshore Bank

Thank you for your ongoing support. Your generous donation to the First Parish Newbury Food Pantry will have a real impact on our community. It will help the single father who just lost his job and needs help to feed his children, the senior whose monthly income doesn't last the whole month and the new mother whose medical expenses have left her with little to pay bills and purchase food. These are the stories of our neighbors who are among the over 450 guests we serve each week.

Because of your donation, we are able to supply nutritional food at no cost to those who struggle to make ends meet. Because of you, neighbors have a reliable source of healthy food.

Donors like you help keep our mission to alleviate the impact of hunger in the Greater Newburyport area going. Thank you for your kindness.

Mary Murray Secretary/Treasurer First Parish Newbury Food Pantry

Our EIN# is 04-2104184

No goods or services were provided in exchange for this donation

Item	Quantity	10	Amount
Cash Donation - Institution	1		\$1,000.00
		Subtotal Tax (0%)	\$1,000.00 \$0.00
		Total	\$1,000.00



Mr. William S. Henning Vice President, Commercial Lending North Shore Bank 73 Lafayette Street Salem, MA 01970 July 12, 2023

Dear Bill,

In Tracy Kidder's book, *Rough Sleepers*, Dr. Jim O'Connell is quoted as saying, "This is what we do while we're waiting for the world to change."

We are so grateful to North Shore Bank for your recent generous contribution of \$250.00 to the Samaritan Charitable Society of Salem. The bank is helping us bring the community together to focus on the human tragedy of homelessness as well as providing direct services to those most in need.

Sincerely,

Rachel Lutts President

Cc:

Mr. Christopher Pesce North Shore Bank 32 Main Street Peabody, MA 01960



56 Margin Street Salem, MA 01970 978.744.0500 www.lifebridgenorthshore.org

July 12, 2023

Board of Directors Paul O'Leary Co-Chair Mary Jane McGlennon Co-Chair Robert C. Seamans III Treasurer Lyn Freeman Secretary John Archer John Burke Jay Coburn Richard Fitzpatrick Philip Furse Kurt Decker-Lucke

Laura Tyrrell

Anne Rybicki Carolyn Stewart

Development Committee John Archer Lynda Fairbanks Atkins Bernadette Butterfield Stefanie Conahan Shirley Decker-Lucke Lyn Freeman Pam Madigan Laura Madison Mary Jane McGlennon Nancy McCarthy Susan Smith Laura Tyrrell Maureen Yasi

Christopher G. Pesce North Shore Bank 32 Main Street Peabody, MA 01960

Dear Christopher:

Thank you to North Shore Bank for supporting A Night to Remember 2023! Your sponsorship of \$2,500 is an integral part of our fundraising efforts. This is significant to our general operations and this year's initiative to have a designated haven for vulnerable women at our River House in Beverly.

Lifebridge North Shore is focused on meeting the most vulnerable where they are through services including day centers, shelter, community meals, housing resources and Thrift Shop essentials. With an emphasis on case management and supportive services, our staff is assisting guests with behavioral health and wellness, sobriety, financial stability, and valuable life skills.

Thank you for your continued support.

Kind regards,

Jason R. Etheridge

Registration QR Code:

President











Pamaritan Charitable Society OF SALEM

Mr. William S. Henning Vice President, Commercial Lending North Shore Bank 73 Lafayette Street Salem, MA 01970 July 12, 2023

Dear Bill,

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We are so grateful to North Shore Bank for your recent generous contribution of \$250.00 to the Samaritan Charitable Society of Salem. The bank is helping us bring the community together to focus on the human tragedy of homelessness as well as providing direct services to those most in need.

Sincerely,

Rachel Lutts

President

Cc: Mr. Christopher Pesce North Shore Bank 32 Main Street

Peabody, MA 01960

Then supported on the sur supported faths hope you senter gaths



Empowering people to achieve social and economic stability in partnership with the community.

August 8, 2023

Mr. Christopher Pesce North Shore Bank 248 Andover Street Peabody, MA 01960

Dear Mr. Pesce,

On behalf of North Shore Community Action Program's Board of Directors, staff, and clients, I wish to extend my sincere gratitude to you for your contribution to NSCAP's Golf Cart Sponsor of \$1,500.00 donation that you made on 8/7/2023 to North Shore Community Action Programs. Your support is deeply appreciated.

North Shore Community Action Programs serves nearly 10,000 people across 25 communities on the North Shore each year. Established in 1965 North Shore Community Action Programs services include homelessness prevention, shelter for families, fuel and weatherization assistance, English for speakers of other languages classes, home health care for older adults, advocacy, and adult education and workforce development.

Thanks to your generosity, we will continue to fulfill our mission to help low-income people to empower themselves and achieve self-sufficiency.

Thank you again for your support of North Shore Community Action Programs!

Warmest regards,

Laura Meisenhelter
Executive Director

Please note that no goods or services were provided to you in exchange for this donation. For tax purposes, NSCAP's tax ID is 04-2385280.



Dominick Pangallo MAYOR

CITY OF SALEM, MASSACHUSETTS

PARK, RECREATION & COMMUNITY SERVICES 401 Bridge Street, Salem, MA 01970

(978) 744-0924

pobrien@salem.com

Trish O'Brien SUPERINTENDENT

August 8, 2023

North Shore Bank

Kevin Tierney

248 Andover Street

Peabody, MA 01960

Dear Kevin:

On behalf of The Friends of Salem Park and Recreation, we would like to thank you for your generous contribution to the Salem Park and Recreation Annual Golf Tournament. This past May, the tournament was a great success due to your support along with many others from the North Shore Community.

One hundred percent of the tournament proceeds are used to enhance program offerings and to provide financial assistance to families in need of support with program costs. We appreciate your continued support for Salem youth. This event raised a record \$16,300.00, making the four-year total approximately \$43,000!

Examples of programs funded are:

- Field trips to Ipswich River Watershed Association for canoeing and kayaking down the river.
- Field trip to Northeastern University's Marine Science Center in Nahant.
- Full sponsorship of a bike safety program through Mass Bike.
- Supporting our families with fees for travel basketball.

alin-

- Pool Memberships for families experiencing homelessness.
- And many more!

The impact these funds have on so many kids in need cannot be underestimated. Your contribution directly impacted on a significant number of young people and for that you should be very proud.

Sincerely,

Trish O'Brien

Superintendent of Park & Recreation

Tim Shea

Golf Committee Chair

Kathy McCarthy Program Manager

Committee members: Shannon O'Brien, John Walsh, Kathy Walsh, Razz Ellison, Doug Garabedian, Peter O'Toole, Steve McCarthy, Tim Lunt, David Surface



Gloucester • Beverly • Salem

Headquarters 29 Emerson Avenue Gloucester, MA 01930 978.281.2400 **pw4c.org** August 10, 2023

Mr. Chris Pesce North Shore Bank 32 Main Street Peabody, MA 01960-5589

Dear Chris,

Thank you for your sponsorship gift of \$250.00* for our upcoming golf tournament. The support of **YOU**, our business and community partners, is vital to our success. Your donation enables us to realize a greater profit from this event and therefore do more to inspire children, strengthen families and enrich our community.

Your Green Sponsorship will be listed as - North Shore Bank

We sincerely appreciate your trust, commitment, and partnership in empowering children and families to grow, thrive and succeed.

With our continuing gnatitude -

Laura O'Neill

Director of Institutional Advancement

loneil1@pw4c.org

978.515.5319

thank your 1 support.



^{*}Pathways for Children certifies that no gifts or services were received in exchange for this donation. Donations are tax-deductible to the extent allowed by law.



£ 50° 0 123

August 14, 2023

Chris Pesce North Shore Bank 248 Andover St Peabody MA 01960-1502

Dear Chris,

You did it! You gave the gift of independence, inclusion, and empowerment.

Your support of the Mike Frangos Commodore Invitational ensures that children and adults with disabilities find the hope and support they need to live exceptional lives - full of friendship, joy, and opportunity. This wouldn't be possible without people like you!

On behalf of the entire Northeast Arc community - including the 10,000 individuals and families we serve each year - thank you, we hope to raise more than \$200,000 at this year's tournament to fund innovative, lifechanging programs.



Sincerely,

Susan Ring Brown

Interim Chief Development Officer

YOUR EVENT RECEIPT:

Date 8/8/2023

Amount \$5,000.00

Non-Deductible Amount

Appeal

frales for all youds!

\$1,640.00

Sponsorship(s)

\$3,360.00

Northeast Arc (Tax ID #04-2232416) is a nonprofit organization organized under Section 501(c)(3) of the Internal Revenue Code.No goods or services were provided for your in-kind donation(s). Under IRS guidelines, your tax-deductible contribution must be reduced by the fair market value of certain benefits received.





Brad J. Gosselin Institutional Giving Manager 10 Dearborn Road, Peabody, MA 01960 T 339-883-2112 C 978-884-8932 bjgosselin@bridgewell.org www.bridgewell.org

01-11-2



Kevin M. Tierney CEO North Shore Bank 32 Main Street - P.O. Box 6165 Peabody, MA 01960

Dear Kevin,

On behalf of our team at Bridgewell, thank you for your Supporting Sponsorship - in the amount of \$250 - in support of our Bridgewell Celebration of Community events to be held in October. This series of events will connect participants from our programs with our partners and supporters in the communities we serve. Bridgewell is also celebrating its 65th Anniversary this year, which will be recognized throughout the month of October. North Shore Bank will be recognized at all of the events below, and you are welcome to join us as well!

- Saturday, October 7th from 11 am-2 pm Bridgewell Family Fun Day at our 10 Dearborn Road headquarters in Peabody. Join us for food, music, and fun family activities!
- Tuesday, October 10th from 10 am-1 pm Bridgewell Service Project at Newhall Fields Community Farm in Peabody. Multiple Bridgewell programs assisting with fall harvest work!
- Thursday, October 26th from 5-7 pm An Evening of Gratitude at our 10 Dearborn Road HQ in Peabody – an appreciation event for Bridgewell donors and community partners.
- Sunday, October 29th from 9 am-12 pm Bridgewell Team at Flutie Foundation for Autism 5K at Boston College – anyone is welcome to join our team!

We are excited to celebrate with those we have the privilege of serving, their families, our staff, and our community partners! We are truly grateful for your support of our Bridgewell Celebration of Community and our mission to inspire hope and empower people experiencing life challenges to achieve their fullest potential. Thank you again!

Sincerely

Erik Langhoff

Chief Development Officer

Thank you for your support - we appreciate

Bridgewell is a licensed and registered nonprofit organization in the Commonwealth of Massachusetts. Tax ID: 04-2296940 Please retain a copy of this letter for your tax records.



Cell

September 27, 2023

Mr. Kevin Tierney President and Chief Executive Officer North Shore Bank P.O Box 6165 Peabody MA 01960

RE: Community Investment Tax Credit Commitment 2023

Dear Mr. Herney, Wy

We are again very grateful for the investment of North Shore Bank in the affordable housing mission of Harborlight Homes (HH).

Thank you for this commitment of a CITC donation in support of our housing mission. The award of \$40,000 is eligible for CITC in accordance with the EOHLC guidelines; we have reserved \$20,000 of Harborlight Homes CITC allocation for this donation, resulting in a state tax credit to North Shore Bank. No goods or services will be received in exchange for this contribution.

As a participant in the Community Investment Tax Credit program of HCP you will foster affordable housing creation on the North Shore. Your investment will directly impact our ability to work toward greater racial equity and economic opportunity in the North Shore region.

Missionally, we continue to push back on the systems and barriers which have, for too long, excluded people of color and those who are economically vulnerable from North Shore communities. Thank you for your partnership in this transformative work.

We are grateful for your confidence and investment in our housing mission.

With much gratitude,

Andrew DeFranza
Executive Director

parties

So gratel

at NSB 1

Harborlight Homes is a 501(c)(3) non profit organization



Hello Chris!

10/6/23

Hello, North Shore!

It is people like you who make what we do possible. Your donation of \$5,000.00 on October 6, 2023 is so greatly appreciated. So, let me be the first to say - *THANK YOU!* - for being a part of our mission!

We have been working tirelessly to ensure that children everywhere have a safe environment to grow, learn, and become happy healthy adults!On behalf of families in Salem, we thank you tremendously for your compassion and generosity.

Our Club Members need you. As you may know, many of our families cannot afford out-of-school care. Without help from community partners like you, many of these children would be home alone, unsupervised. Typically, the Club only charges \$10 for teens and \$25 for 8 – 12-year-olds for an entire school year, which includes all activities.

You give these children a safe place to go where they receive daily academic support, nutritious meals, dependable adult mentors, and FUN. You have helped give our members a sense of belonging-something all children deserve.

Your amazing donation of \$5,000.00 has a tax deductible amount of \$5,000.00.

Below, you will find a receipt for your records. Don't worry, we will send out a year-end tax summary in time for you to file early next year. You can also follow the link below to manage your giving options with our donor management system. Kindful.

	Champion For Kids Transaction Receipt		
DONOR ADDRESS	North Shore Bank 248 Andover Street	AMOUNT	\$5,000.00
DDRESS	Peabody, MA 01960	DATE	October 6, 2023
PHONE		TYPE	check transaction
EMAIL	cpesce@northshore- bank.com	TAX DEDUCTIBLE AMOUNT \$5,000.00	

Thank you so much!

Boys and Girls Club of Greater Salem

Access Your Free Online Giving Account



Gloucester • Beverly • Salem

Headquarters 29 Emerson Avenue Gloucester, MA 01930 978.281.2400 **pw4c.org** November 22, 2023

Mr. Chris Pesce North Shore Bank 32 Main Street Peabody, MA 01960-5589

Dear Chris,

Thank you for partnering with Pathways for Children to offer families the gift of opportunity! Your \$1,000.00* sponsorship donation designated to our Let's Have a Ball Gala provides children with opportunities to grow, thrive, and realize their full potential. Your commitment to Pathways' mission to educate, enrich, empower, and motivate the whole child – and the whole family – is creating change each day.



At Pathways, we nurture children's interests and provide a wide range of experiences to help them discover their innate gifts and share them with the world. We encourage parents to explore their potential and support them as they work toward their dreams so they can thrive alongside their children. From early childhood education to parenting support programs to concrete resources, Pathways partners holistically with families to ensure that economic and social inequities do not stand in the way of success and happiness.

Your generosity provides life-changing opportunities for children and families. Thank you for helping us turn potential into gifts realized and shared. We sincerely appreciate your trust, commitment, and partnership in empowering children and families to grow, thrive, and succeed.

Be well -

Laura O'Neill

Director of Institutional Advancement

loneill@pw4c.org / 978.515.5319

We are gradeful for you

*Pathways for Children certifies that no gifts or services were received in exchange for this donation. Donations are tax-deductible to the extent allowed by law.



Gloucester • Beverly • Salem

Headquarters 29 Emerson Avenue Gloucester, MA 01930 978.281.2400 **pw4c.org** November 22, 2023

Mr. Chris Pesce North Shore Bank 32 Main Street Peabody, MA 01960-5589

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Your generosity provides life-changing opportunities for children and families. Thank you for helping us turn potential into gifts realized and shared. We sincerely appreciate your trust, commitment, and partnership in empowering children and families to grow, thrive, and succeed.

Be well -

Láura O'Neill

Director of Institutional Advancement

loneill@pw4c.org / 978.515.5319

We are gradeful for your.

^{*}Pathways for Children certifies that no gifts or services were received in exchange for this donation. Donations are tax-deductible to the extent allowed by law.



269 Union Street Lynn, Massachusetts, 01901 Phone: 781-581-3900

Fax: 781-598-1050 www.LynnCHC.org

January 8, 2024

Kevin Tierney North Shore Bank 248 Andover Street Peabody, MA 01960

Dear Kevin,

Thank you for your generous support of the Lynn Community Health Center. We have received your \$500.00 donation on 1/3/2024. With every act of your generosity, you help us further our mission to remove barriers to care and deliver equitable healthcare to all regardless of ability to pay.

While it is a challenging time and change is hard work, it is an exciting time full of empowerment and possibilities. Imagine what will be done with an equitable healthcare model. Done well you will create a lasting positive impact on our community and our people. Your donation moves us forward in the right direction.

Because we are a registered 501(c)3 organization, your donation is completely tax deductible. Please keep this for your tax records to claim your deduction. Thank you for believing in LCHC and joining with us to build a better healthcare ecosystem. Together we will do this.

Thank You,

Geoffrey Pechinsky, M.D.

Interim Chief Executive Officer



Hunger comes in many forms. Our Neighbors' Table is committed to establishing a community that provides for the whole person with nourishing food, kindness and dignity.

November 25, 2023

Mr. Christopher Pesce North Shore Bank 248 Andover Street Peabody, MA 01960

Dear Mr. Pesce:

Thank you for your generous donation of \$100.00 to Our Neighbors' Table.

Your gift is providing fresh, wholesome food to any neighbor who needs it. Thank you for giving a critical lifeline to the thousands of people in our region struggling with the rising cost of living.

Thanks to your support, guests know they can count on Our Neighbors' Table for consistent, reliable access to nourishing food every week. ONT's wraparound services, including grocery programs at multiple sites, a weekly prepared meal and SNAP application assistance, are available to any person living in our region. Your generosity is ensuring that no neighbor has to worry about feeding their family.

We are grateful you chose to make a difference with a donation to Our Neighbors' Table.

With gratitude.

Lyndsey Haight Executive Director

Our 501(c)3 number is 04-3153941 Date Received: 11/21/2023

Check Date (if applicable): 11/13/2023

No goods or services were received in exchange for this donation.



Executive Director

Robyn Burns

Board of Trustees

Chair-

Bonnie Henry

Vice President-Sean Monahan

Interim Treasurer-Bonnie Henry

Clerk-

Betsy Ricciarelli

Dan Fox Ashley Ganem Rebecca Greene Ashley Judge Mary Kennedy Alicia Klesseck Shawn McCannon Míke Shea Victor Silva lenn Taylor Christine Valdes, M.D. November 28, 2023

North Shore Bank 248 Andover St

Peabody, MA 01960-1502

Dear Christopher Pesce,

Thank you for Supporting
Peliable access to food! Your
generosity has made a world
of of different in our community!

- Hannah
Beth

Thank you for your generous donation of \$2,500.00 on November 14, 2023 to sponsor The Salem Pantry's programs and support our North Shore neighbors.

Your \$2,500.00 sponsorship provides fresh, healthy foods to pantry quests.

Because of this gesture of charity, we can distribute abundant produce, proteins, spices, and dairy products. We could not express enough gratitude!

Your corporate sponsorship and partnership is an incredible benefit to our team and organization. Our appreciation for your trust in us and your contribution to our mission is immeasurable.

We know there are many charitable organizations to which you can donate; therefore, we thank you for your consideration and donation to The Salem Pantry.

Sincerely.

Robyn Burns

Executive Director

The Salem Pantry is a 501(c)(3) charity, Federal Tax ID: 20-1691756, and an agency of the Greater Boston Food Bank. All donations are deemed tax-deductible absent any limitations on deductibility applicable to a particular taxpayer.





Stephanle Blomberg Vice President

Martha Holden Secretary

Phil Noto Treasurer

Tom Barrett, Esq.
Adria Duijvesteijn
Mary Harrington
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Debbie MacGregor
Al Matos
Rick Morgan
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William Jackson* Trustee Emeritus

Staff

Carolina Trujillo Executive Director

Melissa Gonzalez Deputy Executive Director

Gianna Langls
Director of Development

Michele Greaney
Director of Finance
& Human Resources

Tina Kirk Senior Program Director

Danielli De Andrade Interim Program Director Haven from Hunger

Brianne Jurs Director Community Engagement

Shani Deschamps Director of EA Family Shelter Programs

Jenna Kulakowski Director of Family Shelter Operations December 5, 2023

Christopher Pesce North Shore Bank 32 Main Street Peabody, MA 01960

Dear Chris,

With sincere gratitude, we are writing to thank you for your recent gift to support Citizens Inn. It will provide vital funds as our clients continue to face the economic impact of inflation and the increased cost of living.

Our mission calls for us to continue to grow in parallel to the needs of the community, just as we have done over the past 40 years. We aim to deliver comprehensive services in dignified spaces to better address the root causes of instability. The vulnerable populations we serve need holistic services – now more than ever – to overcome obstacles and gain independence.

Our fight, however, is long from over. In the coming year we know that with your partnership, we can continue to meet the needs of our community. Thank you for your gift of \$25,000 made on November 15, 2023, to support Citizens Inn.

In 2022, we served over 6,500 clients from around the North Shore. While the impact of the pandemic will be felt for many years to come, we are committed to finding long term solutions and breaking the barriers of instability.

With gratitude,

Gianna Langis

Director of Development

This letter serves as verification that your gift of \$25,000 is tax deductible since you have received no goods or services in connection with this gift.

*Deceased



Formerly Elder Services of the Merrimack Valley and North Shore

December 2023

Mr. Kevin Tierney President & CEO North Shore Bank 248 Andover Street Peabody, MA 01960

Dear Mr. Tierney,

Thank you for supporting our Financial Resource Program. It is your community investment of \$500.00 that helps to make a positive impact on many individuals who are faced with their inability to manage basic money management tasks that keep them living at home as safely as possible.

Right now there are currently a little over 100 consumers enrolled who depend on volunteers to help them with simple budgeting, bill paying and checkbook balancing. And, in many instances, this volunteer-driven program may be the last link in an older adult's personal support chain that will make a difference in whether-or-not they are able to continue living independently.

AgeSpan remains mission driven, and we continue to focus our efforts on meeting the changing needs of our oldest citizens. Best practices are best instituted when we can work together and share a common success. Your show of support is a signal of trust and confidence in our ability to manage this vital community Then was port of the support of the program.

Again, thank you for your continued interest and your support

Warmest regards,

Joan Hatem-Roy

Chief Executive Officer

agespan.org

Friday\, December 15\, 2023

Northshore Bank Stephanie Tallo 248 Andover St Peabody, MA, 01960

Dear Northshore Bank,

On behalf of A Bed for Every Child, I would like to express our heartfelt gratitude to Northshore Bank for the invaluable support of our program.

Just as Helen Keller beautifully stated, "Alone we can do so little; together we can do so much." your unwavering commitment has made a tremendous impact on the lives of 5 children on our waitlist who will soon receive have the comfort and security of sleeping in brand-new beds they can proudly call their own.

It is difficult for many of us to fathom that there are so many children who lack a bed to call their own. However, with one in eight children in our state growing up in poverty, it becomes clear that parents simply cannot afford the rising costs of providing beds and other essential items for their children.

At A Bed for Every Child, we firmly believe that sleep is as essential as food, water, shelter, and clothing. We believe that every child deserves a space to dream. Thanks to the incredible generosity and support of so many, this past year, A Bed for Every Child has been able to deliver over 1500 new beds, complete with brand-new mattresses and wooden frames, to children all across Massachusetts.

We are profoundly grateful for the support, dedication and commitment to making a difference in the lives of children in need. Your support of \$1750 exemplifies the true spirit of compassion and generosity, and it inspires us to continue our efforts to ensure that every child has a safe and comfortable place to rest their head.

Thank you once again for standing alongside us in this important effort. Together, we are building a brighter future, one bed at a time.

With heartfelt appreciation,
Tina Baptista
Director,
A Bed for Every Child
www.abedforeverychild.org

Please retain this letter as a receipt for your donation. (EIN: 22-2599662).



April 27, 2022

North Shore Bank Christopher Pesce P.O.Box 6165 Peabody, MA 01960

Dear Chris:

Thank you so much for supporting Beverly Bootstraps' Boots and Blues event at Misselwood on June 2nd with your donation of \$2,500.00 on 04/27/2022 to be a Rhythm & Blues Sponsor.

All proceeds will be used to support individuals in our community with ongoing client services, including Food Assistance, Client Support, Adult Education and Youth and Family Services.

On behalf of the families and individuals who turn to us for assistance, I thank you for your participation and your generosity.

Arabo is well for your

Sincerely,

Chris Nazareth

0-0116

Director of Development and External Affairs

Beverly Bootstraps Community Services, Inc. is a 501(c)(3) registered charily [tax ID # 04-3254507]. No goods or services were received by the donor in connection with the above donation. Please keep this receipt for your tax records and consult a tax adviser to determine whether these contributions are deductible in your personal circumstances.



Building strength, stability, self-reliance, and shelter.

5/9/2022

Chris Pesce North Shore Bank PO Box 6165 Peabody, MA 01961

Dear Chris,

Thank you for your support of the 2022 Golf Fore Homes golf tournament to benefit Essex County Habitat for Humanity. We are in receipt of your donation in the amount of \$2,500.00, made on 5/5/2022. Every act of generosity helps us further our mission to build new homes so that deserving families can build new lives.

Homes are sold to our family partners at no profit and with an affordable mortgage, allowing us to move families from overcrowded, often very dispiriting living conditions to a safe, decent, and affordable home, providing the stability and foundation they need to build better lives. It is a partnership of faith, hope, and a helping hand.

This partnership could not exist without your financial support and the support of the donors and volunteers who spend hours working with us in a variety of capacities. Your donation is important and appreciated. On behalf of all of us here at Essex County Habitat for Humanity, thank you for your support and confidence in our work.

That you!

Fondly,

Heather Johnston

Director of Charitable Giving

Essex County Habitat for Humanity

Tax ID: 22-2672831

P.S. You can learn more about the families you are helping to become homeowners by visiting our website at - https://www.essexcountyhabitat.org/meet-our-families/

FamilyPromise North Shore Boston

8 Rantoul Street Beverly, MA 01915 Phone: 978-922-0787 www.familypromisensb.org

CONFIRMATION LETTER OF SPONSORSHIP

July 15th, 2022

North Shore Bank 248 Andover St Peabody, MA 01960

To whom it may concern,

This letter serves as an official confirmation of North Shore Bank's annual sponsor donation of \$500 and recent table purchase of a table at our *See the Promise* fundraising gala for \$750. Family Promise North Shore Boston is a privately funded non-profit dedicated to providing emergency shelter, case management, and financial resources to families facing homelessness in Massachusetts. Our three main programs are Emergency Shelter, Homelessness Prevention, and Shelter Diversion. Our emergency shelter program continues to be the only alternative on the North Shore for families who find themselves ineligible for the state shelter system — which consistently turns away 70% of families seeking shelter (600+ families statewide each month). The range of programming allows us to meet families at different stages of need, either by keeping them in their homes or providing them with safe shelter if homelessness prevention is not an option. Your sponsorship allows us to provide these services each day to the parents and children who need them most. As a privately funded nonprofit, we rely on the generosity of our donors and sponsors to continue serving North Shore families experiencing or at risk of homelessness.

Family Promise North Shore Boston is a 501c3 nonprofit and our tax ID number is 27-1801635.

Thank you North Shore Bank for continuing to support Family Promise as an annual Home Builder Sponsor and choosing to include us in your giving! The families we serve are in more dire situations than ever before and the work we are doing to both prevent and end homelessness is even more critical. None of this work would be possible without your help. If you have any questions regarding your donation or about Family Promise North Shore Boston, please do not hesitate to reach out.

Thank you for your support!

Best,

Gaby Umana
Development Associate
Family Promise North Shore Boston
gaby@familypromisensb.org



Inspiring all girls to be strong, smart, and bold

50 High Street Lynn, MA 01902

Tel: 781-592-9744

info@girlsinclynn_org www.girlsinclynn.org April 18, 2022

Mr. Mike Wheeler President and COO North Shore Bank 245 Andover Street Peabody, MA 01960

Dear Mr. Wheeler, Mike -

We did it! Our 34th Annual Celebration Luncheon was simply amazing, made even more meaningful because our Girls Inc. staff, members, friends, and supporters could be together. To be honest, I'm still pinching myself. Thank you, *thank you* for your part in this joyous occasion.

It was such a privilege for me to present this year's Strong, Smart, and Bold Award to the full crew of Girls Inc. staffers. Their dedication, particularly over the last two years, makes my heart sing and inspires me each day moving forward.

We are fortunate indeed to have Latoyia Edwards in our corner. For ten years, Latoyia has graced us with her dynamic presence and authenticity, effortlessly tackling the job of mistress of ceremonies. Her heartwarming conversations with our girls are always appreciated for revealing more about the individuals we are proud to serve. #RockStar.

Of course, proud doesn't even begin to describe our estimation of our alumna speaker, Syeeda Rahman, who has emerged as a leader not only on her Suffolk University campus but in her hometown of Lynn, where she has been a force in distributing PPE supplies and organizing vaccine clinics. Can you say *strong*, *smart*, *and bold*? Syeeda can.

Similarly, I hope you were as touched – and impressed – by our college-bound Girl Hero scholarship winners: Carolina Diaz, Annie Joseph, and Arlene Valerio Simo. Their stories are so moving and illustrate the growth that comes when you are surrounded by people who consistently lift you up and care about where you have been, where you are, who you are, and where you hope to be.



Kudos to our chorus, who certainly said what they wanted to say and "let the words fall out" in their buoyant performance and recitation of the Girls Inc. Bill of Rights. And my sincerest thanks to Girls Inc. President and CEO Stephanie Hull for her steadfast support and thoughtful words about our power to change a girl's life — and hers to change ours.

With gratitude,

Deb Ansourlian Executive Director Thank you for this support. It was a underful event. Happy spring!

Thank you for being a Table Sponsor and for your donation of \$1,250 to Girls Inc. of Lynn, a 501 (c)(3) organization. Our records indicate that \$1,026 is tax-deductible. Please keep this receipt with your tax records.

Harborlight Community Partners



Pullding Hories, Strengthering Communities, Changing Lives

June 13, 2022

Mr. Kevin Tierney, Sr. Chief Executive Officer North Shore Bank P.O. Box 6165 Peabody, MA 01961-6165

Dear Mr. Tierney,



Thank you for saying "Welcome Home" to a family who will be moving in to a beautiful new, affordable home at Harborlight's Anchor Point, Beverly community.

Your gift of \$1,000 made on 6/13/2022 will help in two big ways.

A full \$500 of your donation is directly supporting a family via with the sponsorship of a Welcome Basket, complete with gift cards for grocery stores, pharmacies, and local take-out favorites; all bundled with household necessities such as cleaning supplies, kitchen sundries and paper goods.

The family will know of your kindness as will the community, via HCP and social media. We encourage you to provide a welcome note to be part of the Welcome Basket. We will reach out for that as the move-in date gets closer.

Your generosity also supports the work of Harborlight, and our capacity to provide high quality, service enriched affordable homes on the North Shore.

Note that 600 applications have been received for the 38 apartments at Anchor Point. The incredible need outpaces supply in numbers we have never faced before. Essential workers, the elderly, those who are disabled or who have experienced homelessness make up that 600 and more on our wait lists.

With your gift you not only impact a family directly, you are also part of the broader effort to provide more homes.

Thank you for making a family's day, by saying **Welcome Home**, and for believing in the Harborlight mission to provide homes for all.

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With hope and gratitude,

Andrew DeFranza
Executive Director

Harborlight Community Partners is a 501(c)(3) non-profit organization.

P.O. Box 507, Beverly, MA 01915 | 978-922-1305 | www.harborlightcp.org



May 26, 2022

Chris Pesce North Shore Bank PO Box 988 Saugus, MA 01906-0088

Dear Chris,

Thank you for joining HAWC's 2022 Annual Corporate Partnership Program. Your support as an Ambassador partner will ensure that we can continue working to make our communities safer, healthier and happier.

For over 40 years HAWC has provided life-saving shelter, a crisis hotline, support services, training, and education to more than 2,500 survivors in 23 cities and towns here on the North Shore. Our services are confidential, free of cost, and available to all survivors of domestic abuse-no matter their age or gender. With your contribution, we will plant the seeds of education, support, and opportunity that promise a brighter future for all.

We are grateful for your commitment to work together to end violence and oppression. Together, we can create positive change and end domestic violence.

Sincerely,

Sara A. Stanley Executive Director

Tax Information

Healing Abuse Working for change is a designated 501 (3)(c) organization. We certify that the goods or services that were provided in exchange for this donation are reflected in the tax deductible amount below.

Our FIN# is 04-2655367

Gift Date:

4/15/2022

Gift Amount:

2,500.00

Tax Deductible:

2,295.00

Sponsorship:

Ambassador



56 Margin Street Salem, MA 01970 978,744,0500 www.lifebridgenorthshore.org

July 11, 2022

North Shore Bank c/o Christopher Pesce 32 Main Street Peabody, MA 01960

Dear Christopher:

Thank you for supporting our Night To Remember event this year. Your sponsorship of \$2,500 is an integral part of our fundraising efforts. These funds are significant to our work of providing hope, resources, and stability to individuals and communities in need.

Lifebridge North Shore is committed to supporting homeless and vulnerable individuals in our communities by establishing access to resources that provide safety and promote healthy physical, mental, spiritual, and emotional development. We believe in the fundamental worth and dignity of every human being. By offering shelter, housing, meals, and drop-in services, we aim to provide those we serve with acceptance, structure, opportunity, and the tools to make healthy decisions according to their needs.

Our innovative regionalization has allowed for streamlined systems for case management and services for our guests to achieve self-sufficiency and independence. Lifebridge fills a variety of needs offering shelter, community meals, drop-in resource centers, and supportive services across three physical locations in Salem (Seeds of Hope and Grace Center), Beverly (River House) and Gloucester (Grace Center). In addition, we provide case management and supportive services to homeless individuals at the Recuperative Care Center along with Lynn Community Health 24 hours, seven days a week. We also have a Thrift Shop which is a revenue stream for our organization, as well as provides vital outreach resources for those we serve.

Kind regards,

Tason R. Etheridge

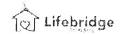
Jason R. Etheridge Executive Director

Lifebridge is a 501(c)3 organization - Federal Tax ID# 20-4539306 Donations are tax deductible to the extent permitted by law.











Gloucester • Beverly • Salem

Headquarters 29 Emerson Avenue Gloucester, MA 01930 978.281.2400 pw4c.org May 9, 2022

PUTTING FOR PATHWAYS

MAY 16, 2022

PROCEEDS TO BENEFIT PATHWAYS

PROGRAMS

Mr. Chris Pesce North Shore Bank 248 Andover Street Peabody, MA 01960

Dear Chris.

Thank you for your recent gift of \$250.00* for our upcoming golf tournament. Your Green Sponsorship will be listed as **North Shore Bank**.

The support of YOU, our business and community partners, is vital to our success. Corporate and individual sponsorships enable us to realize a greater profit from this event and therefore do more to inspire children, strengthen families and enrich our community.

The tournament will have a shotgun start at 1:00 pm with a buffet dinner following.

Carts are included in player fee; 2 players per cart. No coolers or alcohol can be brought onto Club property.

Sudbays Motors will be donating a new car for the first player to get a hole-in-one at tee #2.

Additional prizes and raffles throughout the day. There will be a collectible car display hosted by auto collector and Pathways Chairman of the Board, Tom Zarrella.

We sincerely appreciate your trust, commitment, and partnership during these exceptionally challenging times.

With our continuing gratitude -

Laura O'Neill

Director of Development

loncill@pw4c.org

978.515.5319

How I you for affectively y

FOOD PANTRY



MOBILE MARKET COMMUNITY MEALS THRIFT STORE

Feeding People. Changing Lives.

April 19, 2022

Geoffrey Leahy North Shore Bank 248 Andover Street Peabody, MA 01960

Dear Geoffrey,

Thank you very much for your payment of \$500.00 that makes North Shore Bank a Real Peaches sponsor. Empty Bowl *TO GO* 2.0 is a by-appointment-only, drive-thru experience held this year at The Open Door, a twist on a beloved community tradition as we continue to recover from the pandemic.

With your help, the funds raised will support our core wrap-around nutrition services including Summer Meals for Kids, and Mobile Market. We look forward to seeing you on May 7 and will send you information about how to access your timeslot!

While the event is 'To Go', each drive-thru participant will receive a beautiful bowl created by a volunteer along with some soup, bread and a cookie. Each time you use your *surprise* bowl in the coming year, remember that "somewhere, someone's bowl is empty" and that YOU helped your neighbors during this time of great need.

Last year, you helped stabilize the health and lives 8,516 people from 4,176 households with more than 1.8 million pounds of food. On behalf of our board, staff, volunteers, and clients, I thank you for helping us carry out our mission to alleviate the impact of hunger in our community. Your support is deeply valued and appreciated.

Sincerely,

Julie A. LaFontaine President & CEO

A portion of your gift may be tax-deductible to the extent allowed by the IRS. Thank you, The Open Door is a 501(c)3; Federal Tax ID #: 22-2513482



April 27, 2022

Executive Director Robyn Burns

Board of Trustees

Chair -Bonnie Henry

Treasurer -Marshall Strauss

Secretary -Betsy Ricciarelli

Jonil Casado Rebecca Greene Mary Kennedy Betsy Merry Sean Monahan Victor Silva

North Shore Bank

Attn.: Christopher Pesce

248 Andover St

Peabody, MA 01960-1502

Dear Christopher,

On behalf of The Salem Pantry, I would like to thank you for your generous donation on April 23, 2022 of \$500.00. Your support provides reliable access to food for our Salem and North Shore neighbors.

The Salem Pantry relies on supporters like you. As the chronic need for food continues to distress our community, The Salem Pantry aims to empower people to make healthy food choices that improve their long-term health and well-being. At The Salem Pantry, we believe everyone has a right to healthy, nutritious foods.

We know there are many charitable organizations to which you can donate; so, we thank you for your consideration and donation to The Salem Pantry.

Sincerely,

Robyn Burns

Executive Director

The Salem Pantry is a 501(c)(3) charity, Federal Tax IO: 20-1691756, and an agency of the Greater Boston Food Bank. All donations are deemed tax-deductible absent any limitations on deductibility applicable to a particular taxpayer.

The Salem Pantry, Inc., PO Box 295, Salem, MA 01970 * (978) 552-3954 * www.thesalempantry.org



FOR YOUTH DEVELOPMENT *
FOR HEALTHY LIVING
FOR SOCIAL RESPONSIBILITY

YMCA of the North Shore

200 Cummings Center, Suite 173D P.O. Box 7073 Beverly, MA 01915 978.922.0990

Cape Ann YMCA

7 Gloucester Crossing Road Gloucester, MA 01930 978,283,0470

Greater Beverly YMCA

254 Essex Street Beverly, MA 01915 978.927.6855

Haverhill YMCA

81 Winter Street Haverhill, MA 01830 978.374.0506

Ipswich Family YMCA

110 County Road Ipswich, MA 01938 978.356.9622

Lynch/van Otterloo YMCA

40 Leggs Hill Rd. Marblehead, MA 01945 781.631.9622

Plaistow Community YMCA

175 Plaistow Road Plaistow, NH 03865 603.382.0641

Salem YMCA

One Sewall Street Salem, MA 01970 978.740.9622 North Shore Bank

32 Main Street

Peabody, MA 01960

July 11, 2022

Dear North Shore Bank,

Thank you for sponsoring a foursome for the YMCA of the North Shore regional Golf Tournament held at Turner Hill Golf Club on June 6, 2022.

The funds raised will help support the following:

- Close to 1,000 children will thrive in our summer camps, early learning and afterschool programs
- 270 students improved their reading skills in our no cost Summer Learning Loss prevention program, ensuring they head back to school with stronger reading skills.

Thank you for supporting our mission so we are able to keep the needs of our community first and respond with urgency.

Carol A. Meyer

Carol A. Meyer
Director of Special Events
YMCA of the North Shore
meyerc@northshoreymca.org
978-564-3468



September 15, 2022

Northshore Bank Christopher Pesce 32 Main Street Peabody, MA 01960

Dear Christopher:

What a fabulous 21st Melissa Barrowclough Golf Tournament. The weather was perfect for all 124 golfers and volunteers. We appreciate your donation to our event. This letter is to sincerely thank you for your contribution of the Awards Sponsor at the 2022 Melissa Barrowclough Golf Tournament. As you know, this is one of our major fundraising events, specifically targeted to finance youth and teen memberships and programs to insure these young people get the opportunity to participate at the Y regardless of their ability to pay.

Because the Danvers Community YMCA is a tax-exempt, 501 © 3 organization under IRS regulations, you or your business may be eligible for a credit on your taxes for your donation. Our federal tax identification number is: 04-2308404. Please keep this letter for tax filing purposes. Should you or your business need further forms to be eligible for this credit, please contact John Somes at the Danvers Community YMCA.

Again, please know that we deeply appreciate your very generous donation(s). Plans are already underway for next year's tournament to honor the memory of Melissa, a great young lady and to continue supporting youth and teens. We look forward to your continued participation and support.

Check out the photos on our website (danversymca.org) and Facebook page.

Sincerely,

Deb

Debra Barrowclough
Golf Tournament Co-Chairperson

Suz

Suz Malach
Golf Tournament Co-Chairperson

Danvers Community YMCA
34 Pickering Street, Danvers, MA 01923
P 978-774-2055 F 978-750-4457
www.danversymca.org info@danversymca.org

Dear Chris, We are so gradefulfor your support of the near's event. Because of you we have been able to add Robotus to our youth truly a "Champion for our Kdb. Thope ue can continue to grow with you at our side sincerel



October 3, 2022

Christopher G. Pesce North Shore Bank P.O. Box 6165 Peabody, MA 01961

Dear Christopher

On behalf of Bridgewell, thank you for your Supporting Sponsorship – in the amount of \$250 – for our *Celebration of Community Family Day* to be held on Saturday, October 8, 2022.

We are excited to celebrate with those who we serve in our programs, their families, our staff and the community. The event will take place at Buckley Field, 75 Central Street, Peabody, MA from 10:00 AM to 1:00 PM, and will feature music, games, food, and the opportunity for members of our Flutie 5K team to walk locally. We would love for you to join in the celebration!

We are truly grateful to you and the North Shore Bank for your support and honored to know that you are our partner in this very important work. Thank you again.

Sincerely

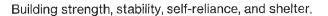
Erik Langhoff

Chief Development Officer

Bridgewell is a licensed and registered nonprofit organization in the Commonwealth of Massachusetts.

Tax ID: 04-2296940 Please retain a copy of this letter for your tax records.

Thank you Christopher, we appreciate your





8/15/2022

North Shore Bank PO Box 6165

Peabody, MA 01961

Dear North Shore Bank,

Thank you for your sponsorship of the 2022 Building Dreams Gala to benefit Habitat for Humanity. We are in receipt of your donation in the amount of \$5,000.00 made on 8/10/2022. Every act of your generosity helps us further our mission to build new homes so that deserving families can build new lives. In fact, your gift is helping families like Lucy, Becky and Audrey realize their dreams of being homeowners.

Homes are sold to our family partners at no profit and with an affordable mortgage, allowing us to move families from overcrowded, often very dispiriting living conditions to a safe, decent, and affordable home, providing the stability and foundation they need to build better lives. It is a partnership of faith, hope, and a helping hand.

This partnership could not exist without your financial support and the support of the donors and volunteers who spend hours working with us in a variety of capacities. Your donation is important and appreciated. On behalf of all of us here at Essex County Habitat for Humanity, thank you for your support and confidence in our work.

Fondly

Heather Johnston

Director of Charitable Giving

Essex County Habitat for Humanity

Tax ID: 22-2672831

P.S. You can learn more about the families you are helping to become home owners by visiting our website at - https://www.essexcountyhabitat.org/meet-our-families/

P.P.S If you would like to take a tour of one of our active building sites, please reach out to me me directly at heather@essexcountyhabitat.org or 339-337-1188.

- I kal egen So meld for egen Serget!

*Please retain for your records; all contributions are tax-deductible to the extent allowed by law.



Building Homes. Strengthening Communities. Changing Lives.

August 29, 2022

Mr. Kevin M. Tierney, Sr. Chief Executive Office North Shore Bank P.O. Box 6165 Peabody, MA 01961-6165

Dear Mr. Tierney,



Thank you for your Community Investment Tax Credit investment in the mission of Harborlight. We are grateful you have chosen to be an integral part of this critical work to create affordable homes with supportive services for our most vulnerable neighbors.

Your gift of \$35,000.00 was received on 8/29/2022. This contribution is eligible for a 2022 Community Investment Tax Credit (CITC) for which we will provide the credits as allocated by the Commonwealth of MA. Allocation steps to obtain your CITC certificate, for use on your 2022 tax filing, are attached. (Note: no goods or services were provided in return for this contribution.)

This is an investment in solutions. In 2021, CITC-related and other Harborlight philanthropy leveraged over \$100,000,000 in affordable housing investment by state and local funders. This is an incredible return, both in the affordable housing creation that is taking place and in the lives that will be forever changed. For seniors, knowing they have safe, dignified homes they can afford, and for families, breaking the cycle of poverty in a way that only a stable home can. You did this.

Earlier this year, Harborlight had over 600 families apply to live at Anchor Point Phase 1, which offered 38 units - a 16:1 ratio. Essential workers, those who are experiencing homelessness, single parents struggling to make ends meet, all in need of an affordable place to call home. There is so much more work to be done.

In 2022, we will move 38 families to Anchor Point, break ground in Rockport on Granite Street (17 senior units and 6 family townhomes), begin redevelopment of the Briscoe Middle School, Beverly (85 senior units/6 live-work artist studios), and break ground in Wenham to build Maple Woods (45 homes for seniors). This is remarkable an organization the size of Harborlight, and all thanks to you.

This is how we reimagine community.

Thank you for choosing to be a part of something special here with Harborlight.

With deep gratitude,

Andrew DeFranza
Executive Director

Harborlight Community Partners is a 501(c)(3) non-profit organization.

P.O. Box 507, Beverly, MA 01915 | 978-922-1305 | www.harborlightcp.org



Formerly Elder Services of the Merrimack Valley and North Shore

November 2022

Mr. Kevin Tierney, President & CEO

Dear Mr. Tierpey, Love Continued of the n behalf of the agency, I want to take this opportunity to thank you for Northmark's community support for our Financial Resource Program in the amount of \$500. This helps our staff and volunteers continue supporting an older adult's choice to remain independent. Your gift makes a direct impact on so many faced with the challenges of managing basic money matters.

The Financial Resource Program in many instances is the last link in the community support chain that can really make a difference in whether-or-not an older person continues to reside at home. Our Protective Service Unit collaborates with law enforcement to work with older adults who may have been exploited or financially misled by those they trusted. This environment of trust and confidence we build with consumers is one of the reasons new referrals are called in each week.

Only by working together and sharing common successes can we employ best practices and achieve the individual's goal of living safely and independently at home. The Bank's support is a show of trust and confidence in our ability to manage this program and you play a vital role in our efforts to meet the changing needs of our oldest citizens.

Again, thank you for your continued interest and support.

Warmest regards

hief Executive Officer

agespan.org



Boys & Girls Club of Lower Merrimack Valley PO Box 5906, 18 Maple St. Salisbury, MA 01952 (978) 462-7003 • www.bgclmv.org

January 5, 2023

Mr. Kevin Tierney North Shore Bank 248 Andover Street Peabody, MA 01960-1502

Dear Kevin,

On behalf of the staff and board of directors of Boys & Girls Club of Lower Merrimack Valley, I would like to thank you for your donation of \$7,500.00 to our Capital Campaign. Please use this document as a tax receipt for your donation.

The Boys & Girls Club of Lower Merrimack Valley is a non-profit organization. All funds are raised through grants, fundraisers, dues, program fees, individuals and corporate donations. The Club receives no state or local funding.

It is generous gifts such as yours that enable us to continue to offer membership to the Club at the low fee of \$50 per year, as well as offer programs such as our Homework Help, new singing, sign language and sewing programs, as well as, various educational, athletic, cultural arts and social recreation activities. Currently 49% of our members are from low to moderate income families. No child is denied membership to the Club based upon an inability to pay.

The Club. We appreciate

If you have questions about this receipt, please contact us at 978-462-7003.

James Reenan Executive Director

Since

Dollation: 7,500.00 Date: 12/16/2022

The Boys & Girls Club of Lower Merrimack Valley is a 501(c)3 nonprofit organization, Federal Tax ID# 04-3474114. No goods or services were received in consideration of this gift.





Board of Directors Steve Pettengill President

Stephanle Blomberg Vice President

Martha Holden Secretary

Phil Noto

Tom Barrett, Esq.
Adria Dujiyesteljn
Holly Gately
Mary Harrington
Mike Irgens
Debbie MacGregor
Rlok Morgan
Teresa Reade, Esq.
Phil Richard
Josh Vadala
Steve Vesey
Brian Vinagro

William Jackson* Trustee Emeritus

Staff Carolina Trujillo Executive Director

Glana Langis Director of Development

Michele Staslak Director of Finance & Human Resources

Tina Kirk Program Director

Kate Benashski Program Director Client Services

Brianne Jurs Program Director Community Outreach

Shanl Deschamps Director of Homelessness Prevention

Jenna Kulakowski Director of Homelessness Program Logistics

Adam Neves Operations Manager January 20, 2023

Christopher Pesce North Shore Bank 32 Main Street Peabody, MA 01960

Dear Chris,

The Citizens Inn 40th Anniversary Gala and Auction 2023 is off to an amazing start thanks to your sponsorship gift of \$15,000 made on January 9, 2023!

This signature event provides Citizens Inn with crucial support for our programs and facilities. With your help, we can make a difference in the lives of our North Shore neighbors. Sponsorship partners like you further our mission of breaking the patterns of instability, while empowering our clients with access to food, health, housing, education, and employment related resources.

All of the proceeds raised through the event go directly towards our programs and facilities here at Citizens Inn. Your gift puts us on the path to create a stable environment and provide hope and courage for more families and individuals on the North Shore.

Please save the date and plan to join us on Saturday, March 18th at Danversport to help us celebrate our anniversary. If you have any questions about the event or if you have not yet submitted your guest names, please do not hesitate to reach out to me at <u>rleibowitz@citizensinn.org</u> or directly at 978-735-1585.

With sincere appreciation,

Rachel Leibowitz Senior Development Officer Corporate Fundraising

*deceased



December 17, 2022

Chester Graham, Jr. Branch Manager North Shore Bank 32 Main Street Peabody, MA 01960

Dear Mr. Graham,

Newhall Fields Community Farm, Inc. gratefully acknowledges the receipt of the North Shore Bank \$1,000 donation received on December 17, 2022 check number 38456. Your generous contribution to our organization is deeply appreciated and tangibly impactful.

As a Newhall Fields' partner North Shore Bank is helping us to be truly inclusive and equitable as we grow food, give back what is produced, and work with young people in our community.

We are on a multi-year journey to perfect our growing methods, distribution, programs, and community engagement. We are also working hard with local stakeholders to better understand how Newhall Fields can best meet community needs around food, farming, and outdoor experiences.

Our work of engaging the community to work together learning about farming and food security is rooted in volunteer-powered organizing and execution. Therefore, our commitment to local organic agriculture is focused on ensuring that affordable, locally grown, nutritious produce makes its way from Newhall Fields to every table, no matter how much you make and no matter who you are.

We believe everyone deserves access to healthy nutritious food and to live in a more resilient community.

We genuinely appreciate your commitment to this urban farm!! I strongly believe there has never been a better time to get into community farming!!

With sincere gratitude,

Jeannette McGinn

Jeannette McGinn Director

FOR YOUR RECORDS: Newhall Fields Community Farm is a non-profit 501(c)(3) Corporation. Your donation qualifies as a tax deduction to the extent allowed by law. No goods or services were provided to you in exchange for this gift. This letter serves as your receipt.

P.O. Box 131, Peabody, MA 01960 - grow@newhallfieldscommunityfarm.org/ http://newhallfieldscommunityfarm.org/

NorthShore Children's Museum

North Shore Children's Museum 10 Main Street Peabody, MA 01960

November 22, 2022

North Shore Bank Attn: Kevin Tierney PO Box 6165 Peabody, MA 01961

Dear Kevin,

"I don't want to go home!" is a phrase we hear repeated frequently near the exit of the North Shore Children's Museum. We are thrilled to have opened our doors to families across Northeast Massachusetts this fall, providing a unique and enriching experience for hundreds of families each week.

On behalf of the NSCM community, thank you for your gift of \$25,000 on 11/16/2022 and commitment to donate this amount for four years, with your \$100,000 pledge. Philanthropy from individuals, corporations, and foundations is critical to the museum's ability to run impactful programming, hold enriching exhibits, and provide access for all children regardless of economic status. Your donation is incredible and will inspire others to do the same.

Through play-based learning, children are given the opportunity to explore in a flexible environment where they have the freedom to imagine, create, and practice. The NSCM has diverse exhibits and programming in a wide-variety of subject areas, including STEM, gross motor, sensory, farm to table, insects, trains, storytelling, and more, to bolster the education they are receiving in school and at home.

Your generosity supports our mission to bring together families to imagine, play, and learn, and enables us to strengthen the youngest generation in our community. I look forward to seeing you soon and can't wait to see the banking exhibit get underway.

My sincere, thanks,

Executive Director 978-538-5776

Ali.haydock@peabody-ma.gov

thank you for thank in great in skeatfast support impact in and on white the increasure. The community is increasure. Warmen our messary warmen our messary warmen.



PRESS RELEASE

FEBRUARY 2, 2023 FOR RELEASE: IMMEDIATELY

Contact: Christopher G. Pesce Vice President, Marketing Officer 32 Main Street Peabody, MA 01960

Photo Enclosed

(978) 538-7053 cpesce@northshore-bank.com

North Shore Bank Donates \$100K To North Shore Children's Museum

PEABODY, MA — (www.northshore-bank.com) North Shore Bank recently made a \$100,000 donation to the North Shore Children's Museum. This inaugural 6-figure gift to the museum, which opened its doors last month, will be used to sponsor a new banking exhibit for kids, projected to open in early 2023. The exhibit is being designed by the NES Group, a bank and credit union design firm. The exhibit will include a piggy bank "Plinko" board, a drive-through ATM, play-teller lines, and cash registers with pretend money.

The North Shore Children's Museum was built inside a former bank building at 10 Main Street in Peabody, so development of this exhibit in the same location as the original teller line was a no brainer for North Shore Bank Chief Executive Officer, Kevin Tierney.

"We're proud to be a part of this wonderful project. When we toured the museum in August and saw that the teller line from the former bank was still in place, it was obvious to us that the space would be perfect for the banking exhibit. The North Shore Children's Museum offers unique and hands-on educational opportunities, and this banking exhibit will allow children to have a truly authentic experience." He added, "We'd like to congratulate Mayor Bettencourt, and all the city officials, on their achievement of bringing this museum to our downtown."

The Bank's donation will also be used to supplement the hundreds of income-based discounted tickets offered by the museum. One such program is the EBT Card Discount, which allows families presenting an EBT card a \$3 entry to the museum, as part of the Museums For All initiative.

CONTRIBUTE.

Ali Haydock, Executive Director of the North Shore Children's Museum said of the Bank's contribution:

"Access is a fundamental part of our mission at the North Shore Children's Museum. We want every child on the North Shore to benefit from the museum – and that cannot happen without philanthropy. This

donation from North Shore Bank will have a profound impact on our ability to serve families at all income levels."

Peabody Mayor Ted Bettencourt, who brought the museum downtown as part of his long-standing vision to revitalize downtown Peabody said:

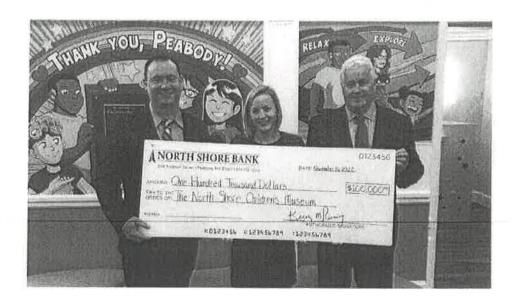
"Partnering with local businesses will be mutually beneficial and important for both the museum's success financially and the impact that the museum can have on the local economy. We are thrilled to receive this generous donation from North Shore Bank, who has been an amazing community partner since day one."

About the North Shore Children's Museum

The North Shore Children's Museum features 14 different exhibit rooms with themes ranging from trains to outer space to storytelling and everything in between. The museum also includes a large workshop and party space, which is used for additional programming and birthday party rentals. The museum is open for general admission on Thursdays, 9am-12pm, 1pm-4pm; Fridays, 9am-12pm, 1pm-5pm; Saturdays, 9am-2pm; and Sundays, 12pm-4pm. Tickets are just \$12 per child/adult over age 12 months. For more information on the museum, visit www.nschildrensmuseum.org.

About North Shore Bank

North Shore Bank is a full-service community bank based in Peabody, Massachusetts and serving the personal and business banking needs of the North Shore, eastern Massachusetts and southern New Hampshire. Established in 1888, the bank operates out of offices located in Beverly, Danvers, Merrimac, Middleton, Peabody, Reading, Salem, Saugus and Newton, New Hampshire.



L to R: Peabody Mayor Ted Bettencourt, Ali Haydock, Executive Director of the North Shore Children's Museum, and Kevin M. Tierney, Sr., Chief Executive Officer of North Shore Bank



Empowering people to achieve social and economic stability in partnership with the community.

December 19, 2022

Mr. Christopher Pesce North Shore Bank 248 Andover Street Peabody, MA 01960

Dear Mr. Pesce,

On behalf of North Shore Community Action Program's Board of Directors, staff, and clients, I wish to extend my sincere gratitude to you for your contribution to the Danvers Helping Hands Fund of \$500.00 donation that you made on 12/19/2022 to North Shore Community Action Programs. Your support is deeply appreciated.

North Shore Community Action Programs serves nearly 10,000 people across 25 communities on the North Shore each year. Established in 1965 North Shore Community Action Programs services include homelessness prevention, shelter for families, fuel and weatherization assistance, English for speakers of other languages classes, home health care for older adults, advocacy, and adult education and workforce development.

Thanks to your generosity, we will continue to fulfill our mission to help low-income people to empower themselves and achieve self-sufficiency.

Thank you again for your support of North Shore Community Action Programs mank you chris, and of course the Baak, for continuing to support NSCAT

Warmest regards,

Laura Meisenhelter **Executive Director**

Please note that no goods or services were provided to you in exchange for this donation. For tax purposes, NSCAP's tax ID is 04-2385280.

Pesce, Christopher

From:

Amy Schroeder <amy@northshorecdc.org>

Sent:

Thursday, December 22, 2022 3:07 PM

To:

Pesce, Christopher

Cc:

Sophinos, George J.

Subject:

It is time to claim your North Shore CDC MA State CITC Credits:)

This message originated outside your organization.

Hi Christopher,

Thank you so much for your gift of \$10,000 on December 2, 2022, we really appreciate your support to help sustain and grow our programming in the communities we serve.

In order to claim the CITC credits for your tax certificate, please log onto the MA State CITC website, https://hed-citc.azurewebsites.net/login.aspx, and claim your CITC credits before the end of 2022. When donors, such as yourself, complete the process of claiming their credits through the State website, NSCDC becomes eligible for additional credits in 2023 that will allow us to further fundraise for our organization!

If you do not have your login/password for the website or need any assistance with this process at all, please don't hesitate to reach out and I will be more than happy to help.

Thank you again for all you do for the North Shore CDC!

Amy

Amy Schroeder

Development Assistant

North Shore Community Development Coalition, Inc. 96 Lafayette Street Salem, MA 01970 www.northshorecdc.org

www.puntourbanartmuseum.org



December 19, 2022

Kevin,

Rank you to much for your

tkelley@northshore-bank.com

Kondership and support. I hope you and your family have a Morey Chr. Ana,

and paper New Year!

Dear Kevin:

We gratefully acknowledge your contribution of \$5,000 to the Planning Office for Urban Affairs, Inc. on the occasion of the Planning Office's 50th Anniversary Fall Fundraiser held on September 21, 2022.

Your generous donation will allow us to continue to provide housing where low-income, working-class, elderly, and formerly homeless residents and families in our community can live with dignity and respect in homes that they can afford.

Thank you so much for your support of our office, and those that we work to serve.

Sincerely,

Kiel

Bill Grogan

President

Total Received: \$5,000

Donation: \$5,000

Fair Market Value of Goods Received: \$600

Date: 9/9/22

POUA is a tax-exempt 501(c)(3) organization; EIN 23-7089722.





January 1st, 2023

North Shore Bank 248 Andover St Peabody, MA 01960

Thank you for your support of Santa's Magic, Inc. a 501c3 public charity.

This year marks our 41st year of existence as a non-profit. As a 100% volunteer organization we support our veterans and hospital patients. Christmas Day we have volunteer Santa teams who bring the joy of Christmas to those who might feel forgotten. On this special day we also visit selected homes of families of our armed forces bringing gifts and their pre-chosen Christmas Dinner.

Also during the year we do special Social Events for our Veterans and when asked we provide rides to assist them in receiving their medical protocols.

Your financial gift helps us to support our mission and for this I thank you!

Sincerely.

Jim Nentwig

Founder/ Chairman

P.S. The bottom section of this letter outlines the details regarding the specifics of your important contribution. As required by the IRS, please be advised that your entire contribution, to the extent permitted by law, is tax-deductable; no goods or services will be received in return. Please keep this acknowledgement as your receipt for tax purposes.

Date of Gift..... 11/7/2022 Amount of Gift...... \$100.00

To learn more about Santa's Magic visit www.santasmagic.org



Federal Housing Finance Agency Community Support Statement

FHFA Federal Home Loan Bank (FHLBank) Member ID Number: 7963 Name of FHLBank Member Institution: North Shore Bank, A Co-operative Bank Mailing Address: 248 Andover Street City: Peabody

Submitter Name: Joanne Donovan

Work Email: idonovan@northshore-bank.com

State: MA

Zip Code: 01960

Title: Vice President, Residential Sales Manager & CRA Officer

Part I. Community Reinvestment Act (CRA) Standard:

Most recent CRA rating: Satisfactory Year of most recent CRA rating: 2019

Part II. First-time Homebuyer Standard: All Federal Home Loan Bank members must complete either Section A or B of this part, except that members with "Outstanding" federal CRA ratings need not complete this part. Members should use data or activities for the previous or current calendar year in completing this part.

A. Complete the following two questions: If your institution did not make, or did not track, mortgage loans to first-time homebuyers, you must complete Section B of this part.

1. Number of mortgage loans made to first-time homebuyers

97

\$28,654,000

2. Dollar amount of mortgage loans made to first-time homebuyers

B. Check as many as applicable:

1. Offer in-house first-time homebuyer program (e.g., underwriting, marketing plans, outreach programs)

2. Other in-house lending products that serve first-time homebuyers or low- and moderate-income homebuyers 3. Offer flexible underwriting standards for first-time homebuyers

4. Participate in nationwide first-time homebuyer programs (e.g., Fannie Mae, Freddie Mac)

5. Participate in federal government programs that serve first-time homebuyers (e.g., FHA, VA, USDA RD)
6. Participate in state or local government programs targeted to first-time homebuyers (e.g., mortgage revenue bond financing)

7. Provide financial support or technical assistance to community organizations that assist first-time homebuyers

B. Participate in loan consortia that make loans to first-time homebuyers

9. Participate In or support special counseling or homeownership education targeted to first-time homebuyers

10. Hold investments or make loans that support first-time homebuyer programs

11. Hold mortgage-backed securities that may include a pool of loans to low- and moderate-income homebuyers

12. Use affiliated lenders, credit union service organizations, or other correspondent, brokerage of referral arrangements with specific unaffiliated lenders, that provide mortgage loans to first-time or low- and moderate-income homebuyers

13. Participate in the Affordable Housing Program or other targeted community investment/development programs offered by the Federal Home Loan Bank

14. Other (attach description of other activities supporting first-time homebuyers; see instructions for Part II)

15. None of the above (attach explanation of any mitigating factors; see instructions for Part II)

If you checked Question 14 or 15, please explain below. If your explanation will exceed 300 characters, please upload a file containing your explanation and supporting documents:

Supporting documents:

Part III. Certification:

By submitting this Community Support Statement, I certify that I am a senior official of the above institution, that I am authorized to provide this information to FHFA, and that the information in this Statement and any attachments is accurate to the best of my knowledge.

Paperwork Reduction Act Statement: Notwithstanding any other provision of the law, no person is required to respond to, nor shall any person be subject to a penalty for failure to comply with, a collection of information subject to the requirements of the Paperwork Reduction Act, unless that collection of information displays a currently valid OMB Control Number.

FHFA Form 060

OMB Number 2590-0005

Expires 09/30/2023

Yes

Yes

Yes

Yes

Yes

Νo

Yes

No

Nα

No

Yes

Nσ

No

Donovan, Joanne

From: Sent: Kaitlyn.Mulhern@fhlbboston.com Tuesday, March 15, 2022 8:27 AM

To:

Tierney, Kevin

Cc:

Donovan, Joanne; akennison@northsore-bank.com

Subject:

2022 Equity Builder Program Application Approved

This message originated outside your organization.

Good morning,

I am pleased to notify your organization's application approval for the 2022 Equity Builder Program. Your organization's maximum enrollment cap is \$220,000 and can make grant requests up to \$22,000 per homebuyer. The funds are on a first-come, first-served, homebuyer-by-homebuyer basis until your enrollment authority or the pool is exhausted. The maximum amount is not guaranteed to any institution. Please utilize the 2022 marketing materials to advertise your participation in the program. They are not listed on our website, but are accessed with a Community Lending login at the Equity Builder Program welcome page: https://housing.fhlbboston.com/

Your organization will need to complete the annual EBP/HOW enrollment and disbursement training sessions. These sessions are offered live and recorded (upon completion of the live webinars). You may register for the live trainings on our website:

https://web-prd.fhlbboston.com/fhlbank-boston/ebp-program-training-materials#/

If you have any questions, please contact Kaitlyn Mulhern, Homeownership Set-Aside Programs Manager, at kaitlyn.mulhern@fhlbboston.com or 617-292-9606.

Congratulations and we look forward to working with your institution.

Sincerely,

Kenneth Willis, Senior Vice President

Donovan, Joanne

From:

Kaitlyn. Mulhern @fhlbboston.com

Sent:

Tuesday, March 15, 2022 8:33 AM

To:

Tierney, Kevin

Cc: Subject: Donovan, Joanne; akennison@northsore-bank.com 2022 Housing Our Workforce Application Approved

This message originated outside your organization.

Good morning,

I am pleased to notify your organization's application approval for the 2022 Housing Our Workforce Program. Your organization's maximum enrollment cap is \$150,000 and can make grant requests up to \$20,000 per homebuyer. The funds are on a first-come, first-served, homebuyer-by-homebuyer basis until your enrollment authority or the pool is exhausted. The maximum amount is not guaranteed to any institution. Please utilize the 2022 marketing materials to advertise your participation in the program. They are not listed on our website, but are accessed with a Community Lending login at the Housing Our Workforce Program welcome page: https://housing.fhlbboston.com/

Your organization will need to complete the annual EBP/HOW enrollment and disbursement training sessions. These sessions are offered live and recorded (upon completion of the live webinars). You may register for the live trainings on our website:

https://web-prd.fhlbboston.com/fhlbank-boston/ebp-program-training-materials#/

If you have any questions, please contact Kaitlyn Mulhern, Homeownership Set-Aside Programs Manager, at kaitlyn.mulhern@fhlbboston.com or 617-292-9606.

Congratulations and we look forward to working with your institution.

Sincerely,

Kenneth Willis, Senior Vice President

From:

Kaitlyn.Mulhern@fhlbboston.com

Sent:

Wednesday, March 15, 2023 2:10 PM

To:

Tierney, Kevin

Cc:

Donovan, Joanne; Taber, Caitlin

Subject:

2023 Housing Our Workforce Application Approved

This message originated outside your organization.

Hello,

I am pleased to notify your organization's application approval for the 2023 Housing Our Workforce Program. Your organization's maximum enrollment cap is \$260,000 and can make grant requests up to \$25,000 per homebuyer. The funds are on a first-come, first-served, homebuyer-by-homebuyer basis until your enrollment authority or the pool is exhausted. The maximum amount is not guaranteed to any institution. Please utilize the 2023 marketing materials to advertise your participation in the program. They are not listed on our website, but are accessed with a Community Lending login at the Housing Our Workforce Program welcome page: https://housing.fhlbboston.com/

Your organization will need to complete the annual EBP/HOW enrollment and disbursement training sessions. These sessions are offered live and recorded (upon completion of the live webinars). You may register for the live trainings on our website:

https://web-prd.fhlbboston.com/fhlbank-boston/ebp-program-training-materials#/

If you have any questions, please contact Kaitlyn Mulhern, Homeownership Set-Aside Programs Manager, at kaitlyn.mulhern@fhlbboston.com or 617-292-9606.

Congratulations and we look forward to working with your institution.

Sincerely,

Kenneth Willis, Senior Vice President

From:

Kaitlyn.Mulhern@fhlbboston.com

Sent:

Wednesday, March 15, 2023 2:07 PM

To:

Tierney, Kevin

Cc:

Donovan, Joanne; Taber, Caitlin

Subject:

2023 Equity Builder Program Application Approved

This message originated outside your organization.

Hello,,

I am pleased to notify your organization's application approval for the 2023 Equity Builder Program. Your organization's maximum enrollment cap is \$350,000 and can make grant requests up to \$29,000 per homebuyer. The funds are on a first-come, first-served, homebuyer-by-homebuyer basis until your enrollment authority or the pool is exhausted. The maximum amount is not guaranteed to any institution. Please utilize the 2023 marketing materials to advertise your participation in the program. They are not listed on our website, but are accessed with a Community Lending login at the Equity Builder Program welcome page: https://housing.fhlbboston.com/

Your organization will need to complete the annual EBP/HOW enrollment and disbursement training sessions. These sessions are offered live and recorded (upon completion of the live webinars). You may register for the live trainings on our website:

https://web-prd.fhlbboston.com/fhlbank-boston/ebp-program-training-materials#/

If you have any questions, please contact Kaitlyn Mulhern, Homeownership Set-Aside Programs Manager, at kaitlyn.mulhern@fhlbboston.com or 617-292-9606.

Congratulations and we look forward to working with your institution.

Sincerely,

Kenneth Willis, Senior Vice President

Coastal Homebuyer Education, Inc.

P.O. Box 453, Amesbury, MA 019513 Phone/FAX: (978) 992-4106 www.CoastalHomebuyerEducation.blogspot.com

Coastal Homebuyer Education is a 501(c)3 organization with CHAPA, Mass Housing, and Massachusetts Housing Partnership approval of our home buying workshop program. We also are able to offer the HUD approved certificate through the Framework program, as of 2019. Since becoming an independent non-profit agency in 2009, we have awarded the Massachusetts Housing Collaborative first time homebuyer certificate to nearly two thousand households and have awarded over one hundred Framework certificates.

Our mission is to provide workshops for low-to-moderate income first time homebuyers. These workshops enable households to make sound decisions preparing for the purchase and maintenance of their own homes. We are able to award the certificate required for a variety of mortgage programs as well as affordable housing and down payment assistance plans such as Equity Builder.

Our Board of Directors includes:

President: Michael O'Keefe, RE/MAX on the River Treasurer: Diann May, Fairway Independent Mortgage

Clerk: Maureen Catino, Monument Mortgage Members: Joanne Donovan, North Shore Bank Trisha McCarthy, Trisha McCarthy Realty Group

Judy Dodier, Stoneridge Properties Nancy Taylor, Institution for Savings

Our executive director is Ellie O'Leary, EOLeary@CoastalHB.org, 978-992-4106.

Our workshop dates and participating lenders are listed at www.CoastalHomebuyerEducation.blogspot.com.

Eastern Bank, Cape Cod 5 Among SBA's Top Lenders

BY DIANE MCLAUGHLIN BANKER & TRADESMAN STAFF

astern Bank was named a top lender for the 13th consecutive year by the Massachusetts district office of the U.S. Small Business Administration, and Cape Cod Five provided more loans to female entrepreneurs than any other Massachusetts lender.

The SBA's Massachusetts district office recognized the state's top lenders earlier this month in virtual annual meeting for traditional SBA activity during the fiscal year ending on Sept. 30.

"Collectively, including 7(a), 504 and microloans, the SBA with the help of over 113 different lenders, supported capital to 1,533 small businesses for \$970.47 million in Massachusetts," Robert H. Nelson, SBA Massachusetts district director, said in a statement. "We thank all of our partners and friends for working with the SBA to ensure small businesses get the access to capital they need to start, grow, expand and recover."

Eastern Bank was Massachusetts' top lender in the SBA's 7(a) program, the 13th consecutive year that the Boston-based bank has been named top lender. Eastern Bank was also the top third-party lender for the 504 loan program.

"This past year has continued to be an extraordinary time of ensuring small businesses get access to the capital they need to start, stabilize and grow, and we are proud to be there every step of the way to assist them," Quincy Miller, president of president and vice chair of Eastern Bank, said in a separate statement. "We thank the SBA, our colleagues and community partners for coming together to support our small business community. It has never been more important, as we believe a robust small business community is essential to a thriving local economy."

Eastern Bank had the the most 7(a) loans approved with 185 loans totaling approximately \$35.7 million, and the bank had 30 504 loans for about \$31.2 million. The SBA also awarded Eastern Bank as its lender of the year for activity that created and retained jobs.

Hyannis-based Cape Cod 5 was name lender of the year to women by for fiscal year 2021. Cape Cod 5 approved over \$2.5 million in SBA loans during the year, with 50 percent of those loans made to women-owned businesses.

Other top lenders included:

- Avidia Bank top lender to manufacturers
- Leader Bank top lender to the retail trade industry
- Northern Bank and Trust Co. top lender to restaurants
- North Shore Bank top lender to veteran entrepreneurs
- Rockland Trust top lender to minority entrepreneurs



March 2, 2021

Kevin Tierney North Shore Bank 248 Andover Street Peabody, MA 01960

Dear Kevin,

Thank you for supporting our YMCA of Metro North's "Fore the Kids" charity golf tournament. Proceeds from the event will benefit the YMCA of Metro North's day camps, early learning and child care programs. Over 1,000 kids each day look to the YMCA for productive and fun programming to keep them safe and engaged while their parents are working.

The YMCA believes that all children deserve the opportunity to discover who they are and what they can achieve, under the guidance of adults who care about them and believe in their potential. Limited financial resources should not prevent a child from going to preschool to get the early learning development they need to thrive in kindergarten. A family's economic status should not prevent a kid from having the opportunity to make new friends and have new experiences at summer camp. That's why the Y is committed to providing financial assistance to ensure Y programs and services are accessible to all kids, regardless of a family's financial circumstances.

The Y is able to provide these services to families in our communities thanks to our generous donors like you! Thanks to your sponsorship, we will be able to ensure that the Y continues to make an impact on the lives of kids who need us most. We are very grateful to you.

"Sincerely,

Kathleen Walsh President & CEO

cc: Mike Brown

DATE RECEIVED: 03/02/2021

AMOUNT OF CONTRIBUTION: \$6000.00

DESIGNATION: Fore the Kids Charity Golf Tournament – Title Sponsor

YMCA of Metro North Lynn YMCA | Melrose Family YMCA | Saugus Family YMCA | Torigian Family YMCA Melrose Family YMCA Child Care Center | YMCA of Metro North Gymnastics Center Stoneham YMCA Child Care and Program Center

Christopher Pesce North Shore Bank 32 Main Street Peabody, MA 01960

Dear Chris,

At the YMCA of Metro North, strengthening community is our cause. Every day, we work side-by-side with our neighbors to make sure that everyone, regardless of age, income or background, has the opportunity to learn, grow and thrive.

We are a unique community-focused organization with a range of health, wellness, and educational programs and services for all. We teach children how to thrive in our childcare centers and summer camps. We help youth and teens develop their skills and succeed. We keep seniors healthy and active with a safe place for them to socialize. We instruct all ages in the benefits of physical fitness, offer lifesaving swim techniques, and encourage healthy lifestyles.

We don't do this work alone. Your support and that of others like you ensures that every person in our community who wishes has access to YMCA programs. One thing that makes us very proud at the YMCA of Metro North is our ability to provide \$1.2 Million each year in financial assistance for access to our health and wellness and education programs. We can do this because of the philanthropic generosity of individuals, corporations and foundations who participate in our events and campaigns throughout the year. This support provides programming for children, families, and seniors with low and moderate incomes.

Every year, you help us change people's lives for the better. Everything we dostarts with caring and involved community members like you. Come see our work in action. If you have never been to visit, or have not visited in a while, please do! Better yet, bring a friend, too, and share why you choose to strengthen our community by supporting the YMCA of Metro North.

Sincerely,

Kathleen Walsh President and CEO

kwalsh@metronorthymca.org



Everyday. Everyone. Belongs. YMCA of Metro North

2 Centennial Dr., Peabody, Mass. 01960 | ymcametronorth.org | 978-775-3701

Demakes Family YMCA | Melrose Family YMCA | Saugus Family YMCA | Torigian Family YMCAY Academy Melrose | Y Academy Stoneham | YMCA of Metro North Gymnastics Center

From:

Kaitlyn.Mulhern@fhlbboston.com Friday, March 5, 2021 3:14 PM

Sent: To:

Tierney, Kevin

Cc:

Donovan, Joanne; Frost, Rosemary

Subject:

2021 Housing Our Workforce Application Approved

Attachments:

signature page.pdf

This Message originated outside your organization.

(See attached file: signature page.pdf)

Good afternoon,

I am pleased to notify you that we have approved your application for funding in the 2021 round of the Housing Our Workforce Program. We have approved your organization's enrollment cap of up to \$100,000.

Your organization will make enrollment requests of up to \$10,000 per household (based on match of documented homebuyer down payment) from this round's general pool of funds to assist income-eligible households. The funds are on a first-come, first-served, homebuyer-by-homebuyer basis until your enrollment authority or the pool is exhausted. The maximum amount is not guaranteed to any institution.

You can access the FHLBank Boston's signature page in the pdf above to merge with the Housing Our Workforce agreement. This agreement details the responsibilities of each party and addresses the terms and conditions of the HOW funding. If at any time it is determined that your institution or program no longer requires the HOW funds, please notify the Bank immediately.

Your organization will need to complete the enrollment training to understand how to submit individual homebuyer enrollments and complete the disbursement training prior to reimbursement of HOW funds. Please Note: Live training sessions have been scheduled and are available on our website under Events: https://www.fhlbboston.com/fhlbank-boston/fhl-events#/.

Please visit our website to reference our 2021 EBP/HOW materials: https://www.fhlbboston.com/fhlbank-boston/how-overview#/.

If you have any questions, please contact Kaitlyn Mulhern, Homeownership Set-Aside Programs Manager, at kaitlyn.mulhern@fhlbboston.com or 617-292-9606 or any of the EBP/HOW team: https://www.fhlbboston.com/fhlbank-boston/hci-team#/

Congratulations and we look forward to working with your institution.

Sincerely,

Kenneth Willis

From:

housing@fhlbboston.com

Sent:

Friday, January 22, 2021 5:48 PM

To:

Donovan, Joanne

Subject:

EBP Application Received

This Message originated outside your organization.

Dear Joanne V. Donovan,

Thank you for applying to the Federal Home Loan Bank of Boston's Equity Builder Program. Your EBP application number is E2021-017.

All applicants will be notified of their application status within 60 days of the round opening. During the Federal Home Loan Bank of Boston's review of the application, staff may contact you prior to the notification if additional information is required.

Please feel free to call us toll-free, at 1-888-424-3863, if you have any questions.

Housing and Community Investment Department Federal Home Loan Bank of Boston



March 8, 2022

Joanne Donovan CRA Officer North Shore Bank 481 Lincoln Ave. Saugus, MA 01906

Dear Ms. Donovan,

Northeast Arc (NeArc) is fortunate to be a recipient of North Shore Bank's outstanding support of our community.

This letter confirms that North Shore Bank's gift of \$5,000 on 3/24/21 in connection with our Evening of Changing Lives Virtual Gala benefited the low to moderate income people with intellectual disabilities and autism supported by NeArc's residential and day services.

Thanks to your help, our under-resourced neighbors with disabilities are supported in reaching their community living and employment goals.

Sincerely,

Susan Ring Brown

Director of Foundation & Corporate Engagement

978-924-5211 (office direct line)

CC: Dave Munroe, Chris Pesce

COASTAL HOMEBUYER EDUCATION, INC.

P.O. Box 453, Amesbury, MA 01913 PHONE/FAX: (978) 992-4106

www.CoastalHomebuyerEducation.blogspot.com

June 18, 2021 Joanne Donovan North Shore Bank 412 Lynn Fells Parkway Saugus, MA 01906

Dear Joanne,

After more than a year, Coastal Homebuyer Education is returning to in-person workshops and we are hoping you will continue to be one of our participating lenders as we go into this new phase. We have five weekend workshops scheduled from August through the end of this calendar year. We will also continue with our online option through Framework for those buyers who need a HUD certificate in particular or need a certificate in a short time frame before our next workshop. It is also an option for those who need to renew an expired CHAPA certificate.

Coastal Homebuyer Education, Inc. is requesting a 2021 grant of \$4,000 from North Shore Bank to assist in our work providing workshops to low and moderate income first time homebuyers. We are a 501(c)3 organization with CHAPA, Mass Housing, and MHP One Mortgage approval of our home buying education program. We have been pleased to have our affiliation with the Framework program making us able now to offer a HUD approved certificate for those borrowers who find they need one after completing the workshop. We still prefer the in-person experience over the on-line one, but we recognize the value of more than one option.

In 2019 we offered sixteen workshops to a total of one hundred forty one households, but in 2020 we were only able to complete two workshops with twenty seven households before we went into the Framework only mode. In 2020, through Framework, we assisted sixty-four households and so far in 2021 we are working with or have completed the program with forty-six households.

As one of our participating lenders, North Shore Bank will be listed in our homebuyer workbooks distributed to each household taking the class and will have the opportunity to participate in at least three of our in person sessions on the topic of "Obtaining A Mortgage", as scheduling allows from now through this time in 2022. We are pleased to be able to offer North Shore Bank a local resource for the first time homebuyer certificate.

Looking forward to our continued success together.

Yours Truly,
[sent by email]
Ellie O'Leary, Executive Director
Coastal Homebuyer Education, Inc.
EOLeary@CoastalHB.org
978-992-4106



FOR YOUTH DEVELOPMENT
FOR HEALTHY LIVING
FOR SOCIAL RESPONSIBILITY

June 23, 2021

Kevin Tierney North Shore Bank 248 Andover Street Peabody, MA 01960

Dear Kevin,

What a day! Besides a few rain distractions, we were thrilled to be able to come together, enjoy old friendships, and make some new ones. With your support, we were able to raise \$54,000 to benefit families in need with summer camp, early learning and childcare, lifesaving swim lessons, and youth programs.

Your support immediately helped as so many families are still struggling financially after the Covid-19 pandemic. Kids are facing their own social and mental challenges from the pandemic. Our branches in Peabody, Lynn, Saugus, Melrose and Stoneham have all experienced a greater financial need by families in the community.

Thank you for being a *Champion for Kids*. Together, our impact will continue to grow to make our communities stronger. We thank you for supporting our mission of never turning anyone away for an inability to pay. As a small thank you from our Y Academy students, please enjoy this special golf drawing. Photos from the tournament can be found at:

https://www.ymcametronorth.org/support/ymca-of-metro-north-charity-golf-tournament/

Thanks again for making a difference in the lives of local kids!

Gratefully,

Kathleen Walsh

President & CEO

To help even more kids, text YMCACAMP to 366283.



March 8, 2022

Joanne Donovan CRA Officer North Shore Bank 481 Lincoln Ave. Saugus, MA 01906

Dear Ms. Donovan,

Northeast Arc (NeArc) is fortunate to be a recipient of North Shore Bank's outstanding support of our community.

This letter confirms that North Shore Bank's gift of \$1,000 on 7/6/21 in connection with our Commodore Golf Tournament benefited the low to moderate income people with intellectual disabilities and autism supported by NeArc's residential and day services.

Thanks to your help, our under-resourced neighbors with disabilities are supported in reaching their community living and employment goals.

Sincerely,

Susan Ring Brown

Director of Foundation & Corporate Engagement

978-924-5211 (office direct line)

CC: Dave Munroe, Chris Pesce











THANKYOU Your Community Appreciates Your Support

August 12, 2021

Kevin Tierney North Shore Bank 248 Andover Street Peabody, MA 01960

Dear Kevin,

At the YMCA of Metro North, strengthening community is our cause. Every day, we work side-by-side with our neighbors to make sure that everyone has the opportunity to learn, grow, and thrive. Regardless of a person's age, income, background, abilities, or goals, everyone belongs at the Y.

As a unique community-focused organization, the YMCA offers a range of health, wellness, and educational programs and services that reflect the diversity in our region. We teach children how to thrive in our child care centers and summer camps. We help youth and teens develop their skills and succeed. We keep seniors healthy and active with a safe place for them to socialize. We instruct all ages in the benefits of physical fitness, offer lifesaving swim techniques, and encourage healthy lifestyles.

We do not do this work alone. Your support and that of others like you ensures that every person in our community who wishes has access to YMCA programs. It is with immense gratitude we thank you for your generous gift \$2,500.00 for our gala sponsorship. The following story is just one example of the impact of your giving.

A few months ago, a local 3rd grade teacher called the Torigian Family YMCA. One of her students, an only child, had lost his mom unexpectedly the week before, and she was helping his aunt figure out activities for the summer. The Y was the teacher's first call. The Torigian team immediately offered the family camp free of charge. The boy's teacher was thrilled by the unexpected depth of generosity and the manner in which the Y stepped up Immediately. She connected the Y team to the boy's grandparents, and a few weeks before camp, the family came for a tour. He came to camp and had a great time.

Every year, you help us create thousands of stories like this and change people's lives for the better. Everything we dostarts with caring and involved community members like you. Come see our work in action. If you have never been to visit, or have not visited in a while, please do. Better yet, bring a friend, too, and share why you choose to strengthen our community by supporting the YMCA of Metro North. Kem simulation !!

Thanks simulation !!

you spoot.

Sincerely

Kathleen Walsh President and CEO

kwalsh@metronorthymca.org | 978-548-4443

Everyday. Everyone. Belongs. YMCA of Metro North

2 Centennial Drive, Suite 390B, Peabody, Mass. 01960 | ymcametronorth.org | 978-775-3701

Demakes Family YMCA | Melrose Family YMCA | Saugus Family YMCA | Torigian Family YMCA Y Academy Melrose | Y Academy Stoneham | YMCA of Metro North Gymnastics Center

The YMCA of Metro North Is a registered 501(c)(3) non-profit organization. EIN: 04-2105883. Your donation is tax deductible to the extent allowable by law. No goods or services were provided by the YMCA of Metro North in return for this contribution.





Building Homes Strengthening Communities Changing Lives

September 28, 2021

Mr. Kevin Tierney North Shore Bank P.O 80x 6165 Peabody MA 01960



Dear Mr. Tierney,

We are so grateful to have you on this team, building affordable homes and providing supportive services for vulnerable seniors, families, and those who have experienced homelessness.

First and foremost, thank you for your gift of \$30,000.00 received on 9/28/2021. Your sustaining support is at work right now making homes for our neighbors in need. Your gift is eligible for the 2021 Community Investment Tax Credit (CITC). The CITC Allocation Steps are attached. (Note: no goods or services were provided in return for this contribution.)

As you are aware, Anchor Point, Phase 1, has broken ground, and Granite Street Crossing in Rockport, has been awarded funding! We look forward to getting things rolling at 5 Granite Street, this project is overdue, it will be super to create new housing opportunities on Cape Ann.

As we have seen over the past year, people on whom we rely every day are in need of affordable places to live

and raise a family. Essential workers, not even earning a living wage, had to step up and risk their health and safety for community members so all of us could access basic needs. The homes at Granite Street Crossing and Anchor Point will offer high quality, affordable living in an outstanding community for folks like this, who deserve our respect and thanks. This is how we reimagine community.

Thank you for choosing to be a part of something special here with Harborlight Community Partners. We look forward to getting Granite Street Crossing started and more great things to come!

With gratitude,

Andrew DeFranza Executive Director That you to all or of USBI Rendstand partners at MSBI

Harborlight Community Partners is a 501(c)(3) non profit organization.

P.O. Box 507, Beverly, MA 01915 | 978-922-1305 | www.harborlightcp.org





October 1, 2021

North Shore Bank Kevin Tierney 248 Andover Street Peabody, MA 01960

Dear Kevin,

It is with great excitement that I share that the Demakes Family YMCA has been busy and bustling all summer! After our grand opening in the spring, 98 hours of programs and services support families in Lynn and the surrounding communities each week. We know that optimal health of mind and body is an essential component of well-being! The Demakes Family YMCA will provide that and so much more!

I want to thank you for being a partner in this project! The Y is 70,000 square feet of magic, including Y Academy classrooms, a medical clinic, a nutritional teaching kitchen, two pools and an indoor splash pad, a track & basketball gym, fitness space and so much more! We are excited to provide employment for 200 staff members and services for countless members!

Thank you again for your continued support! You have been part of a remarkable project. If you have any questions or would like to tour this amazing facility, please reach out to me at kwalsh@metronorthymca.org.

Sincerely,

Kathleen Walsh President & CEO

DATE RECEIVED: 10/1/2021

VALUE OF GOODS OR SERVICES PROVIDED: \$0

AMOUNT OF TAX DEDUCTIBLE CONTRIBUTION: \$7,000

TOTAL PLEDGE AMOUNT: \$35,000

REMAINING PLEDGE BALANCE AS OF 10/1/2021: \$0

Kernalezar for 11 Novashore

Memolezar for 11 Novashore

8 mk parties

7,000

8 mk parties

YMCA of Metro North 2 Centennial Drive, Suite 390B Peabody, MA 01960 978 775 3701 | ymcametronorth.org



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North Shore Community
Development Coalition, Inc
96 Lafayette St, 2nd Floor
Salem MA 01970
978-745-8071
@northshorecdc
@urban.art.museum
www.northshorecdc.org
www.puntourbanartmuseum.org

October 5, 2021

Michael Wheeler North Shore Bank 248 Andover St. Peabody, MA 01960-1502

Dear Michael,

On behalf of North Shore CDC, I would like to express our appreciation for your recent donation of \$10,000 which makes you eligible for our Community Investment Tax Credit (CITC) Program. Your donation supports our mission to invest in neighborhoods to create thriving communities. By investing in North Shore CDC through the CITC program, you are investing in your neighbors, in your community, and in the future of our region.

You will be receiving an email with instructions on how to complete the Department of Housing and Community Development's online form necessary to claim your credit. Once complete, the Department of Housing and Community Development will issue a CITC certificate by mail that should be filed with your 2021 state taxes. When filing your 2021 taxes, you should claim the full qualified donation value of \$10,000 on your federal tax returns, while also disclosing the \$5,000 state tax credit to receive the full tax benefits of the CITC donation. If you have any questions regarding our organization or this contribution, please contact, Machel Piper by phone (978) 825-4009 or email, machel@northshorecdc.org.

With much appreciation.

Mickey Northcutt Chief Executive Officer

P.S. The Internal Revenue Service recognizes North Shore CDC as a tax-deductible, 501(c) 3 non-profit organization. Your donation is tax deductible by \$10,000. Our tax identification number is 042686893. Donations are tax deductible to the fullest extent of the law and will be acknowledged as such. Please keep this letter as a record of your gift for tax purposes.

North Shore Community Development Coalition, Inc. invests in neighborhoods to create thriving communities.



Form CITCC Community Investment Tax Credit Certificate

Taxpayer name		
North Shore bank a Cooperative Bank		
Street address	City/Town State	Zip
248 Andover Street	Peabody MA	01960
Type of Taxpayer:	•	
Business (Non Pass-Through Entity)		
Certificate number issued by DHCD. Note: You must enter this certificate number on your tax return 1386V117757		Tax Year 2021
1 Amount of Community Investment Tax credit eligible for use or refu	ınd	\$15,000.00

For DHCD purposes only:

DHCD assigned number 41-H21-017757-CDC



Federal Housing Finance Agency Community Support Statement

FHFA Federal Home Loan Bank (FHLBank) Member ID Number: 7963 Name of FHLBank Member Institution: North Shore Bank, A Co-operative Bank Malling Address: 248 Andover Street City: Peabody

State: MA

Zlp Code: 01960

Submitter Name: Joanne Donovan

Work Email: idonovan@northshore-bank.com

Title: Vice President, Residential Sales Manager & CRA Officer

Part I. Community Reinvestment Act (CRA) Standard:

Most recent CRA rating: Satisfactory Year of most recent CRA rating: 2019

Part II. First-time Homebuyer Standard: All Federal Home Loan Bank members must complete either Section A or B of this part, except that members with "Outstanding" federal CRA ratings need not complete this part, Members should use data or activities for the previous or current calendar year in completing this part.

A. Complete the following two questions: If your institution did not make, or did not track, mortgage loans to first-time homebuyers, you must complete Section B of this part,

1. Number of mortgage loans made to first-time homebuyers

2. Dollar amount of mortgage loans made to first-time homebuyers

\$28,654,000

B. Check as many as applicable:

- 1. Offer in-house first-time homebuyer program (e.g., underwriting, marketing plans, outreach programs)
- 2. Other in-house lending products that serve first-time homebuyers or low- and moderate-income homebuyers
- 3. Offer flexible underwriting standards for first-time homebuyers
- 4. Participate in nationwide first-time homebuyer programs (e.g., Fannie Mae, Freddie Mac)
- 5. Participate in federal government programs that serve first-time homebuyers (e.g., FHA, VA, USDA RD)
- 6. Participate in state or local government programs targeted to first-time homebuyers (e.g., mortgage revenue bond financing)
- 7. Provide financial support or technical assistance to community organizations that assist first-time homebuyers
- 8. Participate in loan consortia that make loans to first-time homebuyers
- 9. Participate in or support special counseling or homeownership education targeted to first-time homebuyers
- 10. Hold investments or make loans that support first-time homebuyer programs
- 11, Hold mortgage-backed securities that may include a pool of loans to low- and moderate-income homebuyers
- 12. Use affiliated lenders, credit union service organizations, or other correspondent, brokerage or referral arrangements with specific unaffiliated lenders, that provide mortgage loans to first-time or low- and moderateincome homebuyers
- 13. Participate in the Affordable Housing Program or other targeted community investment/development programs offered by the Federal Home Loan Bank
- 14. Other (attach description of other activities supporting first-time homebuyers; see instructions for Part II)
- 15. None of the above (attach explanation of any mitigating factors; see instructions for Part II)

If you checked Question 14 or 15, please explain below. If your explanation will exceed 300 characters, please upload a file containing your explanation and supporting documents:

Supporting	documents

Part III. Certification:

By submitting this Community Support Statement, I certify that I am a senior official of the above institution, that I am authorized to provide this information to FHFA, and that the information in this Statement and any attachments is accurate to the best of my knowledge.

Paperwork Reduction Act Statement: Notwithstanding any other provision of the law, no person is required to respond to, nor shall any person be subject to a penalty for failure to comply with, a collection of information subject to the requirements of the Paperwork Reduction Act, unless that collection of information displays a currently valid OMB Control Number.

FHFA Form 060

OMB Number 2590-0005

Expires 09/30/2023

Yes

Yes

Yes

Yes

No

Yes

Yes

No

Yes

No

No

Nο

Yes



Federal Housing Finance Agency Community Support Statement

FHFA Federal Home Loan Bank (FHLBank) Member ID Number: 7963
Name of FHLBank Member Institution: North Shore Bank, A Co-operative Bank
Mailing Address: 248 Andover Street

City: Peabody

Submitter Name: Joanne Donovan

Work Email: jdonovan@northshore-bank.com

State: MA

Zip Code: 01960

Title: Senior Vice President, Retail Lending Manager & CRA Officer

Part I. Community Reinvestment Act (CRA) Standard:

Most recent CRA rating: Satisfactory Year of most recent CRA rating: 2022

Part II. First-time Homebuyer Standard: All Federal Home Loan Bank members must complete either Section A or B of this part, except that members with "Outstanding" federal CRA ratings need not complete this part. Members should use data or activities for the previous or current calendar year in completing this part.

A. Complete the following two questions: If your institution did not make, or did not track, mortgage loans to first-time homebuyers, you must complete Section B of this part.

1. Number of mortgage loans made to first-time homebuyers

47

2. Dollar amount of mortgage loans made to first-time homebuyers

\$21,216,285

B. Check as many as applicable:

- 1. Offer in-house first-time homebuyer program (e.g., underwriting, marketing plans, outreach programs)
- 2. Other in-house lending products that serve first-time homebuyers or low- and moderate-income homebuyers
- 3. Offer flexible underwriting standards for first-time homebuyers
- 4. Participate in nationwide first-time homebuyer programs (e.g., Fannie Mae, Freddie Mac)
- 5. Participate in federal government programs that serve first-time homebuyers (e.g., FHA, VA, USDA RD)
- 6. Participate in state or local government programs targeted to first-time homebuyers (e.g., mortgage revenue bond financing)
- 7. Provide financial support or technical assistance to community organizations that assist first-time homebuyers
- 8. Participate in loan consortia that make loans to first-time homebuyers
- 9. Participate in or support special counseling or homeownership education targeted to first-time homebuyers
- 10. Hold investments or make loans that support first-time homebuyer programs
- 11. Hold mortgage-backed securities that may include a pool of loans to low- and moderate-income homebuyers
- 12. Use affiliated lenders, credit union service organizations, or other correspondent, brokerage or referral arrangements with specific unaffiliated lenders, that provide mortgage loans to first-time or low- and moderate-income homebuyers
- 13. Participate in the Affordable Housing Program or other targeted community investment/development programs offered by the Federal Home Loan Bank
- 14. Other (attach description of other activities supporting first-time homebuyers; see instructions for Part II)
- 15. None of the above (attach explanation of any mitigating factors; see instructions for Part II)

If you checked Question 14 or 15, please explain below. If your explanation will exceed 300 characters, please upload a file containing your explanation and supporting documents:

Supporting documents:

Part III. Certification:

By submitting this Community Support Statement, I certify that I am a senior official of the above institution, that I am authorized to provide this information to FHFA, and that the information in this Statement and any attachments is accurate to the best of my knowledge.

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FHFA Form 060

OMB Number 2590-0005

Expires 09/30/2023

Yes

Yes

Yes

Yes

No

Yes

Yes

Nο

Yes

No

No

No

Yes

No

No