



RE: RE: Appeal and Escalation Request for Denied Home Improvement Loan Applicati...

From: HO Customer Service
To: [REDACTED]
Cc:
Sent: 2/9/2026 1:28:09 PM

Dear [REDACTED]

We are aware that the appeal of your HILP loan application denial with Stoneham Bank is currently in process with the state Mortgage Review Board. We are going to let that appeal process conclude before we respond further on this matter.

Sincerely,



One Beacon Street, Boston, MA 02108
[Twitter](#) | [Facebook](#) | [LinkedIn](#) | [Newsletter](#)

Thomas A. Glavin
Senior Customer Service Specialist
Loan Administration
HomeOwnership
888.843.6432
hocustomerservice@masshousing.com
www.masshousing.com

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From: HO Customer Service
Sent: Thursday, February 5, 2026 4:12 PM
To: [REDACTED]
Cc: HO Customer Service <HOCustomerService@masshousing.com>
Subject: [encrypt]RE: Appeal and Escalation Request for Denied Home Improvement Loan Application - Reasonable Improvement Loan Application

Dear [REDACTED]

We are writing in response to your phone call this afternoon and to acknowledge receipt of your below emails. The matter is under review with management, and a response will be forthcoming.

Sincerely,

One Beacon Street, Boston, MA 02108
[Twitter](#) | [Facebook](#) | [LinkedIn](#) | [Newsletter](#)

Thomas A. Glavin
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From: [REDACTED]
Sent: Thursday, February 5, 2026 2:15 PM
To: HO Customer Service <HOCustomerService@masshousing.com>; Linda McNeill <LMcNeill@masshousing.com>; Hanlon, Joseph Tyler <tyler.hanlon@stonehambank.com>; andrew.papalegis@mass.gov; jamie.simpson@stonehambank.com; justin.demarco@stonehambank.com
Subject: Re: Appeal and Escalation Request for Denied Home Improvement Loan Application - Reasonable improvement Loan Application

CAUTION: This email came from outside MassHousing. Use caution when opening attachments, clicking links, or responding to this email. Original Sender: [REDACTED]

: Re: Appeal and Escalation Request for Denied Home Improvement Loan Application - Request for Clarification and Formal Response

Dear Customer Service Team, Loan Administration Department,

Thank you for your prompt response to my email dated January 30, 2026, regarding my appeal and request for reconsideration of the denied home improvement loan application through Stoneham Bank.

I appreciate your acknowledgment of receipt. However, I must respectfully seek clarification on your statement that MassHousing is unable to respond, as this appears to conflict with information provided by my loan officer at Stoneham Bank, Tyler, who indicated that MassHousing is the party responsible for the denial related to loan-to-value ratios, liens, and restrictions on multiple MassHousing products. Given that my application involves MassHousing programs and products (including my existing deferred loan through the Home Modification Loan Program), I believe MassHousing has a direct role in reviewing appeals, escalations, and requests for reasonable accommodations under applicable laws.

As previously stated, I have been informed by MassHousing Homeownership Administration that an administrator named Tom is handling this matter. I kindly request that this appeal be forwarded to Tom or the appropriate escalation team, such as the Mortgage Review Board, for immediate review. My request includes consideration of informal or regional accommodation options to waive or adjust policies that may infringe on my rights as a disabled individual to make my home accessible and adaptable.

To reiterate the key elements of my appeal (attached below for reference):

- I am requesting reasonable accommodations under the Americans with Disabilities Act (ADA), Fair Housing Act (FHA), Section 504 of the Rehabilitation Act, and Massachusetts General Laws Chapter 151B, including potential waivers for lien requirements, loan-to-value thresholds, and multiple product restrictions.
- Denial without such accommodations may constitute discrimination, as my income-constrained status is tied to my disabilities, and these modifications are medically necessary for independent living.
- I am prepared to provide any additional supporting documentation, such as medical

verification, appraisal reports, or details on the proposed modifications (e.g., flooring, widened doorways, and accessible kitchen).

In light of this, I request a formal written decision on my appeal within seven (7) business days from the date of this email. If this timeline cannot be met

or if my request is denied without review, I will have no choice but to file a formal discrimination complaint with the appropriate agencies, such as the U.S. Department of Housing and Urban Development (HUD), the Massachusetts Commission Against Discrimination (MCAD), or other relevant bodies.

Please confirm receipt of this email and provide the next steps or contact information for the assigned administrator. I can be reached at [REDACTED] or [REDACTED] if any further information is needed.

Thank you for your attention to this urgent matter and for your commitment to ensuring equitable access to housing programs for individuals with disabilities.

Sincerely, [REDACTED]

From: [REDACTED] <no-reply@masshousing.com>

Sent: Thursday, February 5, 2026 1:47 PM

To: HO Customer Service <HOCustomerService@masshousing.com>

Subject: RE: Appeal and Escalation Request for Denied Home Improvement Loan Application - Reasonable Improvement Loan Application

I would like to clarify that this is not the case. I was specifically informed that Mass Housing is rejecting the approval of my loan due to your requirements regarding lien due to the down payment assistance, which is a deferred nonpayment loan, however, still accounting against me and disapproval due to bone value being at or exceeding 100%. I have made an appeal and arbitration request to all parties specially to Mass Housing. My lender informed me that Mass Housing would need to waive or make a concession to allow my application to be approved via reasonable accommodation. This is the reason for my request for reasonable accommodation. If this is you denying my request, I would like a formal written decision so I can so I could file a discrimination complaint.

Thank you

Please reply to this message within seven days

From: HO Customer Service

Sent: Thursday, February 5, 2026 1:29 PM

To: [REDACTED]

Cc: HO Customer Service <HOCustomerService@masshousing.com>

Subject: [encrypt]RE: Appeal and Escalation Request for Denied Home Improvement Loan Application - Reasonable Improvement Loan Application

Dear [REDACTED]

Attached is a letter in response to your below email.

If you have any questions, please call us at the below toll-free number (9am-5pm EST; M-F). Thank you.

Sincerely,

One Beacon Street, Boston, MA 02108

[Twitter](#) | [Facebook](#) | [LinkedIn](#) | [Newsletter](#)

Customer Service

Loan Administration

HomeOwnership

888.843.6432

hocustomerservice@masshousing.com

www.masshousing.com

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On Fri, Jan 30, 2026 at 6:46 PM [REDACTED] wrote:

Dear MassHousing Team, Mortgage Review Board, and StonehamBank Representatives,

I am writing to formally appeal and request reconsideration of the denial of my application for a MassHousing home improvement loan through Stoneham Bank. The denial was based on my existing MassHousing loan product and down payment assistance, the cumulative value of proposed modifications potentially exceeding 100% of my home's appraised value, my status as an income-constrained individual due to disabilities, and an existing lien on the property. As a disabled individual, I believe this denial may violate state and federal anti-discrimination laws, and I request a full review, escalation, and reasonable accommodations from all involved parties and arbitration for waivers.

Background on My Application and Needs:

As a resident of [REDACTED], I am eligible for disability benefits under the Americans with Disabilities Act (ADA), the Fair Housing Act (FHA), Section 504 of the Rehabilitation Act, and Massachusetts General Laws Chapter 151B. Previously, I secured a zero-interest deferred loan through the Home Modification Loan Program (HMLP) to facilitate the installation of a new roof, walk-in tube, and asbestos abatement. Despite the challenges, this process resulted in my caregiver, dog, and myself being exposed to asbestos. Consequently, the Massachusetts Department of Public Health and the Massachusetts Department of Environmental Protection (MASSDEP) were involved.

However, I have additional medically necessary accessibility needs that require further modifications to make my home fully adaptable, safe, and supportive of independent living. These include modifications to flooring, widened doorways, and accessible kitchen.

I applied for the home improvement loan to cover these out-of-pocket costs. I have a proven track record of outstanding credit, a long history of satisfactory repayments, and have invested a significant amount in a professional appraisal. Despite taking hard credit hit, the results were unfavorable, contributing to the denial. The existing lien and restrictions on multiple MassHousing products are preventing me from implementing these vital improvements, which are essential to my health, well-being, and ability to live independently.

Grounds for Appeal and Request for Reasonable Accommodation:

1. **Disability Discrimination and Reasonable Accommodations:** Under the FHA, ADA, Section 504 of the Rehabilitation Act, and Massachusetts General Laws Chapter 151B §4(7A), housing providers, lenders, and programs like MassHousing must grant reasonable accommodations to individuals with

disabilities. This includes changes to rules, policies, or practices—such as waiving lien requirements, adjusting loan-to-value thresholds, or allowing exceptions for multiple products—when necessary to provide equal opportunity to use and enjoy one's dwelling. Denial without considering such accommodations may constitute unlawful discrimination.

2. **Income Constraints Tied to Disabilities:** My income-constrained status is directly related to my disabilities, and policies that impose stricter standards without flexibility may disproportionately impact protected classes. As entities receiving federal funds or regulated by the state, you must ensure compliance with non-discrimination requirements.
3. **Procedural and Escalation Review:** I request escalation to arbitration, independent review, or the Mortgage Review Board process to ensure fairness. Per MassHousing guidelines and Division of Banks procedures, please process this appeal expeditiously.

I am prepared to provide supporting documentation, including medical verification of my disabilities, details on the proposed modifications, the denial letter, appraisal report, and any other relevant materials. Please advise if additional information is needed from me to ensure a fair resolution, as denial of this request could constitute discrimination under federal law.

I kindly request acknowledgment of this email within 5 business days and a proposed resolution or next steps within 30 days. Thank you for your prompt attention and commitment to accessible housing for individuals with disabilities in Massachusetts.

Sincerely,



definitions of Disability and Reasonable Accommodations

Here are the requested definitions from official sources, based on U.S. federal laws and guidance. These are summarized for clarity, with references to the primary statutes and agencies.

Americans with Disabilities Act (ADA) Definition of Disability

Under the ADA, a person with a disability is defined as someone who:

- Has a physical or mental impairment that substantially limits one or more major life activities (e.g., walking, seeing, hearing, or working),
- Has a history or record of such an impairment (e.g., cancer in remission),
- Is regarded by others as having such an impairment (e.g., visible scarring from an injury). This definition is broad and legal in nature, focusing on discrimination protection rather than medical diagnosis alone.

Social Security Administration (SSA) Definition of Disability

The SSA defines disability for benefits purposes as the inability to engage in any substantial gainful activity (SGA) due to a medically determinable physical or mental impairment(s) that:

- Can be expected to result in death, or
 - Has lasted or is expected to last for a continuous period of at least 12 months.
- This is a strict definition used for eligibility in Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) programs, emphasizing severe

impairment that prevents work.

Rehabilitation Act (Section 504) on Reasonable Accommodations

The Rehabilitation Act of 1973 (often referred to in contexts of reasonable accommodations) prohibits discrimination against individuals with disabilities in programs receiving federal financial assistance or conducted by federal agencies. Reasonable accommodations under this Act include changes or adjustments to rules, policies, or practices to enable equal access and participation. In employment contexts, it requires federal employers to provide accommodations unless they cause undue hardship. In housing or program contexts, it aligns with providing equal opportunity for people with disabilities.

Fair Housing Act (FHA) on Reasonable Accommodations

The Fair Housing Act defines a reasonable accommodation as a change, exception, or adjustment to a rule, policy, practice, or service that may be necessary for a person with a disability to have an equal opportunity to use and enjoy a dwelling, including public and common use spaces. Housing providers, lenders, and programs must grant such requests unless they impose an undue financial/administrative burden or fundamentally alter the program. Denial of a reasonable accommodation when necessary can constitute discrimination.

U.S. Department of Justice (DOJ) Guidance on Reasonable Accommodations and Denial Under the Fair Housing Act

The DOJ, in joint guidance with the Department of Housing and Urban Development (HUD), emphasizes that reasonable accommodations under the FHA are required to afford persons with disabilities equal opportunity to use and enjoy housing. It is unlawful to refuse such accommodations if they are necessary and do not create undue burden or fundamental alteration. Denials must be justified; otherwise, they violate the Act. The guidance provides case-by-case evaluation, and requests can be made at any time.

These definitions support your rights in housing and lending contexts. If you need further adjustments to the letter (e.g., adding specific details about your application or modifications)

February 5, 2026

[REDACTED]

Via Email: [REDACTED]

RE: Appeal and Escalation Request for Denied Home Improvement Loan Application

Dear [REDACTED]

We are in receipt of your email and attachments sent to us on Friday, January 30, 2026, at 6:46PM.

As your request is for reconsideration of your loan application to Stoneham Bank, MassHousing is unable to respond.

We see from your email that you have also sent this request to Stoneham Bank, which is the proper respondent.

If you have any questions, please call us at toll-free 1.888.843.6432.

Sincerely,

Customer Service
Loan Administration Department



Appeal and Escalation Request for Denied Home Improvement Loan Application - Reasonable mprovement Loan Application

Papalegis, Andrew (DOB) <andrew.papalegis@mass.gov> Tue, Feb 10, 2026 at 8:38 AM

To: [REDACTED], "Hanlon, Joseph Tyler" <Tyler.Hanlon@stonehambank.com>

Cc: "hocustomerservice@masshousing.com" <hocustomerservice@masshousing.com>, Linda McNeill <LMcNeill@masshousing.com>

[REDACTED],

I am not sure what you are asking, However, as stated yesterday, the Mortgage Review Board has no jurisdiction over this type of loan denied by Stoneham Bank.

Sincerely,

Andrew M. Papalegis

Administrative Secretary to
the Mortgage Review Boards
Supervisory Bank Examiner
Non-Depository Institution Supervision
Commonwealth of Massachusetts
Division of Banks
One [Federal Street, Suite 710](#)
[Boston, MA 02110-2012](#)
Office: (617)-368-1648
Email: andrew.papalegis@mass.gov

From: [REDACTED]
Sent: Monday, February 9, 2026 3:14 PM
To: Hanlon, Joseph Tyler <Tyler.Hanlon@stonehambank.com>
Cc: hocustomerservice@masshousing.com; Linda McNeill <LMcNeill@masshousing.com>; Papalegis, Andrew (DOB) <andrew.papalegis@mass.gov>
Subject: Re: Appeal and Escalation Request for Denied Home Improvement Loan Application - Reasonable mprovement Loan Application

CAUTION: This email originated from a sender outside of the Commonwealth of Massachusetts mail system. Do not click on links or open attachments unless you recognize the sender and know the content is safe.

Andrew,

Could you inform Mass Housing you do not hear anything regarding loan lean positions

as per our phone call this morning? so there is no Mortgage Review Board that can be had

Thanks

██████████

attached is MassHousing message

Dear ██████████

We are aware that the appeal of your HILP loan application denial with Stoneham Bank is currently in process with the state Mortgage Review Board. We are going to let that appeal process conclude before we respond further on this matter.

Sincerely,

On Thu, Feb 5, 2026 at 5:10 PM Hanlon, Joseph Tyler <Tyler.Hanlon@stonehambank.com> wrote:

Thank you for this email, ██████████. Received.

Tyler Hanlon

Mortgage Loan Officer

NMLS # 2192998

O: 781.481.5797

C: (339)368-1919

E: tyler.hanlon@stonehambank.com



80 Montvale Ave Stoneham | MA 02180

888.402.2265 | stonehambank.com



[Quoted text hidden]

Please do not send confidential or account information by email. If you received this message in error, delete it and notify the sender.

[Quoted text hidden]

February 12, 2026

Robert W. Sparkes, III
Partner
robert.sparkes@klgates.com

T +1 617 951 9134
F +1 617 261 3175

Via Federal Express and Email

Re: StonehamBank's Response to Appeal and Request for Reconsideration of Mass Housing Home Improvement Loan Denial

Dear [REDACTED]

K&L Gates LLP represents StonehamBank - A Co-operative Bank (the "Bank"), and writes in response to your emails, dated January 30, February 5, February 9, and February 10, 2026, and titled "Appeal and Escalation Request for Denied Home Improvement Loan Application—Request for Clarification and Formal Response" (the "Emails").

In the Emails, you allege that you applied to the Bank for a Mass Housing home improvement loan (the "Loan Application"), that your Loan Application was denied, and that the denial "may violate" various "state and federal antidiscrimination laws." Specifically, you contend that the denial of your Loan Application could constitute disability discrimination in violation of the Americans with Disabilities Act ("ADA"), the Fair Housing Act ("FHA"), Section 504 of the Rehabilitation Act, and Mass. Gen. Laws ch. 151B, § 4(3B) ("Chapter 151B"). On that basis, you request reconsideration of the denial of your Loan Application and threaten to file a formal discrimination complaint with state and federal regulatory agencies if the Bank does not approve your Loan Application.

As discussed below, the Emails do not present any legal or factual basis to support a disability discrimination claim against the Bank. The Bank, therefore, denies your allegations and disputes your right to relief under the above-listed laws (or any other laws).

1. Factual Background

On February 27, 2025, you contacted the Bank and inquired about a Mass Housing home improvement loan. At the time, you did not qualify for the loan because you had not yet resided at the [REDACTED] property (the "Property") for 12 months. The Bank's underwriter contacted Mass Housing and obtained its agreement to waive the residency requirement, provided that the

debt-to-income ratio (“DTI”) did not exceed 50% and the cumulative loan-to-value ratio (“CLTV”) of all liens on the Property did not exceed 100%. The loan officer verbally communicated the accommodation and eligibility requirements to you.

On December 1, 2025, you submitted an online application for a \$50,000 Mass Housing home improvement loan. At the time of your Application, the Property had three existing liens, which totaled \$429,900. If approved, the proposed loan would have been in a fourth-lien position, and, when combined with the three existing loans, would have resulted in liens on the Property totaling \$479,900. As such, to satisfy the CLTV requirement, the Property had to have an appraised value equal to or greater than \$479,900.

An automated valuation model appraisal of the Property indicated a value of \$436,000, resulting in a CLTV of 110%. A second appraisal of the Property indicated a value of \$430,000, resulting in a CLTV of 111%. Because both appraisals indicated a CLTV over 100%, you failed to satisfy the eligibility requirements for a Mass Housing home improvement loan. As such, on or about January 22, 2026, the Bank denied the Loan Application for “inadequate collateral” under the Mass Housing eligibility requirements.

2. The Facts Do Not Support Claims for Disability Discrimination

In the Emails, you request that Mass Housing and the Bank waive or ignore Mass Housing’s “lien requirements, loan-to-value thresholds, and multiple product restrictions.”¹ You describe the requested waiver as a “reasonable accommodation” under federal and state anti-discrimination laws, and contend that a failure to provide such accommodations may violate those laws. The Bank denies that it engaged in any discrimination with respect to your Loan Application. Simply put, the facts do not support actionable claims against the Bank under the anti-discrimination laws that you raise in the Emails.

As a threshold matter, the ADA generally does not apply to private residential mortgage lending activities. *See Richardson v. City of Boston Hous. Auth.*, No. 12-10661-RGS, 2012 WL 1570808, at *2 & n.2 (D. Mass. May 1, 2012) (“The Americans with Disabilities Act . . . does not apply to housing.”) (internal citation omitted); *see also* 42 U.S.C. § 12101, *et seq.* (the ADA includes provisions addressing discrimination in employment, public services, public accommodations, and certain services operated by private entities). Instead, allegations of discrimination in residential mortgage lending are expressly addressed by Section 3605 of the FHA and Section 4(3B) of Chapter 151B, and may also fall under Section 504 of the Rehabilitation Act. However, none of these statutes support a discrimination claim against the Bank.

First, Section 3605 of the FHA—which prohibits discrimination based on “handicap,” among other things, in “residential real estate-related transactions,” including lending—does not require lenders to provide reasonable accommodations. *See* 42 U.S.C. § 3605 (lacking any

¹ The Bank denied your Loan Application based on your failure to satisfy Mass Housing’s 100% CLTV eligibility requirement. The denial was not based on separate “lien requirements” or “multiple product restrictions.”

mention of reasonable accommodations). Nor does Section 3605 hold that a failure to provide a reasonable accommodation in lending constitutes discrimination under the FHA. *See Webster Bank v. Oakley*, 830 A.2d 139, 155 (Conn. 2003) (holding that Section 3605 of the FHA does not “include the failure to provide reasonable accommodations as a form of impermissible discrimination under that statute”); *Gaona v. Town & Country Credit*, 324 F.3d 1050, 1057 (8th Cir. 2003) (“Because 42 U.S.C. § 3605 does not define discrimination to include a lender’s refusal to make reasonable accommodations, [the lender] was under no obligation under 3605 of the FHAA to provide a sign language interpreter[.]”). Accordingly, you cannot establish a violation of the FHA based on a reasonable accommodation theory.

Second, Section 4(3B) of Chapter 151B—which prohibits disability discrimination in “granting mortgage loans” under Massachusetts law—also lacks a statutory basis to extend a reasonable accommodation requirement into the lending context. *See* Mass. Gen. Laws ch. 151B, § 4(3B) (lacking any reasonable accommodation requirement). Accordingly, you cannot establish a violation of Chapter 151B based on a reasonable accommodation theory.

Third, Section 504 of the Rehabilitation Act—which prohibits recipients of federal financial assistance from discriminating against an “otherwise qualified individual” based “solely by reason of her or his disability” (29 U.S.C. § 794(a))—can support a “reasonable accommodation” based discrimination claim. But a “reasonable accommodation” does not require “fundamental” or “substantial” changes to the subject program, service, or activity offered by the defendant. *See Alexander v. Choate*, 469 U.S. 287, 300 (1985). Instead, “[a]n accommodation is ‘reasonable’ when it imposes no fundamental alteration in the nature of the program or undue financial and administrative burdens on the defendant.” *Rosa v. Lawrence Hous. Auth.*, 18-cv-11576-DJC, 2021 WL 3054970, at *7 (D. Mass. Jul. 20, 2021) (internal quotation marks omitted). Moreover, “[a]ccommodations because of cost or financial hardship are generally not considered to be reasonable or necessary[.]” *Summers v. City of Fitchburg*, 325 F. Supp. 3d 203, 210 (D. Mass. 2018).

Here, your requested accommodation—that the Bank ignore or waive Mass Housing’s 100% CLTV requirement—is not reasonable. To the contrary, your request seeks a fundamental and substantial alteration to the basic eligibility requirements for a Mass Housing home improvement loan and would pose an undue financial burden on the Bank. Indeed, your accommodation, in effect, asks the Bank to abandon a basic principle of responsible secured lending—*i.e.*, that the collateral securing a loan have an unencumbered value that matches or exceeds the value of the loan. To illustrate this point, you request the Bank issue a loan for \$50,000 secured by a Property with only approximately \$100 in unencumbered equity. The proposed loan would thus be immediately underwater by \$49,900, and would, as a practical matter, become the equivalent of an unsecured fourth-position lien on the Property. No responsible and reasonable lender would extend a loan on those terms, as doing so would present a significant risk of nonpayment and financial loss for the Bank. Because your requested accommodation is not

reasonable, you cannot establish a violation of Section 504 of the Rehabilitation Act based on a reasonable accommodation theory.²

Finally, the facts do not support causation, which is necessary to state a claim under the Rehabilitation Act (and to state claims under the ADA, FHA, and Chapter 151B, if they applied). “[T]he FHA, ADA, and Rehabilitation Act all require a causal nexus between the plaintiff’s disability and the underlying basis for [the alleged adverse action] before the duty to consider a reasonable accommodation arises.” *Kermoade v. Chicopee Hous. Auth.*, No. 13-30112-KPN, 2013 WL 12651325, at *2 (D. Mass. Oct. 23, 2013) (quoting *Sinisgallo v. Islip Hous. Auth.*, 865 F. Supp. 2d 307, 339 (E.D.N.Y. 2012)). The Rehabilitation Act more specifically requires that an individual who is “otherwise qualified” to participate in the underlying program or activity be denied “solely by reason of her or his disability.” 29 U.S.C. § 794.

As you acknowledge in the Emails, the Bank denied your Loan Application based on its application of the facially-neutral, generally applicable eligibility requirements for a Mass Housing home improvement loan. Specifically, the Property that you proposed as collateral for the loan was not valuable enough to meet Mass Housing’s CLTV requirement or to support a loan under sound lending practices. As such, you were not a “qualified individual” (*i.e.*, eligible for a Mass Housing home improvement loan) under the Rehabilitation Act and your Loan Application was not denied “solely by reason of [your] . . . disability[.]” *Id.* In other words, the facts do not establish any plausible and direct causal connection between your disability and the denial of your Loan Application. For this additional reason, you cannot state a claim for discrimination against the Bank under the Rehabilitation Act (or, if they applied, the ADA, FHA, and Chapter 151B).

For the above reasons, among others, the Bank denies your request for reconsideration of the denial of the Loan Application. The Bank also disputes your suggestions that denial of the Loan Application and application of Mass Housing’s CLTV requirement may constitute violations of the ADA, FHA, Rehabilitation Act, or Chapter 151B.

Please do not hesitate to contact me if you have any questions or would like to discuss this matter in greater detail.

Ver, truly yours,

Robert W. Sparkes, III

Robert W. Sparkes, III

² Even if the ADA, FHA, and Chapter 151B supported a reasonable accommodation theory in the lending context, your claims would fail for the same reason as the Rehabilitation Act claim—the requested accommodation is not “reasonable.”

From: [REDACTED]
To: [Sparkes III, Robert W.](#); [Hanlon, Joseph Tyler](#); hocustomerservice@masshousing.com
Subject: Re: Response of StonehamBank - A Co-operative Bank to Appeal and Request for Reconsideration of Mass Housing Home Improvement Loan Denial
Date: Thursday, February 12, 2026 5:54:30 PM

This Message Is From an Untrusted Sender

You have not previously corresponded with this sender.

Subject: Re: StonehamBank's Response to Appeal and Request for Reconsideration of Mass Housing Home Improvement Loan Denial

Dear Mr. Sparkes,

Thank you for your letter dated February 12, 2026, responding to my emails regarding the denial of my application for a MassHousing home improvement loan. I appreciate the detailed explanation provided, but I must respectfully dispute several of the claims outlined in your correspondence. As I will explain below, the MassHousing Home Modification Loan Program (HMLP)—which appears more aligned with my needs given its focus on accessibility modifications for individuals with disabilities—operates under guidelines, not regulations. These guidelines allow for flexibility, including policy changes to accommodate reasonable requests. My request for a waiver of the combined loan-to-value (CLTV) requirement constitutes such a reasonable accommodation under applicable laws, particularly Section 504 of the Rehabilitation Act.

First, to clarify the program in question: While your letter references the MassHousing Home Improvement Loan Program (HILP), my intent has been to pursue funding for home modifications related to my disability, which falls squarely under the HMLP. The HMLP is a state-funded program administered through agencies like the Community Economic Development Assistance Corporation (CEDAC) and the Massachusetts Rehabilitation Commission (MRC), designed specifically to help individuals with disabilities or those over 60 live independently. Unlike the HILP, the HMLP provides zero-interest, deferred-payment loans up to \$50,000 (or \$30,000 for manufactured homes) for accessibility improvements such as ramps, lifts, accessible bathrooms, and kitchens. Importantly, the HMLP guidelines do not impose a strict CLTV threshold as an eligibility requirement. Loans over \$2,500 are secured by a mortgage lien, but there is no explicit 100% CLTV limit mentioned in the program's guidelines. Subordinations are permitted, and loan-to-value calculations are only referenced in the context of subordination requests, not as a barrier to initial approval. This suggests inherent flexibility in the program to accommodate disability-related needs without the rigid collateral constraints applied in your denial.

The HMLP explicitly addresses reasonable accommodations in its guidelines (Section VI.A), requiring providers to assist applicants with disabilities through measures like

alternative formats, in-person meetings, translation services, and referrals to advocacy organizations. This built-in flexibility underscores that the program is intended to adapt to individual circumstances, including unusual situations reviewed by a Loan Committee. Given that MassHousing receives federal financial assistance (as confirmed in its own policies, such as those related to Title VI compliance), Section 504 of the Rehabilitation Act applies. Under Section 504, recipients of federal funds must provide reasonable accommodations unless they would result in a fundamental alteration or undue burden. Waiving or adjusting a CLTV guideline—particularly one not explicitly required in the HMLP—is not a fundamental alteration to the program's nature, which is to promote accessibility and independence for people with disabilities. Nor does it impose an undue financial burden, as the program already contemplates secured but flexible lending for high-need modifications, with repayment deferred until sale or transfer. Your assertion that the loan would be "immediately underwater" overlooks the program's risk-tolerant design for social benefit, and the modest \$50,000 amount relative to the property's value minimizes any practical risk of loss.

Regarding your analysis of other statutes:

- While I acknowledge the case law cited (e.g., Webster Bank v. Oakley and Gaona v. Town & Country Credit) holding that Section 3605 of the Fair Housing Act (FHA) does not explicitly require reasonable accommodations in lending, this does not preclude a disparate impact claim or the application of broader FHA principles to ensure equal access. Denying a disability-related modification loan based on a guideline that disproportionately affects those needing accessibility improvements could still violate the FHA's anti-discrimination provisions.
- Similarly, for Massachusetts General Laws Chapter 151B, § 4(3B), while it lacks an explicit reasonable accommodation mandate, state courts have interpreted anti-discrimination laws broadly to include accommodations where necessary to prevent disability-based exclusion from services.
- On causation under the Rehabilitation Act: The denial was not solely due to my disability, but the need for the accommodation arises directly from it. I am otherwise qualified for the program, as the initial residency waiver demonstrates flexibility was already extended. The CLTV issue is a policy barrier that can and should be waived to afford me equal opportunity.

In light of these points, I request that StonehamBank reconsider my application under the HMLP framework, which better suits disability-related modifications and lacks the CLTV restriction that led to the denial. If the Bank maintains that the HMLP is the appropriate program, please provide documentation confirming that the 100% CLTV is a non-waivable regulation rather than a guideline. I am open to discussing alternative solutions, such as subordination agreements or additional security measures, to mitigate any perceived risk.

Should the Bank decline to approve the loan, I will have no choice but to pursue formal complaints with relevant state and federal agencies, including the U.S. Department of Housing and Urban Development and the Massachusetts

Commission Against Discrimination.

Please contact me at your earliest convenience to discuss this matter further.

Sincerely,

[REDACTED]

On Thu, Feb 12, 2026 at 5:07 PM Sparkes III, Robert W. <robert.sparkes@klgates.com> wrote:

Dear [REDACTED]

I am an attorney representing StonehamBank – A Co-operative Bank (the “Bank”). Please find attached a letter containing the Bank’s response to your emails regarding the denial of your application for a Mass Housing Home Improvement Loan.

Please do not hesitate to contact me if you have any questions.

Best,

Rob



Robert W. Sparkes, III

Partner
K&L Gates LLP
One Congress Street, Suite 2900

Boston, MA 02114-2010

Phone: +1 (617) 951-9134

Cell: +1 (978) 337-4309
Fax: +1 (617) 261-3175
robert.sparkes@klgates.com
www.klgates.com

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| mail in error, please contact me at robert.sparkes@kgates.com.

From: [Sparkes III, Robert W.](#)
To: [REDACTED]
Subject: RE: Response of StonehamBank - A Co-operative Bank to Appeal and Request for Reconsideration of Mass Housing Home Improvement Loan Denial
Date: Wednesday, February 18, 2026 5:46:11 PM

Dear [REDACTED]:

Thank you for your response. StonehamBank – A Co-operative Bank (the “Bank”) stands by its position, as expressed in my letter dated February 12, 2026, and it will not reconsider the denial of your application for a loan under the Mass Housing Home Improvement Loan Program (“HILP”). The Bank offers HILP loans according to Mass Housing requirements, including the 100% CLTV requirement, and the Bank cannot unilaterally deviate from those requirements.

In your response, you ask that the Bank reconsider your loan application under the Mass Housing Home Modification Loan Program (“HMLP”). But your current appeal arises from the denial of an application under the HILP. Because you did not apply to the Bank for a HMLP loan, the Bank cannot have discriminated against you or refused a reasonable accommodation with respect to a Mass Housing HMLP loan. In addition, the Bank does not offer loans under the Mass Housing HMLP. Thus, the Bank cannot reconsider your HILP loan application under the HMLP.

For these reasons, the Bank denies your accusations of discrimination, and the Bank will not reconsider the denial of your application for a loan under the Mass Housing HILP.

Best regards,

Rob



Robert W. Sparkes, III
Partner
K&L Gates LLP
One Congress Street, Suite 2900
Boston, MA 02114-2010
Phone: +1 (617) 951-9134
Cell: +1 (978) 337-4309
Fax: +1 (617) 261-3175
robert.sparkes@klgates.com
www.klgates.com

From: [REDACTED]
Sent: Thursday, February 12, 2026 5:54 PM
To: Sparkes III, Robert W. <robert.sparkes@klgates.com>; Hanlon, Joseph Tyler <Tyler.Hanlon@stonehambank.com>; hocustomerservice@masshousing.com
Subject: Re: Response of StonehamBank - A Co-operative Bank to Appeal and Request for Reconsideration of Mass Housing Home Improvement Loan Denial

This Message Is From an Untrusted Sender

You have not previously corresponded with this sender.

Subject: Re: StonehamBank's Response to Appeal and Request for Reconsideration of Mass Housing Home Improvement Loan Denial

Dear Mr. Sparkes,

Thank you for your letter dated February 12, 2026, responding to my emails regarding the denial of my application for a MassHousing home improvement loan. I appreciate the detailed explanation provided, but I must respectfully dispute several of the claims outlined in your correspondence. As I will explain below, the MassHousing Home Modification Loan Program (HMLP)—which appears more aligned with my needs given its focus on accessibility modifications for individuals with disabilities—operates under guidelines, not regulations. These guidelines allow for flexibility, including policy changes to accommodate reasonable requests. My request for a waiver of the combined loan-to-value (CLTV) requirement constitutes such a reasonable accommodation under applicable laws, particularly Section 504 of the Rehabilitation Act.

First, to clarify the program in question: While your letter references the MassHousing Home Improvement Loan Program (HILP), my intent has been to pursue funding for home modifications related to my disability, which falls squarely under the HMLP. The HMLP is a state-funded program administered through agencies like the Community Economic Development Assistance Corporation (CEDAC) and the Massachusetts Rehabilitation Commission (MRC), designed specifically to help individuals with disabilities or those over 60 live independently. Unlike the HILP, the HMLP provides zero-interest, deferred-payment loans up to \$50,000 (or \$30,000 for manufactured homes) for accessibility improvements such as ramps, lifts, accessible bathrooms, and kitchens. Importantly, the HMLP guidelines do not impose a strict CLTV threshold as an eligibility requirement. Loans over \$2,500 are secured by a mortgage lien, but there is no explicit 100% CLTV limit mentioned in the program's guidelines. Subordinations are permitted, and loan-to-value calculations are only referenced in the context of subordination requests, not as a barrier to initial approval. This suggests inherent flexibility in the program to accommodate disability-related needs without the rigid collateral constraints applied in your denial.

The HMLP explicitly addresses reasonable accommodations in its guidelines (Section VI.A), requiring providers to assist applicants with disabilities through measures like alternative formats, in-person meetings, translation services, and referrals to advocacy organizations. This built-in flexibility underscores that the program is intended to adapt to individual circumstances, including unusual situations reviewed by a Loan Committee. Given that MassHousing receives federal financial assistance (as confirmed in its own policies, such as those related to Title VI compliance), Section 504 of the Rehabilitation Act applies. Under Section 504, recipients of federal funds must provide reasonable accommodations unless they would result in a fundamental alteration or undue burden. Waiving or adjusting a CLTV guideline—particularly one not explicitly required in the HMLP—is not a fundamental alteration to the program's nature, which is to promote accessibility and independence for people with disabilities. Nor does it impose an undue financial burden, as the program

already contemplates secured but flexible lending for high-need modifications, with repayment deferred until sale or transfer. Your assertion that the loan would be "immediately underwater" overlooks the program's risk-tolerant design for social benefit, and the modest \$50,000 amount relative to the property's value minimizes any practical risk of loss.

Regarding your analysis of other statutes:

- While I acknowledge the case law cited (e.g., Webster Bank v. Oakley and Gaona v. Town & Country Credit) holding that Section 3605 of the Fair Housing Act (FHA) does not explicitly require reasonable accommodations in lending, this does not preclude a disparate impact claim or the application of broader FHA principles to ensure equal access. Denying a disability-related modification loan based on a guideline that disproportionately affects those needing accessibility improvements could still violate the FHA's anti-discrimination provisions.
- Similarly, for Massachusetts General Laws Chapter 151B, § 4(3B), while it lacks an explicit reasonable accommodation mandate, state courts have interpreted anti-discrimination laws broadly to include accommodations where necessary to prevent disability-based exclusion from services.
- On causation under the Rehabilitation Act: The denial was not solely due to my disability, but the need for the accommodation arises directly from it. I am otherwise qualified for the program, as the initial residency waiver demonstrates flexibility was already extended. The CLTV issue is a policy barrier that can and should be waived to afford me equal opportunity.

In light of these points, I request that StonehamBank reconsider my application under the HMLP framework, which better suits disability-related modifications and lacks the CLTV restriction that led to the denial. If the Bank maintains that the HILP is the appropriate program, please provide documentation confirming that the 100% CLTV is a non-waivable regulation rather than a guideline. I am open to discussing alternative solutions, such as subordination agreements or additional security measures, to mitigate any perceived risk.

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Please do not hesitate to contact me if you have any questions.

Best,
Rob



Robert W. Sparkes, III
Partner
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One Congress Street, Suite 2900
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Phone: +1 (617) 951-9134
Cell: +1 (978) 337-4309
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NEMLEC POLICE FOUNDATION, INC.

"Supporting Excellence in Policing"

*Chairman Richard Raymond, CEO Armstrong Ambulance
Vice Chairman Chief David Scott (Ret.) Pepperell
Secretary Patrick Cook, Exe. Director of Public Affairs, MCC
Treasurer James Trombly, Delphi Technology Solutions, Inc.*



*Chief Eric Shears, Merrimac
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Chief Kevin Kennedy (Ret.) Lincoln
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Chief James McIntyre (Ret.) Stoneham
Chief Michael Begonis (Ret.) Wilmington
Chief Richard McLaughlin (Ret.) Belmont
Stephen Chaput, Omni Boston Hotel at the Seaport
John Guilfoyl, JGPR
David McCool, David F. McCool, Esquire*

May 27, 2025

Dawn C. Ferrari
Vice President, Human Resources & Talent Mgmt. Office
Stoneham Bank
80 Montvale Avenue
Stoneham, MA 02180

Dear Ms. Ferrari:

On behalf of The NEMLEC Police Foundation, Inc. I would like to extend our heartfelt gratitude to you and Stoneham Bank for your generous sponsorship of \$2,500. Your support plays a critical role in helping us advance our mission to provide critical training and equipment to NEMLEC agencies.

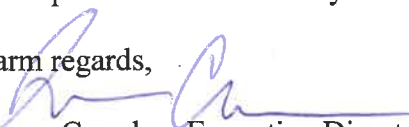
Thanks to your commitment, we are able to conduct several Criminal Investigation trainings as well as additional training for NEMLEC units such as STARS (School Threat Assessment Response), SWAT, K9 and the Motor Unit. Your contribution will also make it possible for our foundation to give back and support vital charities such as Cops For Kids With Cancer, The Salvation Army and several other police charities.

We truly value the partnership we have with Stoneham Bank, and your sponsorship not only enhances the success of our initiatives but also inspires others to join us in making a meaningful impact in our community.

We are excited to continue working together to create positive change and look forward to future opportunities for collaboration.

Once again, thank you for your generous support. We are grateful for your partnership, and we couldn't do this important work without you.

Warm regards,


Sharon Crowley, Executive Director
The NEMLEC Police Foundation, Inc.

Amesbury ~ Andover ~ Arlington ~ Ayer ~ Bedford ~ Belmont ~ Beverly ~ Billerica ~ Burlington ~ Carlisle ~ Chelmsford ~ Concord ~ Danvers ~ Dracut ~ Dunstable ~ Georgetown ~ Gloucester ~ Groton ~ Hamilton ~ Haverhill ~ Ipswich ~ Lawrence ~ Lexington ~ Lincoln ~ Littleton ~ Lowell ~ Lynnfield ~ Marblehead ~ Maynard ~ Medford ~ Melrose ~ Merrimac ~ Methuen ~ Middleton ~ Nahant ~ Natick ~ Newbury ~ Newburyport ~ North Andover ~ North Reading ~ Peabody ~ Pepperell ~ Reading ~ Rowley ~ Salem ~ Saugus ~ Somerville ~ Stoneham ~ Sudbury ~ Swampscott ~ Tewksbury ~ Townsend ~ Tyngsborough ~ Wakefield ~ Waltham ~ Watertown ~ Wenham ~ West Newbury ~ Westford ~ Weston ~ Wilmington ~ Winchester ~ Winthrop ~ Woburn ~ Middlesex County Sheriff ~ Essex County Sheriff

P.O. Box 458, Dracut, Massachusetts 01826

Telephone (978) 852-3589

Email: nemlecfoundation@yahoo.com Website: nemlecfoundation.org

Venmo: @NEMLECFoundation1



A portion of this year's
proceeds will go to



COPS FOR KIDS WITH CANCER™

Northeastern Law Enforcement Council
Police Foundation, Inc.

Email: nemlecfoundation@yahoo.com website: nemlecfoundation.org



NEMLEC
Police Foundation
Annual Golf Tournament
Sponsor Brochure

May 19, 2025
Four Oaks Country Club
Dracut, MA



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Director of Business Development
Blue Voice
(617)-594-7361
myles@bluevoice.io

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Just One Bank

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Boston Celtics
Worcester Red Sox
Four Oaks Country Club



Mystic Valley Elder Services

www.mves.org

info@mves.org

781-324-7705

November 13, 2025

Mr. Edward Doherty
Stoneham Bank
80 Montvale Avenue
Stoneham, MA 02180

*Dear Ed,
Thank you for
your continued support!
Jen*

Dear Mr. Edward Doherty,

This year, Mystic Valley Elder Services proudly celebrates 50 years of supporting older adults and people with disabilities across our region. Thanks to caring individuals like you, we have been able to provide essential services that help our neighbors live with independence and dignity in the comfort of their own homes.

As we reflect on this milestone, we are reminded that the need for our services is more urgent than ever. With more people aging in place, growing economic pressures, and increasing demand for support, your generosity is critical to ensuring that no one is left behind.

Thank you for your generous donation of \$150.00 and the in-kind supplies for our Emergency Closet. Your support is more than a gift. It is an act of kindness that makes a meaningful difference in the lives of older adults in Chelsea, Everett, Malden, Medford, Melrose, North Reading, Reading, Revere, Stoneham, Wakefield, and Winthrop. When someone needs a meal, a helping hand, or simply someone to check in about resources, your support allows us to be there.

Thank you for being part of our community and for helping us keep the promise we made fifty years ago. Together, we can ensure that people continue to age with dignity and comfort in the communities they love.

Sincerely,

Lisa M. Gurgone

Chief Executive Officer

P.S. Your generosity is helping us mark 50 years of service with impact and compassion. To see how your support is making a difference and to learn more about our anniversary events, please visit www.mves.org/mves50. While you are there, we invite you to sign up for our e-newsletter, *The Beacon*, for stories, updates, and ways to stay connected with our work.

Dear Ed - Thank you and your team for continued generosity and host of drives for our emergency closet! Wishing you a Happy Thanksgiving!

For your records, please be advised that Mystic Valley Elder Services is recognized by the IRS as a 501(c)(3) tax exempt (non-profit) agency. All contributions made to Mystic Valley Elder Services are tax deductible as a charitable contribution to the extent allowed by law. We acknowledge that no goods or services were received in consideration of your donation.

Jenny

NEMLEC POLICE FOUNDATION, INC.

"Supporting Excellence in Policing"

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Stephen Chaput, Omni Boston Hotel at the Seaport
John Guilfoil, JGPR
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Vice President, Human Resources & Talent Mgmt. Office
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80 Montvale Avenue
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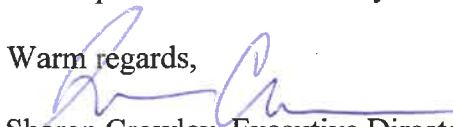
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We are excited to continue working together to create positive change and look forward to future opportunities for collaboration.

Once again, thank you for your generous support. We are grateful for your partnership, and we couldn't do this important work without you.

Warm regards,


Sharon Crowley, Executive Director
The NEMLEC Police Foundation, Inc.

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P.O. Box 458, Dracut, Massachusetts 01826

Telephone (978) 852-3589

Email: nemlecfoundation@yahoo.com Website: nemlecfoundation.org

Venmo: @NEMLECFoundation1



March 4, 2025

Edward F. Doherty Jr.
StonehamBank
80 Montvale Avenue
Stoneham, MA 02180

*Thank you for your
continued outstanding support!
Liz*

Dear Mr. Doherty:

Thank you for your sponsorship of \$20,000.00 to ***The Play That Goes Wrong*** - our **2025 Spring for Independence** fundraiser. Thank you for all you do supporting essential services for older adults and people with disabilities.

People like you are crucial in helping keep older adults and people with disabilities at home, healthy, independent and safe. Your generosity will help thousands of older adults in the 11 communities of Chelsea, Everett, Malden, Medford, Melrose, North Reading, Reading, Revere, Stoneham, Wakefield and Winthrop.

Thank you again for your generous support. If you have any questions about **how MVES can make the life of someone you know better**, please don't hesitate to call us at 781-324-7705.

Sincerely,

[Signature]
Lisa M. Gurgone
Chief Executive Officer

*Ed -
Thank you for
all!
Jenny*

For your records, please be advised that Mystic Valley Elder Services is recognized by the IRS as a 501(c)(3) tax-exempt (non-profit) agency. A donation made to Mystic Valley Elder Services is tax deductible as a charitable contribution to the extent allowed by law. We acknowledge that no goods or services were received in consideration for your donation.

Annual Report

2025



50th Anniversary Edition

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Dear Friends,

As we celebrate our 50th anniversary, all of us at Mystic Valley Elder Services, Inc. (MVES) are proud of the progress we've made — not just over the past year, but over the past fifty. This milestone anniversary has allowed us to look back on five decades of dedication and reflect on our vision for the future.

Over the past 50 years, Americans have continued to redefine their expectations for aging and living independently. We're proud that MVES has been able to respond and adapt by recognizing each person's aging journey and building age-friendly communities. This proactive approach has been a hallmark of MVES.

When we were founded in 1975, MVES had just a handful of staff and focused almost exclusively on Home Care. Our team blossomed to 50, then 175, and now to more than 300 to address the needs of our communities with new services and programs. During our first 25 years, we introduced Protective Services to address complaints of neglect and abuse and added the SHINE (Serving the Health Insurance Needs of Everyone) Program to demystify Medicare and other healthcare benefits. We also expanded our volunteer services, such as implementing our Money Management Program to help our population manage their personal finances.

In the new millennium, we established a behavioral health program, added wellness classes that promote healthy aging and improved access to technology, training and support. We implemented award-winning modernizations to caregiver support and helped innovate care coordination as one of the first agencies to launch a Senior Care Options (SCO) program. We also increased our bilingual offerings, established new partnerships with key community-based partners, and added tailored programming for vulnerable populations.

The programs we have introduced over the years have become part of our core services. Preserving them remains as important as ever, underscored by our Nutrition Department. This program has grown exponentially from an informal food supplement in our early days into a comprehensive service. MVES now provides nearly 800,000 meals per year, supplying essential nutrition and reducing isolation. By offering medically tailored meals and Meals on Wheels for individuals who are homebound, we bridge a critical gap in Greater Boston's food security network. We also offer cultural meals, extending our reach within the diverse communities of our footprint. Government funding cuts of nearly \$200,000 threaten this program today. The loss comes just as older adults and people with disabilities are struggling with inflation. Our leadership is committed to safeguarding this service, which is critical to the well-being of nearly 3,000 of our neighbors. To support our mission, please [click here](#).

Our fundamental goal — helping people to live independently regardless of age or ability — endures after 50 years. Today, we've expanded our definition of independence and raised our expectations for living with dignity. As we celebrate our Golden Anniversary, Mystic Valley Elder Services strives not just to support older adults and people with disabilities, but to also empower them. We look forward to our next 50 years working with our team, our partners, our supporters, and our communities as we strive to ensure individuals and families can continue to turn to our organization for the essential services and supports they need to age well.



LISA M. GURGONE
Chief Executive Officer



BRIAN SNELL, ESQ.
Board President



Founded in 1975,

Mystic Valley Elder Services is a non-profit agency that provides essential home and community-based care and resources to more than 20,000 older adults, people with disabilities, and caregivers annually who live in 11 communities north of Boston and beyond. Services include coordination of home care support, transportation, Meals on Wheels, and information and advice.

Our Mission

Mystic Valley Elder Services' mission is to support the right of older adults and people with disabilities to live independently and with dignity in a setting of their own choice, by providing information, advice, and access to quality resources and services.



Our Core Values

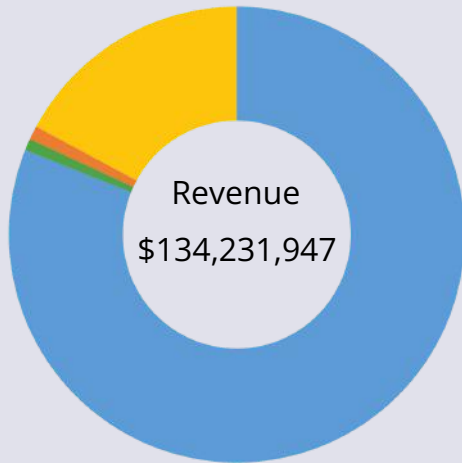
- Empowering people by providing quality choices
- Offering professional, compassionate care
- Encouraging excellence and innovation
- Recruiting, supporting, and retaining the best staff and volunteers
- Embracing all voices
- Fostering collaborations with consumers, professionals, and organizations
- Expecting individual responsibility within a team environment

We are grateful for the continued support of the communities we serve:

Chelsea
Everett
Malden
Medford
Melrose
North Reading
Reading
Revere
Stoneham
Wakefield
Winthrop



FY25 Financials

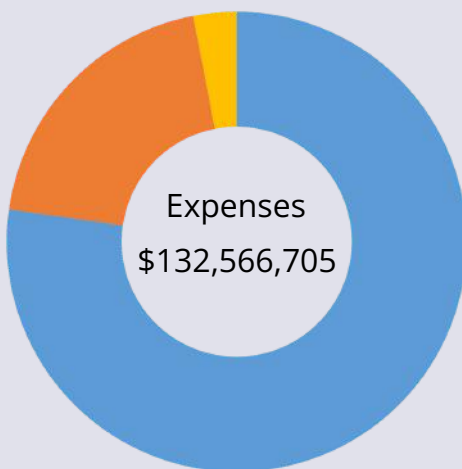


State and Federal Funding
\$108,973,945

Consumer Cost Sharing
\$1,092,333

Contributions and Grants
\$1,125,530

Other Income / Investment Income
\$23,040,139



Client Services
\$102,407,111

Staff Salary & Benefits
\$26,131,589

Other Expenses
\$4,028,005

MVES is funded in whole or in part by contracts with the Executive Office of Aging & Independence under the direction of the Governor and the Legislature.



Members of our FY25 Board are shown at MVES events.

FY25 BOARD OF DIRECTORS & ADVISORY COUNCIL

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 Pamela L. Kelly, *Vice President*
 Saritin Rizzuto, *Treasurer*
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 James E. Oosterman
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 Charles W. Randall*
 Edward Rocha
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**In Memoriam*

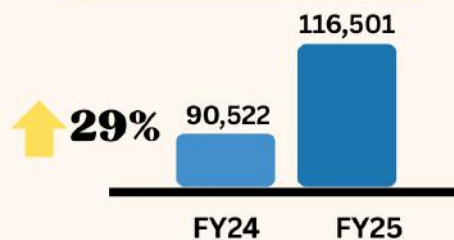
MVES operates on a fiscal year schedule. FY25 ran from July 1, 2024, through June 30, 2025.

MVES Data Highlights

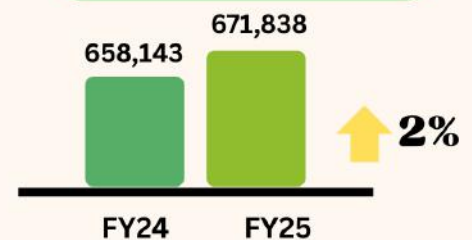
Serving Up Growth

Nutrition Program Highlights

Congregate Meals

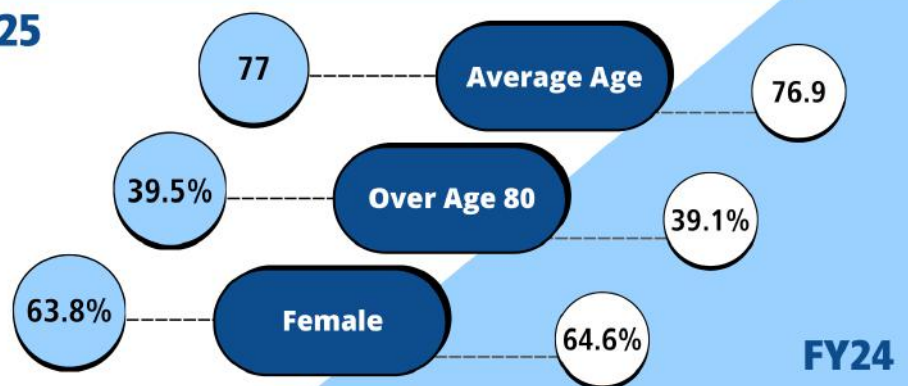


Home-Delivered Meals



Home Care & Integrated Care Consumers

FY25



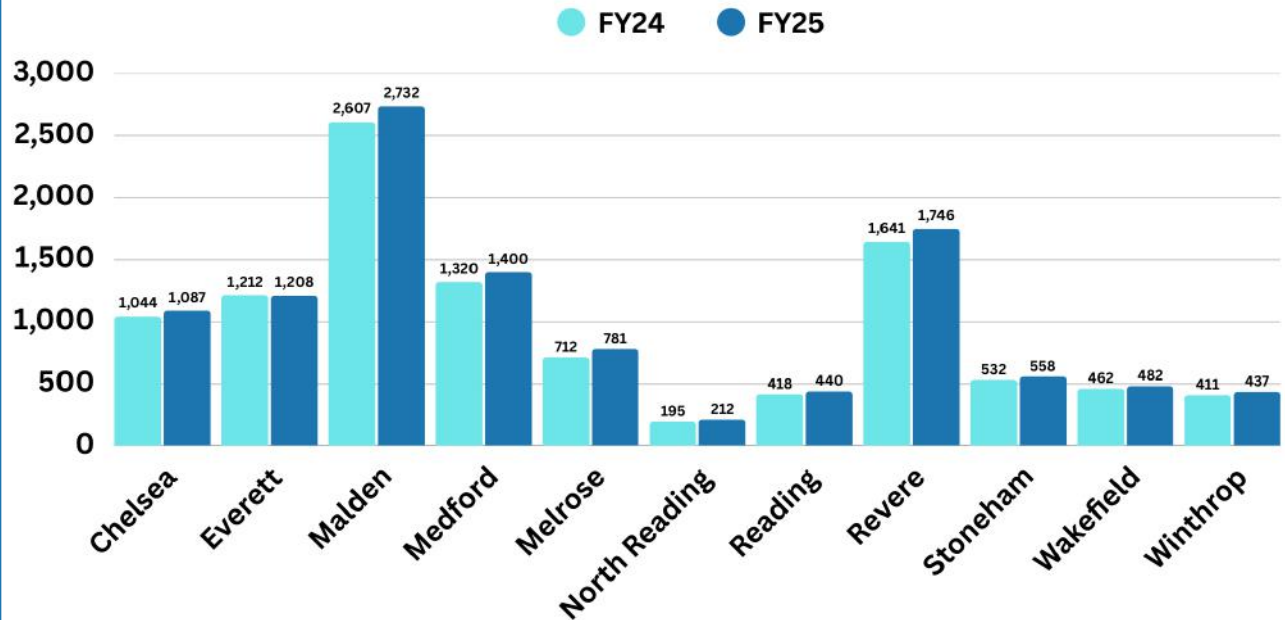
FY25 Average Monthly Enrollment

Home Care: 4,566
Integrated Care: 4,789

Increase: 5%
Increase: + 6.3%

"My Case Manager has been great! He has introduced me to so many helpful resources. I am grateful to him and MVES. Thank you!"

CONSUMERS BY COMMUNITY



NUMBERS AT A GLANCE

Service & Program Highlights

		FY25	FY24
	Protective Services	Intakes	2,197
			2,041
	Information & Referral	Completed Investigations	1,033
			987
	Wellness Nurse Initiative	Number of calls, emails and online referrals	6,806
			6,826
	Wellness Nurse Initiative	1:1 sessions	1,057
			943
	Wellness Nurse Initiative	Presentation attendees	1,080
			513

"I am grateful for all of the meals. I am 93 years old — what would I do without them?"

Home Care Hours

Over 2 Million Service Hours Provided

Increase of over 10% from FY24



“The staff have been an excellent resource for me in caring for my husband with Alzheimer’s and other medical conditions. They are knowledgeable, kind and very understanding of the illness’ impact on individuals, couples and families.”

Milestones

MVES in the Media

Click to read our news of note from FY25.

More People Will Need Memory Care Soon. Is MA Ready?
GBH

A Few Bright Spots: Sandwich-Generation Life is Tough, but MA Offers a Few Bright Spots
Boston Magazine

Mystic Valley Elder Services Celebrates 50 Years of Service
Melrose Messenger

Cummings Announces Recipients of its \$30M Grants
MassNonprofit News

MA Curtails Lifeline Helping Elders Remain Independent
Boston Globe

Aging Services is Essential in the State of MA
The Provider

Tiny High-Tech Wearable Aims to Prolong Time Older Adults Live Safely at Home
Boston Globe

MVES Caregiver Red Carpet
Malden Advocate



Top 100 Women-Led Businesses



Mystic Valley Elder Services is honored to be named one of the Top 100 Women-Led Businesses in Massachusetts for 2025. Our team has always been inspired by the women who guide our team and our Board of Directors, led by our CEO Lisa Gurgone. We're proud to have their leadership recognized by The Women's Edge and Boston Globe Magazine, and to be named No. 39 on this list of outstanding businesses and nonprofits from around the Commonwealth. Click to view highlights from the Globe Magazine's coverage.

USAging Award



MVES Caregiver Support was nationally recognized this year with the Aging Achievement Award. One of USAging's highest honors for members, we received the award for establishing programs that support family caregivers and their loved ones on-site in the community. This includes our innovation of the classic Memory Café, where we partner with Ironstone Farm to provide equine therapy and a chance for caregivers to build a network of support. Watch the video for more on this unique and moving program.

Program Spotlight

Behavioral Health



Mystic Valley Elder Services (MVES) secured a grant from the Commonwealth in response to the unique behavioral health challenges of our aging population. The need is great: Our team currently works with 204 individuals and receives up to fourteen new referrals every month. From January to June 2025, our partners at North Suffolk Community Services and Riverside Community Care provided 800 hours of one-to-one counseling.

Our team participates in monthly meetings with behavioral health colleagues from local agencies and nonprofits, aimed at mitigating high-risk cases in our gateway cities. We convened a Behavioral Health Summit in April with a group of professionals working in this space throughout Greater Boston. Our Clinical Care Team led the dialogue on coordinating care, preventing gaps in service and addressing internal and external stigma.

Caregiver Support



In the second year of our two-year grant from the Commonwealth, MVES enrolled 205 new caregivers and provided 138 stipends for caregiver respite. We partnered with The Community Family to acquire a Tovertafel (pictured at left). This interactive game table promotes social, physical and cognitive engagement in people with dementia. Our team also spoke at a bilingual Grandparents Group in Chelsea, sharing how MVES supports custodial grandparents.

MVES Caregiver Support continues to host in-person and virtual support groups and Memory Cafés where people with memory loss and their caregivers enjoy an activity or performance in a welcoming environment. Every November, our efforts culminate with National Family Caregivers Month. This fiscal year, we hosted a Caregiver Red Carpet, gathering civic and community leaders to honor the efforts of caregivers, featuring Lisa Gresci of 7News as our MC.

Tech Literacy



Our Technology Access Program (TAP) continues developing partnerships throughout our 11 communities, including Greater Boston Chinese Golden Age Center, SDM Foundation, Malden Public Library and local housing authorities. This year, TAP extended our reach among groups that historically lack digital access or need specialized support:

- Presenting bilingual classes in Spanish and Mandarin/Cantonese, targeting cities where English is spoken as a second language.
- Partnering with the Massachusetts Association for the Blind and Visually Impaired to offer support and training with assistive technology.
- Assisting veterans with changes to the U.S. Department of Veteran Affairs sign-in process, ensuring veterans don't lose online access to their VA health and benefits information.

Community Support

Mystic Valley is so thankful to our many supporters – people who give their time and their generosity. Examples include people who volunteer in our money management program to assist people with bill paying tasks; people who send funding to support our Independence Fund; and people who donate new sheets and towels to our Emergency Closet.

There are so many ways that people give to Mystic Valley Elder Services over the course of a year. Thank you for caring about your family, friends, neighbors, and people in your community who need a little help, or sometimes a lot, to hold on to their independence at home.

DONATE



MYSTIC VALLEY ELDER SERVICES ANNIVERSARY LEGACY50 SUMMIT

Be Part of Our 50th Anniversary Milestone
Reserve Your Tickets & Sponsorships Today!



Celebrate 50 Years of Impact With Us

Join us for our Legacy50 Summit event on **June 4, 2026** featuring:

- Keynote address
- Luncheon
- Book signing
- Expo Fair

[Click to purchase tickets
or a sponsorship!](#)

MVES Legacy50 Summit

June 4, 2026 | 11:00 AM - 3:00 PM

Joyce Cummings Center
On the Campus of Tufts University
177 College Ave, Medford, MA



Keynote Speaker
Ashton Applewhite

Author of *This Chair Rocks: A Manifesto Against Ageism* and TED mainstage speaker. She is a leading voice in the anti-ageism movement.

Nominate a Community All-Star

MVES will be honoring those who go above and beyond to make a difference in the lives of older adults and people with disabilities. Please consider nominating someone for the MVES Community All-Star Awards. A winner from each of the 11 communities we serve — Chelsea, Everett, Malden, Medford, Melrose, North Reading, Reading, Revere, Stoneham, Wakefield, and Winthrop — will be honored at our Legacy50 Summit. Click to learn more and submit a nomination.



MYSTIC VALLEY
ELDER SERVICES

• SINCE 1975 •

📞 781-324-7705

🌐 www.mves.org

✉ info@mves.org

🏠 300 Commercial Street,
Suite 19 Malden, MA
02148

Independence & Dignity

Supporting the right of older adults and people
with disabilities to live independently with dignity
in a setting of their choice.

From: [*Info*](#)
To: [Iovanni, Sharon](#); [Fitzgerald, Katie](#)
Subject: FW: Thank You to Our Flower Basket Sponsors!
Date: Tuesday, July 8, 2025 4:52:45 PM

Good Evening-

We received the following email

Bobby Farr

Senior Customer Contact Center Specialist

O: 781.481.5908

bobby.farr@stonehambank.com



80 Montvale Ave. • Stoneham MA 02180
888.402.2265 • stonehambank.com

Optimum Pledge: Up to 10% of our profits go to worthwhile causes within our community.



From: Megan Day, Stoneham Chamber of Commerce <megan@stonehamchamber.org>
Sent: Tuesday, July 8, 2025 4:49 PM
To: *Info* <info@stonehambank.com>
Subject: Thank You to Our Flower Basket Sponsors!

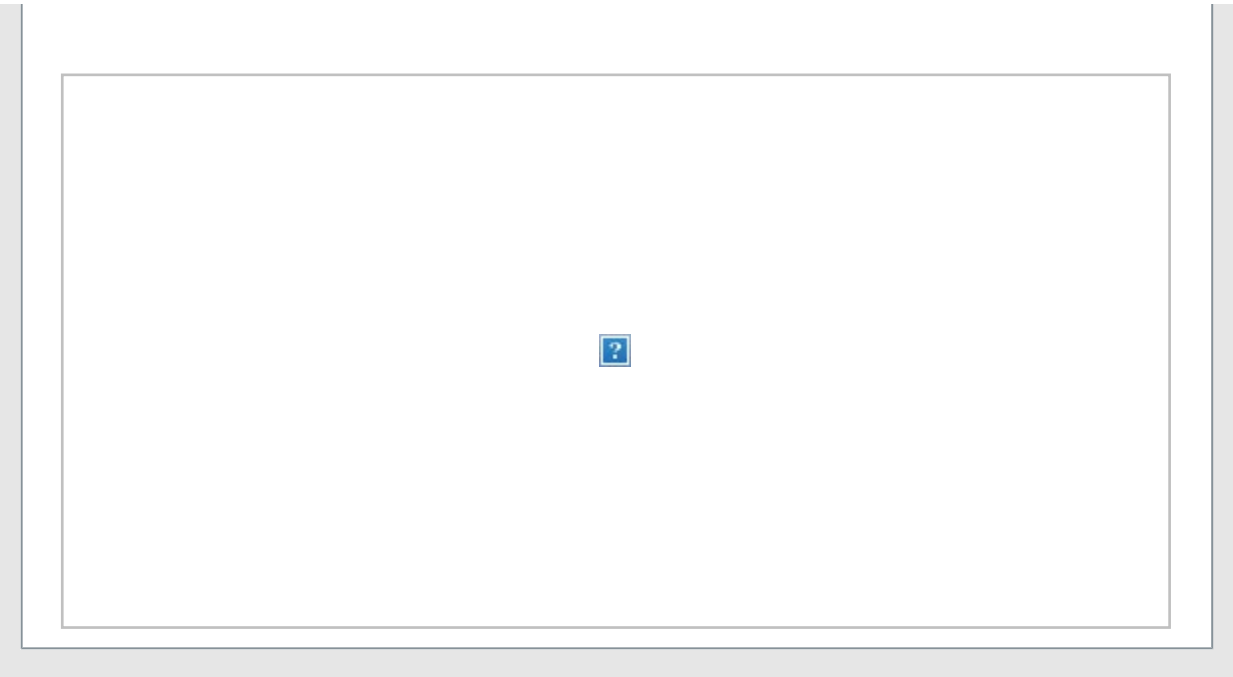
Caution: This is an external email sent from outside StonehamBank. Please take care when clicking links or opening attachments. When in doubt, contact your IT Department





The Stoneham Chamber extends its gratitude to the Stoneham Department of Public Works, along with our generous business and resident sponsors, for bringing our inaugural flower basket program to life. We are excited to see our downtown in bloom and the collective dedication from our partners to enhance the charm and vibrancy of our town. Interested in becoming a sponsor? We still have five baskets available! Learn more [here](#).

Thank you to our flower basket sponsors!



Stoneham Chamber of Commerce | 335 Main Street Suite 202 | Stoneham, MA 02180 US

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Constant Contact		
		

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Furnishing Homes. Changing Lives.

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Reading, MA 01867
781.944.9797
FAX 781.944.7697
www.missionofdeeds.org
EIN 22-3252651

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1925-2011
Founder & First President

David McIsaac
Executive Director

Sarah Kelley
Director of Development

Sharon L. Petersen
Director of Partnerships

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

April 8, 2025

StonehamBank
Attn: Mary Celli, Vice President
80 Montvale Avenue
Stoneham, MA 02180

Dear Mary and StonehamBank Team,

At Mission of Deeds, we are dedicated to helping low-income people forced to choose between rent and other necessities by providing, free of charge, the essentials which make a home livable, functional, and stable.

Thank you for participating in the Buy-a-bed campaign! Helping those in need is a team effort and you are a vital team member.

You make outcomes like the one below possible. We are seeing unprecedented demand for our service and we solely rely on the community to help us achieve our mission.

"I couldn't be any happier. My home has never looked this wonderful. I am 60 years old and I can honestly tell you that this is the very first time that I can say that I love living in this home and it's all thanks to you. When you are barely living above the poverty level and you are gifted like I was, there aren't many words to express my gratitude."

Thank you for helping us assist as many households in need as possible.

Sincerely,

David McIsaac
Executive Director

Mission of Deeds is a 501(c)(3) non-profit organization ID# 22-3252651

*Thank you for the wonderful support!
And thank you for hosting for the
photo. we are grateful for the
generosity.*

- David McIsaac



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Attn: Mary Celli, Vice President
80 Montvale Avenue
Stoneham, MA 02180

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David McIsaac
Executive Director

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- David McIsaac



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Steve Burton
Carolyn B. Hollis
Anne Lucas
Edward G. Roche
Michael Sandford

March 31, 2025

Katie Fitzgerald
StonehamBank
80 Montvale Ave.
Stoneham, MA 02180

Dear Ms. Fitzgerald

On behalf of Mission of Deeds, I want to thank you and StonehamBank's Donation Committee for your generous support of our Beds Program. We will use this funding to purchase beds that we will give to struggling families and individuals free of charge.

In 1993, Mission of Deeds began furnishing homes for families and individuals moving out of homelessness and into permanent housing or already living in affordable housing with barely enough income to pay for rent and food. Today, with the help of dedicated volunteers, generous donations from the community, and the support of organizations such as StonehamBank, we continue to provide essential items—purchased beds, donated gently used furniture, kitchen supplies, and household goods—without charge. Together, we are making a meaningful difference in our community.

Again, thank you for your generosity. We are honored to work in partnership with StonehamBank.

Sincerely,

Sharon L. Petersen
Director of Partnerships

May 13, 2025

Ms. Sharon Iovanni
Stoneham Bank
80 Montvale Ave
Stoneham, MA 02180-2893

Dear Ms. Iovanni,

On behalf of our dedicated team of physicians, staff, and leaders, thank you for your participation in the 2025 MelroseWakefield Hospital Golf Invitational. We are immensely grateful for your generous sponsorship of \$5,000.00 and for your dedication to our hospital and those we serve.

Our mission has always been to provide the highest quality of care in the community, and your unwavering support helps us achieve that goal. Every day, I have the great privilege of witnessing our dedicated clinicians perform lifesaving procedures, provide compassionate care, and make a profound difference in our patients' lives. I have also been fortunate to witness the development and implementation of exciting initiatives that have dramatically increased our capacity to carry out complex procedures in areas such as cardiology, breast health, orthopedics, and general surgery.

Thanks to your support, we can improve our care quality, expand service accessibility, and build programs that benefit patients and families for generations to come. Friends like you help ensure that MelroseWakefield Hospital and Lawrence Memorial Hospital of Medford are continuously improving to meet our community's evolving healthcare needs.

On behalf of all those we serve, thank you.

Sincerely,



William Wyman
Interim President
MelroseWakefield Hospital

Your gift was received on 4/24/2025. The amount of your gift net of any goods and services received is \$2,000.00. Please consult your tax advisor with questions regarding the deductibility of this sponsorship.





Thank
You

Sharon and Buck,

Please accept our deepest gratitude for your generous support and commitment to the Michael J. Mulrenan Memorial Scholarship.

Your contribution to the MJM Golf Tournament - whether through sponsorship, donation, or in-kind support, played an essential role in the success of this year's tournament.

Thanks to your generosity, we can continue to honor Michael's legacy in a truly special way. With love and gratitude,

The Michael J. Mulrenan Memorial Scholarship Committee

January 19, 2026

Stoneham Charitable Foundation
80 Montvale Ave
Stoneham, MA 02180-2893

Dear Katie Fitzgerald,

On behalf of Incompass Human Services, I extend my heartfelt gratitude for your generous sponsorship of \$250.00, contributed on November 3, 2025. Your donation was a vital part of our annual Holiday Party, a special end-of-year event that celebrates the individuals with intellectual and developmental disabilities and acquired brain injuries who we serve.

Your support not only honors our founding families' commitment but also propels us into the future. It is contributions like yours that enable us to continue to innovate and enhance the services we provide, ensuring that over 700 Care Champions can offer personalized, valued support to both the individuals and caregivers who rely on our programs and services.

Incompass Human Services is a 501(c)(3) organization, and your contribution is fully tax-deductible as no goods or services were provided in exchange for your generosity. Please keep this letter as your receipt for tax purposes.

Your commitment to our cause is deeply appreciated and has a profound impact on the lives of those we serve throughout Greater Lowell and Greater Lawrence. Thank you for standing with us as we continue making a difference and we look forward to continuing our work with your valued support.

Sincerely,



Jean M. Phelps
CEO

incompasshs.org

4 Omni Way
Chelmsford, MA
01824

978-349-3000



The Arc.
an affiliated chapter of The Arc



Founding Affiliate

**WE ARE DOING MORE WITH
YOUR SUPPORT!**

Thank You!





The MMTrant Foundation
19 Arnold Road
Stoneham, MA. 02180-3032



Greetings!

Thank you for your recent generous donation to The MMTrant Foundation's nursing charity event! Your kindness helps us provide more scholarship opportunities, recognition and support to deserving nursing students & professionals serving our local community!

People like you make a difference in the lives for many health care heroes! We are blessed to have you as a donor and know that you care about nurses as much as we do! We hope you will continue to be a part of our journey!

Best Regards,

Emily McCarthy
Emily McCarthy
02180-283399

Samantha Kelly
Samantha Kelly
Vice-President

To:

Stoneham Bank Mgmt.
80 Montvale Avenue
Stoneham, MA. 02180

www.mmtrantfoundation.org
@mmtrantfoundation

Registered 501(c)(3): 86-1451798

From: [Rossignol, Robert](#)
To: [Fitzgerald, Katie](#)
Subject: FW: Thank you!!
Date: Friday, March 14, 2025 5:11:41 PM
Attachments: [image723723.png](#)
[image788101.png](#)
[image387319.png](#)
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[image272792.png](#)
[image519506.png](#)
[image064400.png](#)
[image817564.png](#)
[image386782.png](#)
[image001.png](#)

Do you want to put this with the other letters for 2025?

Bob Rossignol

Vice President

Residential Lending Manager

CRA Officer

O:781.481.5791

NMLS #1635562

robert.rossignol@stonehambank.com



80 Montvale Avenue • Stoneham MA 02180
888.402.2265 • stonehambank.com



Optimum Pledge: Up to 10% of our profits go to worthwhile causes within our community.



Before printing, think about the environment

From: Molly Abrahamson <Mabrahamson@housingfamilies.org>
Sent: Friday, March 14, 2025 4:53 PM
To: Rossignol, Robert <robert.rossignol@stonehambank.com>
Subject: Thank you!!

Caution: This is an external email sent from outside StonehamBank. Please take care when clicking links or opening attachments. When in doubt, contact your IT Department

Hi Bob!

We just received the generous gift of \$750 from the bank in recognition of you and your

colleagues Anna and Michael's volunteer service! Thank you so much for choosing us for the gift. Would you be opposed to sharing Anna and Michael's contact info so I can thank them as well?

Thank you so much again and Happy Friday!
Molly



919 Eastern Avenue
Malden, MA 02148

P: 781-322-9119 x132



To make a donation, please visit us at HousingFamilies.org/donate

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housingfamilies.org | 781.322.9119

For more information about Housing Families,
email communications@housingfamilies.org.

**HOUSING
FAMILIES**



Thank
You

WITH GRATITUDE,
HOUSING FAMILIES



Dear Bob,

Thank you so much for your very generous 2025 Bent's Sponsorship!

We truly appreciate your unwavering support and partnership of Housing Families!

Warmly,
Jennie Kierns

Friends of Billerica Council on Aging Inc.

April 21, 2025

Edward Doherty, CEO
StonehamBank
80 Montvale Ave
Stoneham, MA 02180

Dear Mr. Doherty:

On behalf of The Friends of the Billerica Council on Aging (FBCOA) we want to express our heartfelt appreciation for your generous donation that paid for the dinner served at our Black-tie Bingo that was held on March 28, 2025.

Your commitment to us is invaluable and helps us fulfill our mission to provide financial assistance for programs, services and activities for the senior citizens to better their lives on behalf of the Billerica Council on Aging. Our Black-tie Bingo was a great success!

Again, we sincerely thank you for your generosity, as well as your support in other fundraising. Your support means the world to us!

We hope you and your wife enjoyed the evening! So happy you won!

With sincere appreciation from the FBCOA.

Mary D. Camilleri

Mary Camilleri, President
The Friends of the Billerica Council on Aging



From: [Rossignol, Robert](#)
To: [Fitzgerald, Katie](#)
Subject: FW: Gift Basket For Golf Tournament
Date: Tuesday, July 8, 2025 12:27:39 PM
Attachments: [image001.png](#)
[Outlook-cid_image0.png](#)
[Outlook-cid_image0.png](#)
[Outlook-cid_image0.png](#)
[Outlook-cid_image0.png](#)
[Outlook-zs0jevwp.png](#)

Bob Rossignol

Vice President

Residential Lending Manager

CRA Officer

O:781.481.5791

NMLS #1635562

robert.rossignol@stonehambank.com

-

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Hi Bob,

Thank you so very much for this creative way to support HFHGL!! This will certainly amplify our ability to fundraise at the Golf Tournament!!

You can stop by our office this week Tuesday - Friday between 10-4pm. Typically, in that time frame someone is guaranteed to be there! Or we can send someone over to Stoneham bank to pick it up.

Thank you again for this generous support! We are so looking forward to your participation as we kick off our North Reading build!

Cheers,
Sheilagh

P.S. Exciting sponsorship opportunities are available: Golf Tournament (July 14), and Gala (Fall 2025)! Learn more [here](#) and let me know if you have any questions!

Sheilagh Carlisle

Executive Director

Habitat for Humanity of Greater Lowell

68 Tadmuck Rd, Unit 1, Westford MA 01886

Office: (978) 692-0927 Cell: (617) 515-4779

lowellhabitat.org



30+ Years of turning houses into homes!



Habitat for Humanity®
of Greater Lowell

From: Rossignol, Robert <robert.rossignol@stonehambank.com>

Sent: Monday, July 7, 2025 10:03 AM

To: Sheilagh Carlisle <sheilagh@lowellhabitat.org>

Subject: Gift Basket For Golf Tournament

Good Morning Sheilagh,

I have a gift basket for your upcoming golf tournament ready to go. It includes a pair of Red Sox tickets, hat, golf balls and various other items.

How can we get this to you?

Thanks,

Bob

Bob Rossignol

Vice President

Residential Lending Manager

CRA Officer

O:781.481.5791

NMLS #1635562

robert.rossignol@stonehambank.com



🌲 Before printing, think about the environment 🌲

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EVERGREEN COMMUNITY SERVICES

37 Broadway, Suite 4, Arlington, MA 02474
P: 781-322-3072 F: 781-322-2947

Dr. Robert F. Littleton, Jr., Ed.D.
Founder, President

Dr. Cliff R. Cabral, DHA, LMHC
Chief Executive Officer

Maureen P. Reynolds, M.A., LMHC
*Program Director,
Evergreen Community Services*

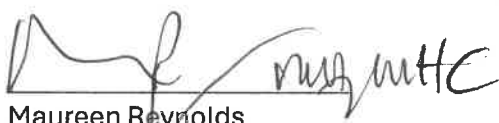
January 22, 2026

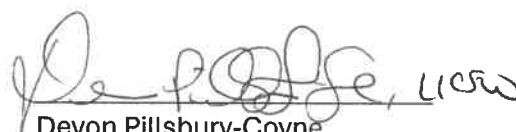
Katie Fitzgerald
Stoneham Bank
80 Montvale Avenue
Stoneham, MA 02180

Dear Katie:

All of us at Evergreen Community Services wish to express our sincere thanks and appreciation for your generous donation of \$100 that your organization made to our agency. Your generosity and kindness helped to brighten the holiday season for many needy families and children in our local community. Your charitable donation helped to make the 2025 Evergreen Holiday Party special for all our families. Again, we cannot thank you enough for your help in making this holiday season brighter for the children and families we serve. Thank you for your support in our efforts on behalf of the families in the Suffolk and Middlesex Counties.

Sincerely,


Maureen Reynolds
Program Director


Devon Pillsbury-Coyne
Placement Specialist



ENGLISHATLARGE

May 26, 2025

StonehamBank
80 Montvale Avenue
Stoneham, MA 02180

Dear Katie,

Thank you very much for your gracious donation to the English at Large 2025 auction. The two tickets to the Red Sox game vs the Orioles was a very generous gift that supported our fundraising efforts.

We very much appreciate your help in furthering our programs. These gifts are essential to our success in helping recent arrivals to the United States integrate more smoothly into our communities.

English At Large is a community-based nonprofit that helps adult immigrants gain greater understanding of the English language and U.S. culture through personalized instructional programs designed to support their highest aspirations. Our free, high quality instructional programs are offered in 24 communities in Greater Boston, giving local immigrants the skills they need to achieve their life goals.

This donation supported important, life-changing services that help local immigrants build the skills they need to join in their communities, provide for their families, and realize their American Dream. This donation to English At Large promoted your business as a caring member of our community, one that our supporters want to support!

Thank you for your support. Our tax ID number is 04-3050593.

Best regards,

Karen Sandman
Board Member
Email: karenesandman@yahoo.com
Phone: 781-583-8466

800 West Cummings Park, Suite 5550
Woburn, MA 01801
www.englishatlarge.org



Ditson School Association
39 Cook Street, Billerica, Massachusetts 01821 -
ditsonschoolassociation@gmail.com

June 28, 2025

Stoneham Bank
493 Boston Rd, Billerica, MA 01821

Dear 2025 Ditson School Association Sponsor,

Thank you for your donation of a \$250 monetary donation.

The Ditson School Association is a Massachusetts-based non-profit corporation recognized under section 501(c)(3) of the IRS tax code (tax id #04-3828095.) The DSA is an active group of parent volunteers whose goal is to make this year, and every year, the best for our kids. We do this by organizing social events for the school community, like our new Welcome Back to School Slush Party, our Trunk or Treat, the Holiday Fair, Bingo and others, and in-school events for our students, like the Book Fair and Field Day. We also arrange for and run Staff Appreciation Week, and financially support field trips and classroom supplies. None of this is possible without our annual fundraising efforts, the largest of which is our Spring Fun Run, and supportive business sponsors like you.

We are so grateful for your support of our school community. On behalf of all the students, thank you again!

Sincerely,

The Ditson School Association Executive Board

Jenna Yerardi, President
Christina and Steve Santosuosso, Co-Vice Presidents
Robin Tagliaferro, Secretary
Melissa King, Treasurer

ditsonschoolassociation@gmail.com

Follow us on Facebook: facebook.com/DitsonDSA

Visit us on LinkTree: linktr.ee/ditsonschoolassociation



CONNOR'S KINDNESS PROJECT



THANK YOU!

Thank you so much for sponsoring our recent Cornhole Tournament, we truly appreciate your support in helping make the event a success! Your generosity plays a key role in furthering our mission at Connor's Kindness Project. If you're interested in getting even more involved, we'd love to invite you to explore volunteer opportunities with us.

Your involvement would make a big impact!

CONTACT US TO...

- DISCUSS YOUR INTEREST
- SCHEDULE A TIME TO STOP BY
- LEARN MORE ABOUT OUR AVAILABLE OPPURTUNITIES
- START VOLUNTEERING
- MAKE AN IMPACT!





We just want to say
"Thank-you" for your
generous gift card donation
to support our Cornhole
Fundraiser and Kindness Kit
Program. Thank-you
team CKP



Stoneham Bank,

Thank you so much for your
generous sponsorship of our
cornhole event. We appreciate
your support, and look forward to
seeing everyone on May 8th.
Sincerely, Connor



Katie,

Thank you for making Stonchum
Bank a sponsor of our Cornhole
event. We truly can't thank
you enough for your support.
We appreciate everything!

Sincerely,
Cammie



City Kids, Inc.
500 Lincoln Street 2nd Floor
Allston, MA 02134

P: 617-751-5119
F: 617-751-5123
E: citykids@cityrealtyboston.com

January 23, 2026

Stoneham Bank
80 Montvale Avenue
Stoneham, MA 02180

To: Stoneham Bank,

City Kids, Inc. appreciates your generous donation of **\$500** which will help us to spread our reach even further in 2026. We are excited to do even more, and we appreciate your continued support!

No goods or services were provided to you by City Kids, Inc. in return for your contribution.

City Kids, Inc. is a 501(c)(3) non-profit organization, making your donation tax deductible. You will find our tax ID number at the bottom of this letter.

Thank you again for your donation and community support.

Warm regards,

Stephen Whalen
President of City Kids, Inc.
500 Lincoln Street, 2nd Floor
Allston, MA 02134
Tax ID: 46-1225374



Community Service Network, Inc.
136 Elm Street, Second Floor, Stoneham, MA 02180-3426
Phone: (781) 438-9254 Fax: (781) 438-6037

Bryna Davis
Executive Director
brynadavis@csninc.org
(781) 438-9254

StonehamBank
Attention: Bob Rossignol;
Vice President, Residential Lending Manager, and CRA Officer
80 Montvale Avenue
Stoneham, MA 02180

CC: Ms. Ellen Collins
14 Skippers Drive
Harwich, MA 02645

March 6, 2025

Dear Bob and StonehamBank,

On behalf of Community Service Network, Inc. I would like to thank you for your generous donation of \$250.00 you made in honor of Ellen Collins in recognition of her volunteer work. StonehamBank's donation will assist CSN in our work on our mission to help low and moderate income clients access the knowledge, skills and services that promote independence and self-sufficiency which in turn assists keeping our clients housed whenever possible. I look forward to our continued working together.

Thank you.

Sincerely,

Bryna Davis
Executive Director
Certified Housing Counselor
Certified Reverse Mortgage Counselor

Thank you Bob 😊



Community Service Network, Inc.
136 Elm Street, Second Floor, Stoneham, MA 02180-3426
Phone: (781) 438-9254 Fax: (781) 438-6730

Donation Receipt

Community Service Network, Inc. received a donation in the amount of

\$250.00 on March 6, 2025

from:

Name: StonehamBank in recognition of Ellen Collins

Street Address: 80 Montvale Avenue, Stoneham, MA 02180

CSN Tax ID Number for your records is **222 621 963**

Community Service Network, Inc. and our clients sincerely thank you for your generous donation.

From: [Iovanni, Sharon](#)
To: [Stagerald, Katie](#)
Subject: FW: Here's Y: Holidays 2025 Edition
Date: Monday, December 22, 2025 12:27:07 PM

Thought you might want this for CRA purposes.
Merry Christmas,
Sharon

Sharon Iovanni Public Relations Specialist | Office: 781.481.5736



From: John Feudo, Executive Director <development@ymcaboston.org>
Sent: Friday, December 19, 2025 2:51 PM
To: Iovanni, Sharon <Sharon.Iovanni@stonehambank.com>
Subject: Here's Y: Holidays 2025 Edition

Caution: This is an external email sent from outside StonehamBank. Please take care when clicking links or opening attachments. When in doubt, contact your IT Department



Burbank YMCA

Holidays 2025

From the Executive Director

Dear Sharon,

What an incredible year we’ve had! Your generosity to the Burbank YMCA supports everything from financial assistance for local families in need to vital social connection for our seniors and teens.

Here are some of the ways we impacted our community together in 2025:

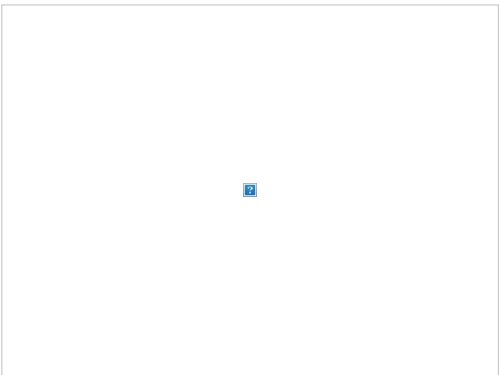
- Served **1,397 children** in our summer day camps
- Helped **75 adults** with a wide range of physical and neurological challenges find friendship and fitness in SPLASH, our adaptive water exercise program
- Fulfilled **415 Giving Tree tags** to provide holiday gifts for local families
- Awarded **\$160,000** in Y scholarships and state aid to our camp families
- Offered over **4,000 group exercise classes** for people of all ages that contributed to a healthier, more connected community

Thank you for investing in your community, standing strong for your neighbors, and providing care, dignity, and connection to thousands this year.

Wishing you a wonderful holiday season,



Y Service Club Celebrates 100 Years!

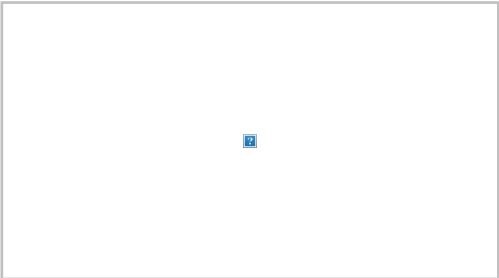


*Pictured left to right: Burbank YMCA Executive Director **John Feudo**, Y Service Club Wakefield Reading Boston President **David Workman**, Y's Men International Area President **Joseph***

*Kanjamala and International Secretary General **José Varghese**, and YMCA of Greater Boston President and CEO **David Shapiro**.*

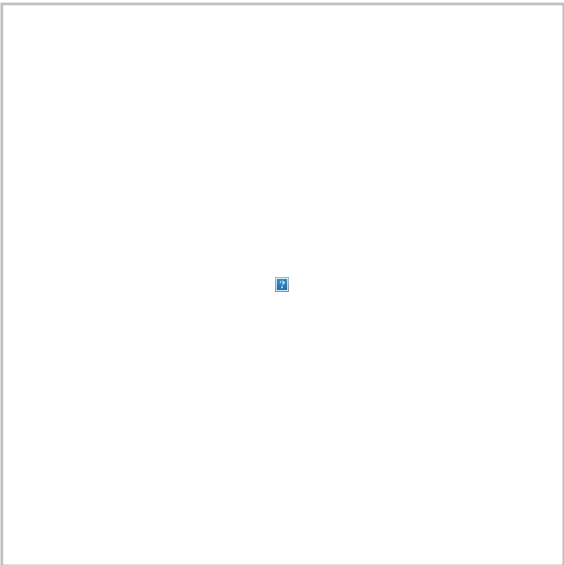
In recognition of the **Y Service Club Wakefield Reading Boston's 100 years of dedicated service**, a plaque of appreciation was presented to Club President David Workman by Y's Men International and the YMCA of Greater Boston.

Congratulations and thank you for an incredible century of service and generosity to our Y and our community!

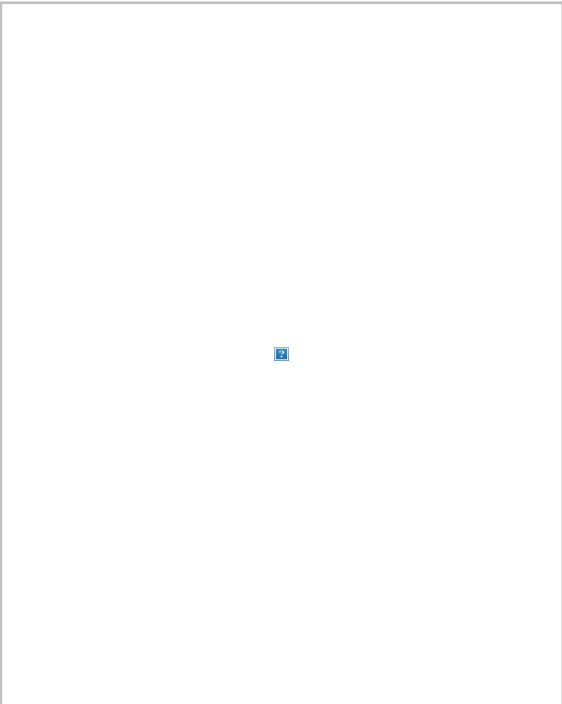


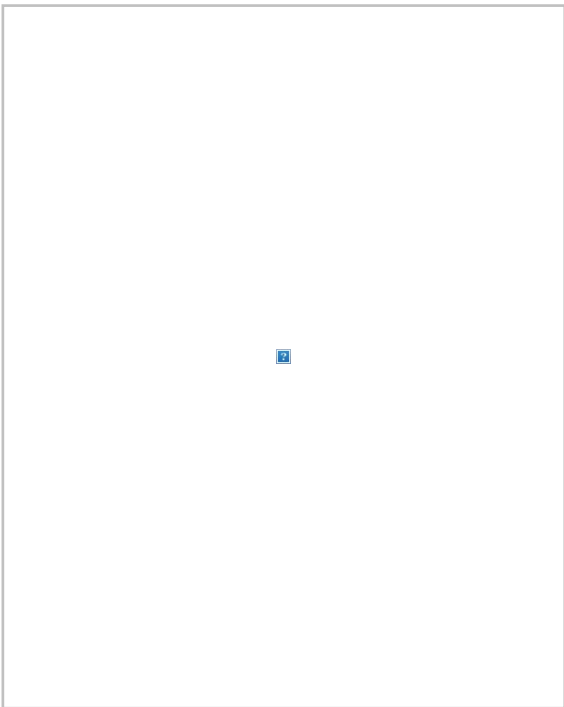
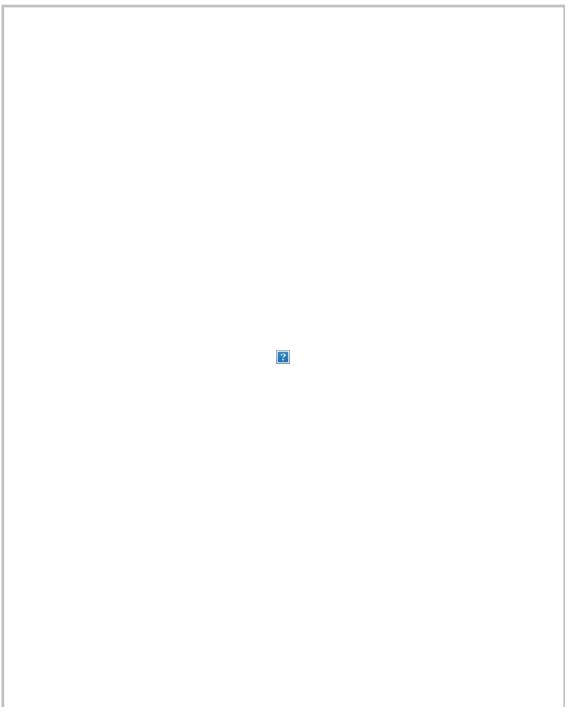
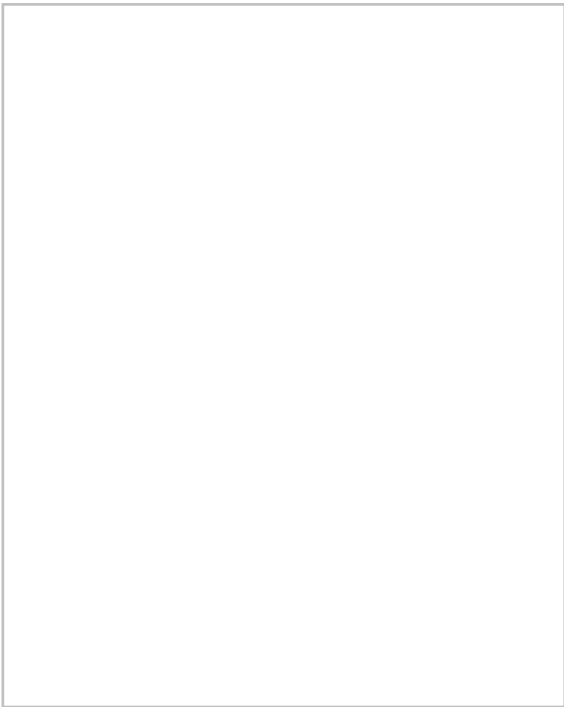
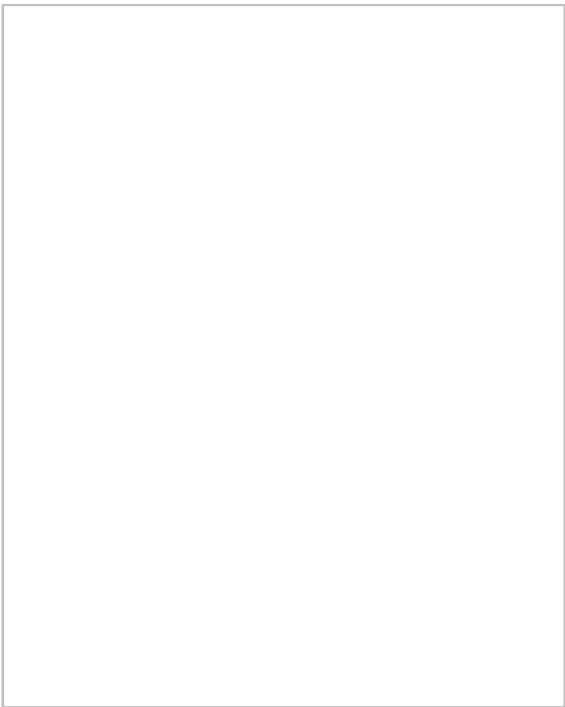
*The Club has sold close to **700 Christmas trees** this year to benefit the Burbank Y. This marks the **68th year** of this beloved and generous tradition!*

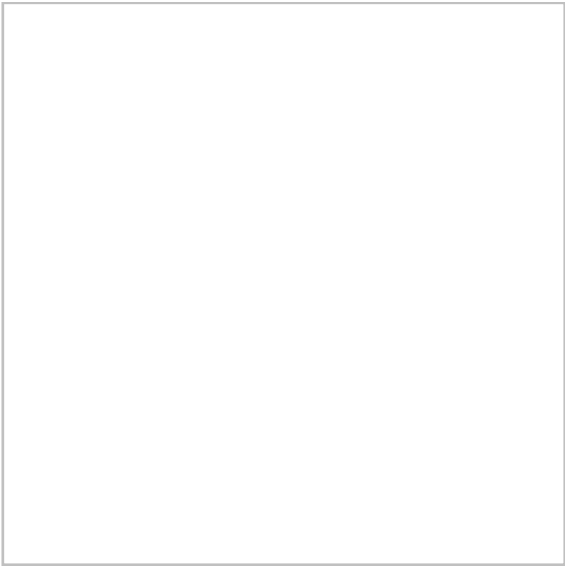
Nearly \$30,000 Raised for Our Breast Cancer Survivorship Program



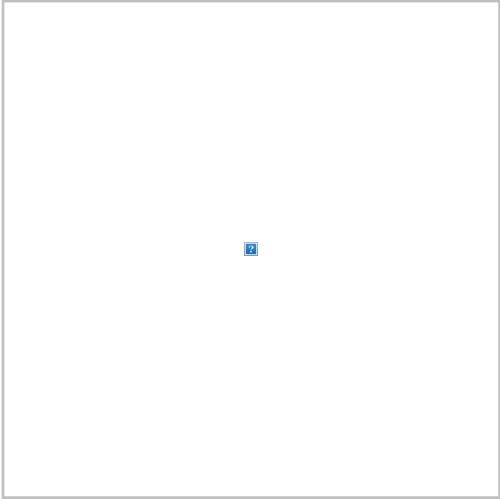
We continue to do great things together for others at the Burbank YMCA! We had over 200 participants in the **12th Annual Laurel Kluge Ribbon Run 5K**, raising more than \$28,000. The proceeds will support our **PINK program**, a free program for breast cancer survivors that promotes physical well-being and social connectedness.







Burbank Y Afterschool Educator Honored with the Trusted Adult Award



Elle Carter, Group Educator at the Batchelder School, has been honored with the Trusted Adult Award by the North Reading Youth Services Committee and Community Impact Team!

Nominated by students and families, this award reflects the deep trust and connection Elle builds with the youth she serves. Elle's commitment to youth development shines through in all she does.

She currently leads at the **Batchelder Afterschool Program**, was the Waterfront Director at Camp Wakanda in 2024, and stepped into her new role this past summer as **Assistant Director at Camp Adventure**.

Burbank YMCA [Learn](#)

36 Arthur B. Lord Drive
Reading, MA 01867

(P) (781) 944-9622 [Give](#)



[Double Your Donation!](#)

	Constant Contact	
		

Links contained in this email have been replaced by ZixProtect Link Protection. If you click on a link in the email above, the link will be analyzed for known threats. If a known threat is found, you will not be able to proceed to the destination. If suspicious content is detected, you will see a warning.



Preventing homelessness. Improving lives. One room at a time.

January 13, 2026

Greg Dantona
Stoneham Charitable Foundation
80 Montvale Avenue
Stoneham, MA 02180-3511

Dear Greg,

Our 40th Anniversary Gala was a huge success, raising over \$1.2 million in support of our mission! We could not have done it without you.

Thank you for your generous sponsorship:

Stoneham Charitable Foundation
\$10,000.00
7/21/2025

In our 40th year of preventing homelessness through deeply affordable housing and support, Caritas remains committed to providing a dignified, affordable place to live for those with few options. We continue to pursue opportunities to expand housing and supportive services to help to meet the need in Greater Boston.

Your financial support makes it possible. Thank you for choosing Caritas to make a difference in your community.

With deep gratitude,


Frank Connell
Executive Director

Thank you for your
incredible generosity
towards Caritas residents!
You make the community
stronger!
-Frank

Caritas Communities is a nonprofit 501(c)(3) tax-exempt organization, EIN#042875899. This letter confirms your donation and serves as a receipt for tax purposes. The fair market value of the goods or services received was \$150 per ticket used. This amount is not deductible as a charitable contribution. Questions? Email kwhite@caritascommunities.org.



Bread of Life

Food for the body...Nurture for the soul

54 Eastern Avenue, Malden, MA 02148 • 781-397-0404 • info@breadoflifemalden.org

October 2, 2025

Greg D'Antona
CRA Officer
Stoneham Charitable Foundation/ StonehamBank
80 Montvale Ave
Stoneham, MA 02180-2893

Dear Mr. D'Antona,

Thank you for your generous support!

Thank you for your donation of \$250.00 on September 24, 2025, for the Bowling Tournament Fundraiser. Your gift helps us stop food insecurity right here at home:

A woman who several years back was unemployed and receiving SNAP benefits told us "I have been completely on my feet now for years! I keep my SNAP card as a reminder of where I've been and how far I've come." She said she remembers and is so grateful that Bread of Life helped her when she needed it with food and support and kindness.

In 2024, Bread of Life continued to serve high numbers of people in need, providing food for 157,000 people, 76,000 households, through our Malden Food Mart, Everett Mobile Market, grocery delivery to seniors, motel meals outreach, congregate meal and Everett school backpack program.

Your support enables us to distribute the equivalent of 1 million meals per year to low-wage working families, unemployed people, homeless families, disabled individuals and senior citizens.

Thank you for partnering with us to eliminate hunger and help families transition to self-reliance. We look forward to partnering with you in the future.

Sincerely,

Gabriella Snyder Stelmack
Executive Director



Bread of Life

Food for the body...Nurture for the soul

54 Eastern Avenue, Malden, MA 02148 • 781-397-0404 • info@breadoflifemalden.org

March 12, 2025

Bob Rossignol
Residential Lending Manager/CRA Officer
Stoneham Charitable Foundation/ StonehamBank
80 Montvale Ave
Stoneham, MA 02180-2893

Dear Bob,

Thank you for your donation of \$250.00 on February 25, 2025, in recognition of Eric Bergstrom. Your gift helps us stop food insecurity right here at home:

A woman who several years back was unemployed and receiving SNAP benefits told us "I have been completely on my feet now for years! I keep my SNAP card as a reminder of where I've been and how far I've come." She said she remembers and is so grateful that Bread of Life helped her when she needed it with food and support and kindness.

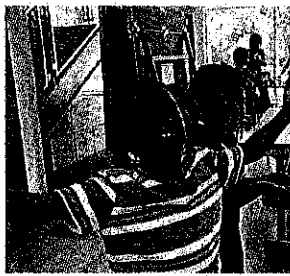
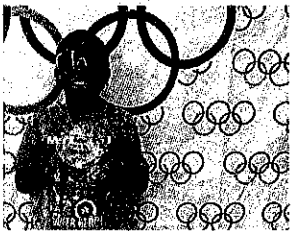
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Your support enables us to distribute the equivalent of 1 million meals per year to low-wage working families, unemployed people, homeless families, disabled individuals and senior citizens.

Thank you for partnering with us to eliminate hunger and help families transition to self-reliance. We look forward to partnering with you in the future.

Sincerely,

Gabriella Snyder Stelmack
Executive Director



Dear Mr. Sawicki

I hope you are having a great Summer camp
like I am! My favorite things to do at
summer camp are swim lessons and Olympic

Thank you for all you do to support our
club. PS. I know Molly

Alissa



JAMES L. MCKEOWN
BOYS & GIRLS CLUB
OF WOBURN

We're having the best summer ever! Your generosity
provides opportunity to Club kids all year round.

THANK YOU!

We are so grateful for Stoneham Bank's
support, which has provided many smiles
this summer!

Julie Gage
Executive Director



Thank you for helping make these achievements possible. Your support creates opportunities, builds confidence, and helps inspire youth to find their greatness. We are grateful to have you as part of our Club community.

Kimberly Johnson

Kimberly Johnson
Director of Development & Communications



JAMES L. McKEOWN
BOYS & GIRLS CLUB
OF WOBURN

ANNUAL REPORT 2025



INSPIRING YOUTH TO FIND THEIR
GREATNESS



REFLECTION FROM LEADERSHIP

This was a memorable year for the James L. McKeown Boys & Girls Club of Woburn—one marked by growth, celebration, and deepened impact. Thanks to the generosity of our community, we met fundraising goals to earn the \$60,000 match from Northern Bank to help us expand programs and reach even more young people. With support from Northern Bank, we opened a new food pantry and continued to advance opportunities that promote academic success, leadership development, and well-being.

Building on the excitement of our 60th anniversary, we celebrated exceptional achievements. We honored our Youth of the Year, Megan Sheehy, who went on to become the 2025 Massachusetts Youth of the Year, a powerful reflection of our mission to inspire youth to find their greatness. Megan's accomplishment stands as a powerful reminder of the strength, resilience, and limitless promise of our young people. We also recognized our Executive Director, Julie Gage, recipient of the Northeast Blue Spirit Award for her extraordinary leadership and unwavering commitment to our Club.

To our donors, partners, staff, volunteers, Board members, and—above all—our incredible Club kids: thank you for your unwavering support. Together, we are shaping a brighter future for every young person in our community!

Katie Gatcomb

PRESIDENT, BOARD OF DIRECTORS

ABOUT THE CLUB



The James L. McKeown Boys & Girls Club of Woburn is a safe, welcoming place where youth build confidence, character, and a sense of belonging. Guided by professional leadership and strong relationships, we inspire young people to discover their strengths, take ownership of their growth, and find their greatness—every day, in every program.

1,840 HOURS OPEN



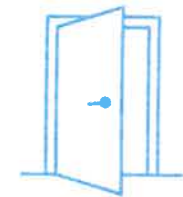
1,110 YOUTH & TEENS SERVED



6 LOCATIONS AROUND WOBURN



260 YOUTH ENGAGED DAILY



OUR VALUES:

- Create Strong, Healthy Relationships
- Provide a Positive, Safe & Fun Environment
- Build Youth Ownership & Leadership
- Offer Unlimited Opportunities to Learn & Be Great

LIFE & WORKFORCE READINESS



In 2025, the Club ...

- coached 30 teens to receive their *ServSafe Certification* qualifying them for employment in foodservice and hospitality.
- supported members in building workforce readiness, with 79% of teens reporting that they feel prepared to find a job.
- hosted four workshops focused on career exploration and college readiness for middle and high school members.
- celebrated the opening of a renovated Digital Communities Tech Center funded by *American Tower*; expanding opportunities for career and workforce programs.



HEALTHY LIFESTYLES

In 2025, the Club ...

- engaged 448 members in Social-Emotional Learning activities and curricula.
- served 15,181 snacks and 9,451 meals to youth and teens.
- provided youth and teens with over 1,000 hours of fitness and physical activity programming.



- engaged 103 middle school members in volleyball and basketball leagues in partnership with the Massachusetts State Police.

ACADEMIC SUCCESS

In 2025, the Club ...

- supported 8 seniors through graduation and welcomed them into our alumni community.
- celebrated a milestone moment as 13 pre-K students graduated from LEAP Childcare.



- provided homework support to 695 members.
- partnered with Education Comes First to support members with over 500 hours of reading and 380 hours of math skill practice.
- awarded \$7,525 in academic scholarships to teens.
- trained 460 youth and teens in safe digital citizenship.

GOOD CHARACTER & LEADERSHIP

In 2025, the Club ...



- celebrated the Intrepid Keystone Club as they hosted a *Rise Against Hunger* event and packaged 10,000 meals to fight global food insecurity.
- engaged 75 youth in year-long service learning programs.
- empowered Club members to make a difference in their community, resulting in 751 hours of youth volunteering.
- instilled good character and leadership skills in young people, with 95% of Club members reporting that they believe they can make a positive difference in their community.



2025 PFC JOSEPH L. DREW YOUTH OF THE YEAR

The PFC Joseph L. Drew Youth of the Year Award is the Club's highest honor, recognizing a member who exemplifies leadership, character, and a commitment to making a positive impact.

The Club is proud to recognize Megan Sheehy as our 2025 PFC Joseph L. Drew Youth of the Year. A Club member for ten years before graduating in June 2025, Megan credits the McKeown Boys & Girls Club as a place where she found belonging, built confidence, and discovered her voice. Through leadership programs, service, and meaningful relationships, her time at the Club helped shape the person she is today. Megan went on to be named the 2025 Massachusetts Youth of the Year, serving as the voice for all Club kids across the Commonwealth!

Today, Megan continues to live out these lessons as a student at Boston College and a volunteer with 4Boston, carrying the spirit of the Club into her next chapter.



"The Club has always encouraged me to take pride in who I am and never stop trying to be the best version of myself. The Club means growth and positive progress to me—without it, I have no idea who I'd be."

— Megan



INVESTING IN THE FUTURE.

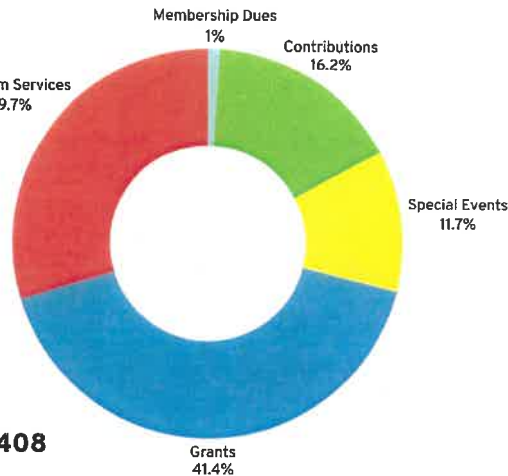
FINANCIAL REPORT

FOR THE YEAR ENDING JUNE 30, 2025.

REVENUE

Fundraising	
Contributions	\$426,682
Special Events	\$307,869
Grants	\$1,094,698
Program Services	\$785,651
Membership Dues	\$25,279
Non-Program Revenue	
Rental & Other	\$55,229

Total Operating Revenue \$2,695,408

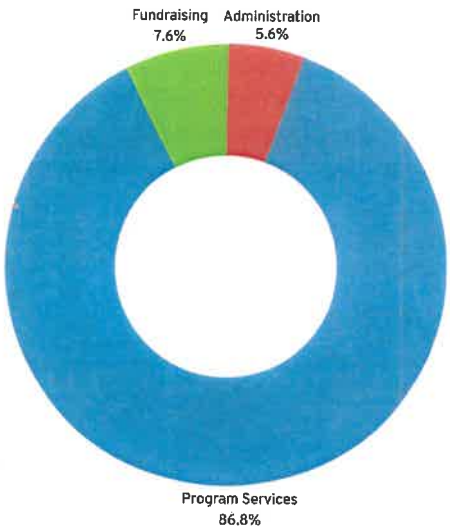


EXPENSES

Program Services	\$2,313,025
Academic Success	
Healthy Lifestyles	
Good Character & Citizenship	
Life & Workforce Readiness	
Fundraising	\$202,976
Administration	\$147,919

Total Operating Revenue \$2,663,920

Net Operating Income \$31,488



Pot of Gold Raffle - March

Twelve weeks of excitement brought our community together through weekly \$1,000 drawings, leading up to a high-energy final drawing for the \$20,000 grand prize at Lord Hobo Brewing Company.



Connolly's Kick in for Kids Road Race & Health Walk - May

Nearly 500 runners and walkers of all ages gathered for this annual community tradition. From start to finish, the day was filled with energy, teamwork, and fun—bringing families, friends, and supporters together in support of our youth.



Senior Night - May

The Club gathered to celebrate eight graduating seniors during our annual Senior Night – an evening filled with memories, gratitude, and pride. Families joined Club staff in reflecting on each senior's journey, honoring their growth and accomplishments. The night concluded with the presentation of \$7,525 in scholarship awards, supporting these students as they move forward into their next chapter.



Scholarships Awarded:

Charles T. Morgan Memorial Scholarship
 Patrolman John Maguire Memorial Scholarship
 CPL Charles McMahon Jr. Memorial Scholarship
 James L. McKeown Memorial Scholarship
 Timothy Padulsky Memorial Scholarship
 The Sev 4 Scholarship



Denis L. Maher Golf Tournament - August

The 43rd Annual Denis L. Maher Golf Tournament continued a longstanding tradition of generosity and camaraderie. Year after year, this event brings supporters together for a meaningful day on the course in support of the Club's mission.



Trunk-or-Treat - October

Our Trunk-or-Treat event was an unforgettable night of community spirit and Halloween fun! It was a fun, festive night at the Club, thanks to everyone who decorated trunks, handed out candy, and came out to celebrate dressed in costume.



Season of Giving Campaign - December

Our year-end Season of Giving campaign closed the year on a high note, surpassing its \$100,000 goal and raising \$124,987 thanks to the generosity of our donors and community partners. Every gift helped create opportunities, stability, and a sense of belonging for the youth we serve.

THANK YOU

Because of you, the Club is a place where young people feel safe, supported, and inspired to be their best selves. Your generosity fuels programs, builds relationships, and creates opportunities that help youth grow with confidence and purpose.

Thank you for believing in our mission and for standing alongside the young people we serve.



THANK YOU TO OUR DEDICATED BOARD OF DIRECTORS.

OFFICERS

Katie Gatcomb
President

Cheryl DeLorenzo
Treasurer

Marshall White
Vice President

Miguel Santiago
Asst. Treasurer

Sue Ellen Holland
Secretary

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Sheila McElhiney

Drew Crawford

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Matthew Donaghey

David Musto

Joanne Fishlin

Patrice O'Keeffe

James Haggerty 3rd

Colleen Sheehy

Edward Johnson

Dirk J. Slagmolen

Jeremy Long

Kristen Slagmolen

Daniel Martell

James L. McKeown Boys & Girls Club of Woburn
Charles Gardner Lane, Woburn MA 01801
781-935-3777 www.bgcwoburn.org

April 28, 2025

StonehamBank
Mr. Darren Sawicki
80 Montvale Avenue
Stoneham, MA 02180

Dear Mr. ^{Darren}Sawicki,

Thank you for your recent \$5,000.00 contribution to the James L. McKeown Boys & Girls Club of Woburn. We are humbled to have you join our team as a Leader Level corporate sponsor in 2025. Your generosity in supporting our important work of providing out-of-school time programming to kids and teens means so much to us. We are grateful for your support of our mission to inspire youth to find their greatness.

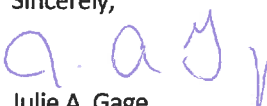
Each day, at six locations in Woburn, Club kids walk through doors to learn new skills, make new friends, and, most importantly, spend their free time in a healthy, safe environment. Here are some recent highlights of our impact:

- In 2024, the Club provided **1,146 youth and teens** with a safe place to learn and grow, get help with homework, and engage in impactful activities. The current average daily participation in our programs is **332 members!**
- Supporting youth and teens' academic endeavors and encouraging them to become lifelong learners continues to be a priority at all Club programs. In 2024, **59% of members received homework assistance** from our caring staff and volunteers.
- Students at the Club's After the Bell 21st Century Learning Centers demonstrated a **9% and 12% improvement in self-regulation and communication**, respectively. This data is collected using pre- and post-surveys that both Club staff & school-day teachers complete.
- Encouraging members to lead healthy, active lifestyles and make positive choices is a key component of Club programming. From swim teams and basketball leagues to SMART girls and cooking classes, youth and teens are encouraged to take good care of their physical and mental health. In 2024, **95% of members engaged in physical fitness activities**, and **25% successfully completed our social-emotional curriculum**.

These achievements would not be possible without generous donors, supporters, and partners like you. Your donation ensures that all young people, especially those who need us most, can access opportunities at the McKeown Boys & Girls Club. Your generosity directly impacts the academic success and physical and social-emotional well-being of Club members.

We know there are many worthwhile causes & charitable organizations in our community, and we are grateful that you have chosen to align with our mission. THANK YOU again for your kindness!

Sincerely,


Julie A. Gage
Executive Director
j.gage@bgcwoburn.org

*We are grateful for
your partnership!*

TAX ID: 04-2301953

Please note that no goods or services were provided in exchange for this contribution.

www.bgcwoburn.org

James L. McKeown Boys & Girls Club of Woburn A. Charles Gardner Lane Woburn, MA 01801 T. 781.935.3777



**JAMES L. McKEOWN
BOYS & GIRLS CLUB
OF WOBURN**

Officers

Katie Galtcomb
President

Marshall White
Vice President

Sue Ellen Holland
Secretary

Cheryl DeLorenzo
Treasurer

Miguel Santiago
Asst. Treasurer

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Alex DiZio
Matthew Donaghey*
Michael Donaghey*
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Edward Johnson*
Jeremy Long
Daniel Martell
Sheila McElhiney
Brian Moynihan
Gregory Murphy
David Musto
Patrice O'Keeffe
Michael Rice
Chuck Rollins
Colleen Sheehy
Dirk J. Slagmolen
Kristen Slagmolen

Executive Director

Julie A. Gage

* = Past President



BOYS & GIRLS CLUB
OF METRO NORTH

Board of Directors:

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Paul Brodeur
John Citrano
Jeff Coccoluto
Karen Guillaume
Chief Matt Grafton
Lisa Gresci
Jeff Johnson
Mirela Jonuz
William Kidder
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Meghan Kelly
Michael LaBerge
Meredith Lambroff-Brown
Kevin Marquis
Megan Menasale
Laurie O'Brien
Jared Regan
Dawn Schaefer
Christopher Senna
Leighanne Taylor
Amanda Young

Executive:
John Shagoury

Main Address:
15 Dale Court,
Stoneham, MA 02180

TAX ID: 23-7025777

May 9, 2025

Stoneham Bank-Ed Doherty
80 Montvale Ave.
Stoneham, MA 02180

Dear Stoneham Bank and Ed Doherty,

Thank you for your donation of \$20,000.00 to our Boys & Girls Clubs.

Your donation is an investment in our young people that furthers our mission: to enable all young people, especially those who need us most, to reach their full potential as productive, caring, responsible citizens.

And our mission is about to get much bigger ...

Currently, our Clubs serve over 500 children a day and last year served nearly 8,000 youth. We operate 2 clubhouses, 5 licensed afterschool programs, a teen center, and an outdoor pool. We have increased Science, Technology, Engineering, Art, and Mathematics (STEAM) classes from teaching children how to 3D print to learning financial literacy. We hired mental health caseworkers from youth development professionals to licensed clinicians who will work one on one with our most vulnerable young people. We are pioneering dynamic new programming in music, mental health, social work, and workforce development. We are reinforcing our community's social safety net by assisting in wrap around services for the entire family whether it is assistance with holiday gifts, food, or emergency financial assistance. Finally, this year we intend to expand into three new communities: Saugus, Melrose, & Malden.

These accomplishments have not gone unnoticed. In just the past eight years we have received the Bridgestone Tires Driving Great Futures Award for program quality and increased attendance at our Clubs, the Catalyst for Change Club Advocacy Champion Award for advocacy of youth issues in the state and region, the Massachusetts Creator Award for Civic Engagement, the Silver Lining Award through the New England Employee Benefits Council for our efforts during the pandemic, and our Board of Directors received the League of Eagles award by the Boys & Girls Clubs of America for their level of involvement. Most recently, our Clubs received an award for e-gaming by the Boys & Girls Clubs of America Yankee Chapters.

We know you could have donated to many worthwhile causes, but the fact that you invested in our young people to further our mission is humbling. We promise to be good stewards of that investment and continue to serve those after us.

Thank you and respectfully,



John Shagoury
CEO



15 Dale Court
Stoneham, MA 02180

FIRST-CLASS



US POSTAGE IMIPITNEY BOWES



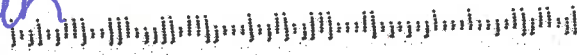
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\$ 000.61⁰

NOV 24 2025

StonehamBank,
To our dearest friends.
Thank you for your
dedication and
commitment to making
the community a better
place.
Happy Thanksgiving
Andrea + Megan

StonehamBank
80 Montvale Ave
Stoneham, MA
02180





BOYS & GIRLS CLUB
OF METRO NORTH

12/31/2025

Board of Directors:

Paul Brodeur
John Citrano
Jeff Cocoluto
Jeff Johnson
William Kidder
Mark Kini
Meghan Kelly
Michael LaBerge
Meredith Lambroff-Brown
Craig MacKenzie
Kevin Marquis
Laurie O'Brien
Jared Regan
Dawn Schaefer
Christian Senna
Amanda Young

Emeritus Board:

Cameron Bain

CEO:

John Shagoury

Main Address:

15 Dale Court,
Stoneham, MA 02180

TAX ID: 23-7025777

StonehamBank
Mr. Edward F. Doherty, Jr.
80 Montvale Avenue
Stoneham, MA 02180

Dear Mr. Doherty,

On behalf of the children, staff, and Board of Directors at the Boys & Girls Club of Metro North (BGCMN) and INspire Cafe, we thank you for your generous gift of \$20,000.

Founded over 50 years ago, the Boys & Girls Club of Metro North, rebranded from Boys & Girls Club of Stoneham & Wakefield, serves an average of 500 children every day across the communities of Stoneham, Wakefield, Melrose, Malden, and Saugus. We currently operate out of five sites and run three licensed afterschool programs, including the Stoneham Clubhouse, Wakefield Clubhouse, three teen centers, an outdoor pool, and a community boating program. Our mission is to enable all young people, especially those who need us most, to reach their full potential as productive, caring, and responsible citizens.

BGCMN does this by offering a wide array of programming designed to support the academic, emotional, and social development of each child. Our programs include STEAM (Science, Technology, Engineering, Art, and Math), homework help, financial literacy, recreational sports, and more. We tailor our services to meet kids where they are, inspiring creativity through opportunities such as 3D modeling, E-sports, multimedia art, and music creation in a fully equipped recording room.

The wellbeing of the children we serve is front and center with our staff acting as role models. BGCMN continues to advance its dedication to healthy lifestyles and hired a social worker last year to assist with one-on-one needs to support our most vulnerable young people. To reinforce our community's social safety net, we also assist with wrap-around services for the entire family, whether that be assistance with holiday gifts, food, or emergency financial assistance.

As part of our growing regional impact, part of our offering includes the **INspire Cafe**, located in Wakefield. INspire Cafe provides meaningful employment opportunities for individuals with diverse abilities. By empowering individuals, everyone can be valued for their unique talents.

Without you, Boys & Girls Club of Metro North would not be able to provide quality programs to those who need it most. We are grateful for your generous gift and appreciate you choosing the club to support. If you are interested in getting more involved or have any follow up questions, please do not hesitate to reach out to our Chief Advancement Officer, Andrea Nahigian, at anahigian@bgcmetro north.org or 617-285-4757.

With sincere appreciation,

John Shagoury
Chief Executive Officer

*Ed -
We continue to be
extremely grateful
for your continued
support.*

*No goods or services were provided
by the Boys & Girls Club or Metro North or INspire Café for your gift of \$20,000.*

For your tax purposes our federal tax ID number is 23-702577



BOYS & GIRLS CLUB
OF METRO NORTH

10/21/2025

Board of Directors:

Paul Brodeur
John Citrano
Jeff Coccoluto
Jeff Johnson
Mirela Jonuz
William Kidder
Mark Kini
Meghan Kelly
Michael LaBerge
Meredith Lambroff-Brown
Craig MacKenzie
Kevin Marquis
Laurie O'Brien
Jared Regan
Dawn Schaefer
Christian Senna
Amanda Young

Emeritus Board:

Cameron Bain

CEO:

John Shagoury

Main Address:

15 Dale Court, Stoneham,
MA 02180

TAX ID: 23-7025777

StonehamBank
Ed Doherty
80 Montvale Avenue
Stoneham, MA 02180

Dear Ed,

On behalf of the children, staff, and Board of Directors at the Boys & Girls Club of Metro North (BGCMN), we thank you for your kind donation of \$5,500.

Founded over 50 years ago, the Boys & Girls Club of Metro North, rebranded from Boys & Girls Club of Stoneham & Wakefield, serves an average of 500 children every day across the communities of Stoneham, Wakefield, Melrose, Malden, and Saugus. We currently operate out of five sites and run three licensed afterschool programs, including the Stoneham Clubhouse, Wakefield Clubhouse, three teen centers, an outdoor pool, and a community boating program. Our mission is to enable all young people, especially those who need us most, to reach their full potential as productive, caring, and responsible citizens.

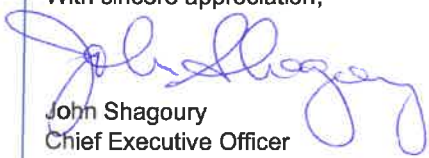
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With sincere appreciation,


John Shagoury
Chief Executive Officer

*Thanks so much
for your continued
support and generosity!*

*No goods or services were provided by Boys & Girls Club for your gift of \$5,500.
For your tax purposes our federal tax ID number is 23-702577*



BOYS & GIRLS CLUB
OF METRO NORTH

**THANK YOU,
STONEHAMBANK!**



BOYS & GIRLS CLUB
OF METRO NORTH



Dear StonehamBank,

Thank you so much for your generous gift cards. Your kindness helps our families and means so much to all of us. We are very grateful for your support and thoughtfulness. Thank you for helping our community!

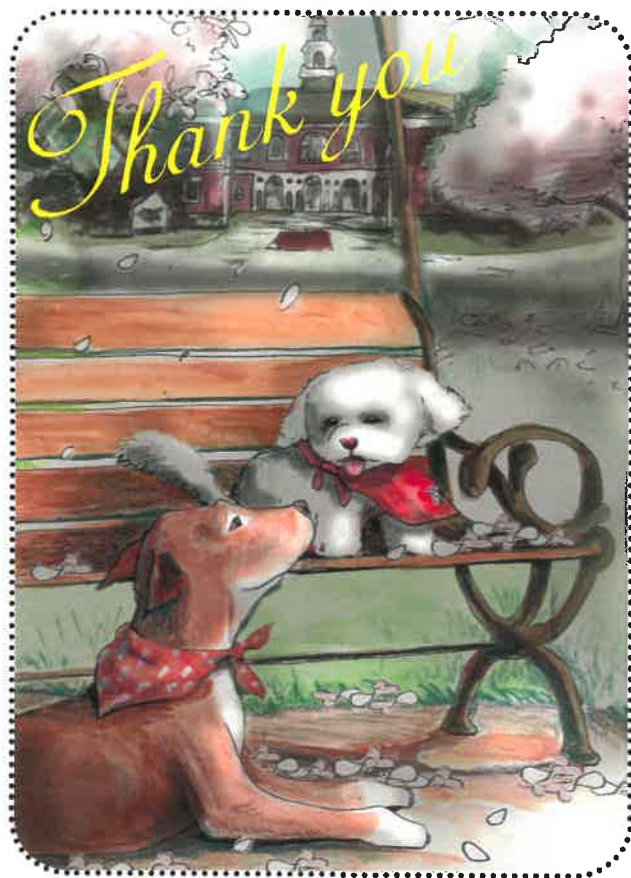
With gratitude,





www.billericaadventure.org
Illustrations by: Jason Mooers

Printing and Graphic Services
978-888-7496



5-10-2025

Dear Katie,

Thank you for your
support of \$500.00 and
Two Red Sox Tickets.

Your Stoneham Bank
donation will make our
"Stand Up Kids" event
extra special.

Gratefully
Shirley Hollman
President, BASC



Dear Contributing Donor,

BILLERICA ADVENTURE SERIES CORPORATION (BASC)
wishes to thank you for your recent donation.

All financial support is directed toward maintaining BASC
events and community projects.

Please know you are most welcome to visit our monthly
meetings anytime and attend the BASC events held
during the year.

Most sincerely,

BASC BOARD OF DIRECTORS

**THANK
YOU**
so very much



Your generous Holiday Festival
donation made the Festival
"sparkle"! Thank you for the joy
you bring to all of Billerica!
Your support year after year is
precious to us!



The Billerica Holiday Festival wishes to express to
you our deepest gratitude for your continued
support of our events each year!

From the bottom of our hearts: THANK YOU!

Sincerely,

The Billerica Holiday Festival Committee





AUSTIN PREPARATORY SCHOOL
OFFICE OF THE HEAD OF SCHOOL

May 22, 2025

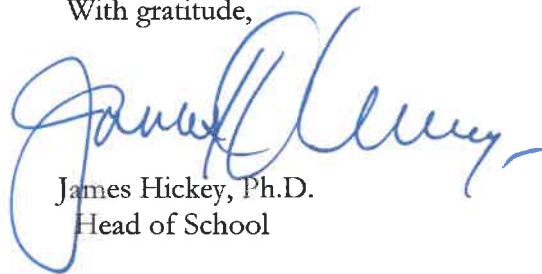
Stoneham Bank
Dr. Michael Doherty
80 Montvale Avenue
Stoneham, MA 02180

Dear Dr. Doherty,

Thank you for your generous support of Austin Prep's 37th Annual Golf Tournament. This annual tradition is a meaningful community event and plays a vital role in helping us deliver an exceptional educational experience to every student.

We are truly grateful for your sponsorship and for your role as a key benefactor. Your generosity directly supports Austin Prep's mission to "inspire hearts to unite, minds to inquire, and hands to serve."

With gratitude,



James Hickey, Ph.D.
Head of School



Billerica Lions Charities, Inc.
Billerica Lions Club, Inc.
"We Serve"



November 28, 2025

StonehamBank
Edward Doherty, CEO
80 Montvale Ave
Stoneham, MA 02180

Please accept our sincere gratitude for your generous sponsorship for our October 24, 2025 dance fundraiser. As an essential partner you helped to provide the resources and visibility that made the event successful. Our goal is to continue to strengthen our relationship that is built on shared values and long-term collaboration.

Here are some of the most critical community needs we can address daily because of your belief in our work:

- **DIABETES:** promoting diabetes awareness
- **DISASTER RELIEF:** Whenever and wherever disaster it strikes in our state and beyond
- **HUNGER:** Improving food security and access for families
- **LIONS KIDSIGHT:** providing vision screenings to youth starting at the age of six months so that they can obtain necessary eye care
- **YOUTH:** Across all our causes, we remain committed to serving children and youth
- **MENTAL HEALTH and WELL-BEING:** shining light on mental health and well-being by raising awareness

We wish you and your staff a happy holiday season and look forward to working together in 2026 for community upliftment.

Sincerely,

Jean Bushnell

Jean Bushnell, President
Billerica Lions Charities, Inc.



USS Massachusetts Memorial Committee Inc
5 Water Street
Fall River, Massachusetts 02721

April 1, 2025

Thomas Marshall C/O Stoneham Bank
19 Field Street
Amesbury, MA 01913-2908

Dear Stoneham Bank:

On behalf of the U.S.S. Massachusetts Memorial Committee, Inc., I am writing to thank you for your donation of computer workstations and monitors which will support the IT infrastructure here at Battleship Cove.

Your donation will have a direct and meaningful impact on the fulfillment of our mission of preserving this nation's naval heritage and honoring the veterans who served in defense of our country.

We are extremely grateful for you generosity!

Best,

Christopher J. Nardi
Chief Operating Officer

USS Massachusetts Memorial Committee, Inc., doing business as Battleship Cove, is a non-profit corporation, designated a 501(c)(3) of the United States Internal Revenue Code. Your contribution may qualify for an income tax deduction in accordance with federal and/or state income tax laws. In accordance with IRS regulations, we acknowledge that no goods or services of value have been provided in exchange for this donation. A further ruling from the IRS indicates that a cancelled check is no longer satisfactory evidence that a charitable contribution has been made, therefore, this letter will serve as an official receipt for your generous donation. Please consult with your tax advisor to determine whether your contribution is tax-deductible in whole or in part. Nothing in this communication is intended to constitute legal or tax advice. Our EIN number is 04-2377049.



BOYS & GIRLS CLUB
OF GREATER BILLERICA

19 Campbell Road
Billerica, MA 01821-2698
(978) 667-2193
Fax (978) 663-8572
www.billericabgc.com

November 24, 2025

StonehamBank
Attn: Edward Doherty
80 Montvale Ave.
Stoneham, MA 02180

Dear Mr. Doherty & the StonehamBank Charitable Foundation,

On behalf of the Boys & Girls Club of Greater Billerica and the youth & teens we serve, thank you for StonehamBank's generous sponsorship of \$1000.00 for our Annual Hall of Fame Dinner. This night highlights the great things happening at the Club and gives us the chance to celebrate and recognize those, like you, who make it possible.

Your support propels our mission forward to support young people, especially those who need us most, realize their full potential. These funds directly support keeping our fees low and our programs accessible to all. On behalf of the staff, families, and members we serve, thank you for your steadfast commitment to our Club and community. Your ongoing, meaningful support and partnership helps to enhance the opportunities we can provide to the over 2500 members we serve each year.

Your commitment provides Club members with a structured and encouraging environment to thrive and have fun. Thank you again for investing in the young people we serve and helping to make our Hall of Fame event such a special night!

With gratitude,

Meg Gambale

Meg Gambale
Chief Executive Officer
mgambale@billericabgc.com

*We missed you at
Hall of Fame, hope
to see you soon!
Thanks for all the
support this year!
- Meg*



BOYS & GIRLS CLUB
OF GREATER BILLERICA

19 Campbell Road
Billerica, MA 01821-2698
(978) 667-2193
Fax (978) 663-8572
www.billericabgc.com

June 20, 2025

Stoneham Charitable Foundation
Attn: Edward Doherty
60 Montvale Avenue
Stoneham, MA 02180

Dear Mr. Doherty & the Stoneham Charitable Foundation,

On behalf of the youth, teens and families we serve, thank you for designating the gift of \$20,000 to continue your generous support of our Summer Program as our Summer Camp Sponsor. Your dedication to our organization and community continues to allow us to create a greater impact on our members through the integral funding you provide for our camp scholarships and general camp operation.

Your support propels our mission to help young people, especially those who need us most, realize their full potential at a time when families rely on our Club and our dedicated staff now more than ever. Thanks to your generosity, we will continue to effectively respond to the needs of the young people we serve with innovative programs and life-changing opportunities.

Your commitment provides Club members, who may not otherwise be able to participate in our summer programming, the access to a structured and encouraging summer where they can thrive and have fun. Your partnership ensures our Club will always be a consistent presence for our members and position us to impact generations to come.

Once again, we appreciate your continued investment in the youth, teens, and families who call the Club home. Thank you for your steadfast commitment to the mission of the Boys & Girls Club of Greater Billerica.

With gratitude,

Meg Gambale
Chief Executive Officer
mgambale@billericabgc.com

Bucky!
I'm so excited to continue
to work with you, now
in the Billerica community.
Thank you for your support!
- Meg

November 25, 2025

StonehamBank
Mr. Ed Doherty
80 Montvale Ave.
Stoneham, MA 02180



Dear Mr. Doherty,

2025 was a great year for the Boys & Girls Club of Greater Billerica. The Club continues to work tirelessly towards our mission of enabling all youth, especially those who need us most, to reach their full potential. The year also marked my first with the organization and I have been inspired how the Club positions itself as an incredible force for good here in our community.

Serving over 2500 members across 6 sites, the Club ensures access to opportunities that uplift our members. From homework help and workforce readiness programs to creative enrichment and social recreation, every day brings countless chances to invest in a child's future. While the world outside may be unpredictable, our youth & teens can count on the Club to here – open, safe, and full of possibilities.

That stability doesn't happen by accident. It is the result of careful planning, strong partnerships, and a community of supporters like you who understand that access to opportunity can be life-changing. From a healthy meal after school, a caring staff member who listens, or a first visit to a college campus, these moments are building blocks for a better future.

As we reflect on the past year and look to the future, we ask that you consider a donation to help us continue to be a reliable source of opportunity to our members. Your contribution, no matter the size, will make a difference.

On behalf of the youth & teens we serve, their families, and our entire organization, I extend my heartfelt gratitude for your continued belief in our mission. Together, we are ensuring that no matter the circumstance, we will continue to be a source of hope and opportunity in our community.

With gratitude,

A handwritten signature in blue ink that reads "Meg Gambale".

Meg Gambale
Chief Executive Officer

A Message from our Board of Directors

David Farmer

Club Kid, 1986-1996

Board of Directors, since 2023

I grew up as a Club kid. The athletic programs, summer camps and day to day moments in the game room in the Boys & Girls Club of Greater Billerica shaped me more than I could have ever realized at the time. At the Club, I learned what teamwork really means. Not just winning together, but showing up for one another. I learned to take pride in effort, to lead with kindness, and to see challenges as opportunities to grow. The mentors and staff who believed in me helped me believe in myself, and that confidence has carried me through school, career, and life's tougher moments.

Today I am proud to see my children carry on the tradition as a Club kids by competing in athletics and participating in the vast array of exciting programs throughout a bigger and brighter facility at the same location on Campbell Road.

I choose to dedicate my time & service to this organization that has become a cornerstone of our community. As a former Club kid, a current Board Member, and a member of our community, I invite you to join me in supporting the Boys & Girls Club of Greater Billerica and all the opportunities it affords our youth & teens. Your support is an investment in the future of our community, as the Club continues its work to inspire, educate, and empower the next generation of leaders.

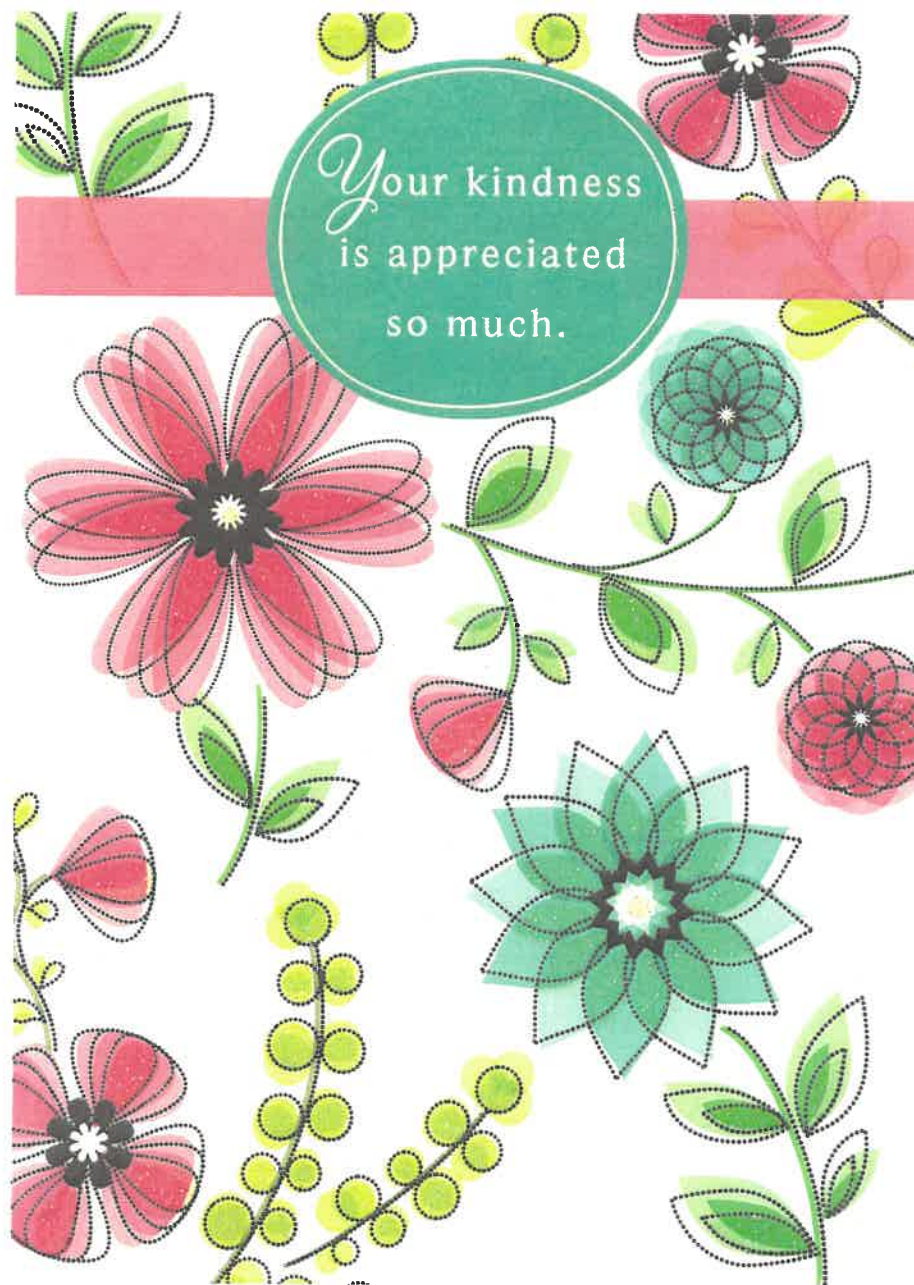




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WELL-MANAGED FORESTS.

WWZ 102-7B
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Hallmark.com



11/2025

Stoneham-Bark
family,

Gratefully
Yours!
Bulleyea Pop
Warner

Thank You

We sincerely appreciate
your generous donation
to help get the Bulleyea
Pop Warner cheerleaders
to Nationals! It truly
takes a village and we
are lucky to have you
as part of ours.



We Did It!

Dear Friends!

We've got great news! Thanks to your generous support the Boys & Girls Club of Greater Billerica's 40th Annual Golf Tournament raised over \$60,000-- exceeding our goal for this year!

This would not have been possible without the support of all of our incredible sponsors, golfers, raffle donors, volunteers & community supporters!

All funds raised will support financial aid & scholarships, ensuring the youth who need us most will have access to Club programs. On behalf of all these amazing kids we are proud to serve, thank you!!!

- The BGCCB Team -



Stamethan Bank,

Thank you for making this a record year! With your continued support, we can continue to serve the youth & teens who need us most! Thank you for your partnership! See you soon!
Meg



June 26, 2025

Edward Doherty
StonehamBank
80 Montvale Avenue
Stoneham, MA 02180-2893

Dear Ed,

On behalf of everyone at Zoo New England, thank you for StonehamBank's generous support of Zootopia 2025 with your gift of \$5,000.00 for a Zebra Sponsorship.

We are thrilled to share that, thanks to your generosity and enthusiasm, **this year's event raised a record-setting \$900,000 in support of our conservation mission!**

Whether you joined us under the tent, participated in the online auction, or made a gift in honor of the evening, your contribution made a meaningful impact for wildlife and wild places. Together, we are providing expert care for the animals at Franklin Park Zoo and Stone Zoo, advancing critical conservation initiatives, and inspiring the next generation of environmental stewards.

That next generation was on full display at Zootopia, where we honored Vivianna, this year's Young Conservationist Award winner, for her leadership role in our award-winning turtle reintroduction program, HATCH, and her inspiring work expanding youth conservation efforts in her community. Her passion and commitment to protecting wildlife embody the future we're working to build—with your help.

We are so grateful to have you as part of our Zoo New England community. Your support powers everything we do, and we look forward to celebrating with you again at Zootopia '26!

With sincere appreciation,

David Caron
Vice President of Development

Zoo New England's mission is to inspire people to protect and sustain the natural world for future generations by creating fun and engaging experiences that integrate wildlife and conservation programs, research, and education.

For tax purposes, please accept this letter as confirmation that Zoo New England provided you with food and beverages valued at \$752.00 in consideration of your contribution. The remainder of your gift is tax deductible as allowable by law. Tax ID# 04-3129124.



Development Office • Franklin Park Zoo • One Franklin Park Road Boston, MA 02121 • Phone (617) 379-5190
Stone Zoo • 149 Pond Street Stoneham, MA 02180 • Phone (781) 438-5100
www.zoonewengland.org development@zoonewengland.org





July 23, 2025

Edward Doherty
StonehamBank
80 Montvale Avenue
Stoneham, MA 02180-2893

Dear Ed,

Thank you for supporting the continued transformation of Zoo New England with StonehamBank's pledge payment of \$31,250.00 on July 22, 2025 in support of Stone Zoo's Butterfly Oasis habitat! Your support means the world to us, and we are truly thankful for your dedication to our mission.

With the return of summer's warmer weather and nature in full bloom, we're reminded of the urgency of our mission—and the vital role you play in it. This season and all year long, your generosity shines as a powerful commitment to protecting the natural world.

From caring for vulnerable species like Stone Zoo's Mexican gray wolf pack to advancing global conservation initiatives, your gift ensures that we continue to be a place where wonder sparks action, and where every visit becomes a moment of connection with nature.

Your support helps us bring our mission to life: inspiring people to protect and sustain the natural world for future generations by creating fun and engaging experiences that integrate wildlife and conservation programs, research, and education. Together, we are building a future where wildlife thrives and people of all ages are empowered to be stewards of the planet.

On behalf of the entire Zoo New England team and all those impacted by your generosity—thank you. We are so grateful to have you by our side.

With sincere appreciation,

David Caron
Vice President of Development

*Thank you for ALL
the Generous support!!*

Zoo New England's mission is to inspire people to protect and sustain the natural world for future generations by creating fun and engaging experiences that integrate wildlife and conservation programs, research, and education.

Please accept this letter as your tax receipt and confirmation that Zoo New England did not provide you with any goods or services, in whole or part, for your contribution. All contributions are tax deductible as allowable by law. Tax ID# 04-3129124.



Development Office • Franklin Park Zoo • One Franklin Park Road Boston, MA 02121 • Phone (617) 379-5190
Stone Zoo • 149 Pond Street Stoneham, MA 02180 • Phone (781) 438-5100
www.zoonewengland.org development@zoonewengland.org



April 10, 2025

Mr. Edward F. Doherty Jr.
Chief Executive Officer
StonehamBank
80 Montvale Avenue
Stoneham, MA 02180-2893

Dear Ed,

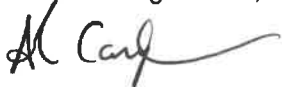
Thank you for facilitating StonehamBank's generous commitment to the Special Care Nursery Capital Fund at Winchester Hospital. For generations, Winchester Hospital has been a trusted partner for families welcoming their newborns into the world. Your generosity will enable us to match the expert care we are known for with physical spaces that offer comfort, efficiency, and innovation.

The planned renovations to our Special Care Nursery will improve the care we provide to our smallest, most vulnerable patients and their families. We will create private rooms, update technology, and establish a centralized nurses' station to enhance care delivery and create a calming environment for newborns and their loved ones. Expanded staff spaces will ensure our incredible team has the resources they need to continue delivering the exceptional, compassionate care that sets Winchester Hospital apart. Every detail of this project reflects our commitment to our patients and families, creating a more comprehensive, family-centered experience.

I also want to express my appreciation for forwarding the recent gift toward StonehamBank's earlier commitment to the Intensive Care Unit. This meaningful support is profoundly impacting our ability to care for our most critically ill patients. I am deeply grateful for your continued partnership and generosity.

I am so pleased you could join us at the Celebration of Excellence event this past weekend. Thank you for being part of the Winchester Hospital family.

With immense gratitude,



Al Campbell, MBA, FACHE, RN
President

Winchester Hospital

March 27, 2025

Stoneham Charitable Foundation
80 Montvale Ave
Stoneham, MA 02180-3602

On behalf of the entire Winchester Hospital community, thank you for your recent gift. Your support plays a critical role in achieving and maintaining our award-winning care. Together, we have positioned the hospital to receive several meaningful accolades, including an A rating for patient safety from the prestigious Leapfrog Hospital Safety Grade system and a five-star rating for overall hospital quality from the Centers for Medicare and Medicaid. Your gift directly benefits the Winchester Hospital Foundation.

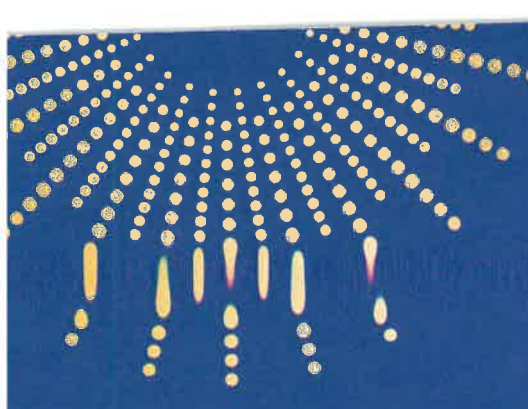
This letter serves as your official gift receipt to the Winchester Hospital Foundation (tax ID: 04-3399570). Please retain this receipt for your personal records and consult your tax advisor for advice regarding your specific tax situation. No goods or services were provided in return for your gift unless a benefit value is noted below.

If you have any questions or concerns regarding your gift, please contact the Office of Philanthropy at 617-667-7330 or philanthropy@bilh.org.

Gift Details

PROCESSED DATE	March 26, 2025
GIFT AMOUNT	\$20,000.00
DESIGNATION	Winchester Intensive Care Unit
TRIBUTE	in honor of Richard Weiner <i>(who will be notified of your gift)</i>

THANK YOU for your gift!



Beth Israel Lahey Health 
Winchester Hospital

Celebration of Excellence

Thank You!



Thank you for making our Celebration
of Excellence truly exceptional!

*Al Campbell and Your Friends at
Winchester Hospital*

*Thank you for your wonderful
support of our event & hospital!*



**VNA Hospice
& Palliative Care**
VNACare

**Woburn Friends of
VNA Hospice
& Palliative Care**

Chairs

Brian Kelley
Jamie Kelley

May 28, 2025

Connie McGilvray, Vice Chair
Paul Jamieson, Treasurer

Katie Fitzgerald
Clerk to the Board of Directors
Stoneham Bank
80 Montvale Ave
Stoneham, MA 02180

Kara Angelo
Jane Flaherty
Jill Foley
Robin Foley Giardina
Colleen Helein
Ed Maguire
Tim Mantone
Barbara McElhiney
Diane Sawyer
Susan Stander
Carole Torrice

Dear Ms. Fitzgerald,

Chair Emeritus

Joseph D. McDonough, Jr.

Emeriti

Robert D. Brown
Joseph T. Crowley
Rep. Richard Haggerty
Kathy Lucero
Marcia Martin
Mary Santo O'Connor
Tracey White

On behalf of the Woburn Friends of VNA Hospice & Palliative Care, thank you very much for your generous gift of \$1,000.00 to support Step Out for Hospice. Through this meaningful sponsorship, you are ensuring that our nurses and hospice caregivers can help patients and families make the most of every moment.

This year's **28th Annual Step Out for Hospice** benefit will be held on Sunday, October 5, at the Irish American Club of Woburn. We are looking forward to a wonderful get together celebrating our vibrant and resilient community!

It will be our honor to let the community know that you are our ally, Stepping Up to help our community members when they face a life-limiting illness and end-of-life grief.

If you have any questions, please do not hesitate to contact me at 617-886-6460 or Laura_Wise@vnacare.org.

Your support is truly appreciated – thank you!

Sincerely,

Laura A. Wise
Manager of Fund Development

VNA Hospice & Palliative Care confirms this donation is tax-deductible as allowed to the extent provided by law.

*Katie, Thank You!
Your longstanding and generous
support means a great deal to
all of us here
Our deepest gratitude!*

Thank You for your gift!



Thank You

Ed + Lauren,
Thank you & Stoneham Bank so much for
your generous support of the "E" Club with
the donation of Red Sox tickets + taking an ad
in our Scholarship event program. Ed, a special
"THANK YOU" for taking the time to attend our event.
Stoneham Banks support provides us the opportunity
to continue our community work
which we greatly appreciate.
Respectfully,
Michael Lafont
President "E" Club



An initiative of



May 20, 2025

Katie Fitzgerald
Clerk to the Board of Directors
StonehamBank
80 Montvale Avenue
Stoneham, MA 02180

Dear Katie & StonehamBank's Donation Committee,

Thank you so much to StonehamBank for your generous contribution of \$500 to support the Stoneham Spring Cleanup and Earth Day Celebration on April 26, 2025. Despite a rainy forecast, nearly 100 volunteers—including local residents, Girl Scout troops, and members of the Greater Boston Realtors Association—collected approximately 50 bags of litter across town. Cleanup supplies were made available before and after the official date to accommodate the weather. The Earth Day Celebration, held indoors at Town Hall, was attended by more than 150 community members and featured a variety of engaging family-friendly activities, complimentary food, and educational resources about composting, recycling, and other sustainability initiatives.

Keep Stoneham Beautiful is a volunteer-led initiative working to clean up and green up the town of Stoneham in partnership with local volunteers, nonprofit organizations, businesses, municipal government leaders, and the Stoneham Department of Public Works.

We invite you to learn more about our work at <https://www.stonehamcan.org/ksb-1>, and by following us on social media at <https://www.facebook.com/keepstonehambeautiful>. You can also reach us by email at keepstonehambeautiful@stonehamcan.org.

Thank you for supporting Keep Stoneham Beautiful!

Kindest Regards,

Jenny Lecoq
Stoneham CAN Treasurer and Keep Stoneham Beautiful Chair

Thank you for your generous support as a sponsor — and for the reusable bag and water bottle giveaways.

Stoneham Community Development Corporation dba Stoneham Community Action Network, a 501 (c)(3) (EIN: 81-3866491), has not provided any goods or services, in whole or in part, for this voluntary contribution. Your very generous donation contributes greatly to our organization's mission and can be claimed as a tax deduction, so please keep this letter for your records.

Stoneham Community Action Network
200F Main Street, Box 127, Stoneham, MA 02180
www.stonehamcan.org



**Shriners
Children's™**

Pediatric Specialty Care

Orthopedics, Burns, Cleft Lip
and Palate, Spinal Cord Injury

Stoneham Bank
80 Montvale Ave
Stoneham, MA 02180-2893



Office of Philanthropy
2900 N. Rocky Point Dr.
Tampa, FL 33607
donorrelations@shrinenet.org
shrinerschildrens.org

January 16, 2026

Dear Friend of Shriners Children's,

Last year, Shriners Children's™ provided specialty pediatric care to more patients than ever before. More than 146,000 patients from all 50 states and 128 countries benefited from our unique, whole-child care model.

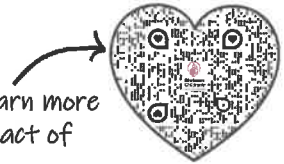
Patients come to us looking for personalized pediatric services from our world-renowned team. Your generosity helps ensure every child has access to that care, *regardless of the families' ability to pay or insurance status.*

Together, we are shaping brighter futures for children around the world. Thank you for providing our patients with the extraordinary gift of hope and healing.

With sincerest gratitude,

Stuart P. Sullivan
Chief Philanthropy Officer

Go online to learn more
about the impact of
your gift.



Thank you for your meaningful support!

Gift Amount:
\$100.00

Designation:
Shriners Children's™ Boston

Gift Date:
12/23/2025

In honor of Joe Asaro's efforts

rev-61866219

*In accordance with IRS regulations, we confirm that no goods or services were provided by
Shriners Hospitals for Children® in return for this contribution.
Please retain this document for your records.*

Shriners Children's™ is a registered name under which Shriners Hospitals for Children® conducts activities.

Your gifts help patients like



Scarlett!

In August 2020, 2-year-old Scarlett accidentally stepped on to hot ashes from a backyard fire pit, causing severe burns to her feet. Referred to Shriners Children's Boston, Scarlett underwent multiple surgeries during a three-week inpatient stay and continues to receive follow-up care.

Scarlett's family found comfort in the compassionate support of her care team, including child life specialists and nurses who eased her anxiety. Now 6, Scarlett is thriving, enjoying gymnastics, dancing, and spending time with her brother Danny. Scarlett's family co-chaired the Boston Haunted Walk in 2023. They continue to celebrate the community that supported them through Scarlett's recovery. Shriners Children's Boston will continue to provide follow up care to Scarlett throughout her childhood.

January 15, 2026

Stoneham Bank
80 Montvale Ave
Stoneham, MA 02180-2893

Dear Friends,

Thank you so much for your recent gift to Shriners Children's Boston,

In honor of Joe Asaro's efforts

Your gift supports The Most Amazing Care Anywhere at Shriners Children's Boston. Our team specializes in treating pediatric patients with burns, skin conditions, and cleft and craniofacial care needs, always provided *regardless of families' ability to pay or insurance status*.

Your generosity enables our staff to provide pioneering medical treatment and research rooted in compassionate and family-centered, wrap-around care. Shriners Children's Boston is the world's leading center for pediatric burn care and is the longest running American Burn Association (ABA) exclusively pediatric verified burn center in New England and New York.

Since opening our doors in 1964, we continue to be a leading academic teaching hospital with a medical and research partnership with Massachusetts General Hospital (MGH). Shriners Children's Boston is where families turn for every type of pediatric burn, reconstructive plastic surgical care and cleft lip and palate treatment for their children.

We are grateful for the opportunity to partner with you and provide life-changing care to children in need. Our mission is to empower our patients to heal and build fulfilling futures, and your support is key to making this possible. Thank you for helping us bring joy and health to our patients' lives.

With much gratitude,

A handwritten signature in blue ink that reads "Shiva Damghany".

Shiva Damghany
Senior Director of Philanthropy

P.S. Your tax receipt will be sent shortly from our headquarters location in Tampa, Florida.



Shriners
Children's
Boston



May 20, 2025

Katie Fitzgerald
Clerk to the Board of Directors
StonehamBank
80 Montvale Avenue
Stoneham, MA 02180

Dear Katie & StonehamBank's Donation Committee,

On behalf of the Board of Directors of Stoneham Community Action Network (Stoneham CAN) and the members of the Stoneham Transportation Advisory Committee (STAC), we wanted to thank you for your generous donation of \$600 to hire an independent contractor to provide meeting facilitation services for STAC.

STAC is an advisory committee of Stoneham CAN that offers Stoneham stakeholders the opportunity to work together to advance local accessible and equitable mobility choices. STAC formed in 2015 as an ad hoc group to support transportation-related recommendations from a strategic plan for Stoneham Square. Since then, the group has partnered with local and regional leaders to effect an impressive amount of change in a short time. Your contribution, which was matched by Stoneham CAN, to fund facilitation services for one year, helps us sustain this important and impactful work for the town of Stoneham.

Stoneham CAN is a local nonprofit working to connect and enrich our town and our community. Stoneham CAN organizes town events to encourage exploration, supports equitable long term town planning, and facilitates community forums. We act as an intermediary within the community by providing a platform for people to suggest, sponsor and learn about community projects and we help them see these projects to fruition. Our goal is to empower the people of Stoneham to get involved, continue improving public spaces, and make Stoneham the place people want to live. Learn more about our work at www.stonehamcan.org.

Thank you again for your support!

Sincerely,

Jenny Lecoq
Stoneham CAN Treasurer

Stoneham Community Development Corporation dba Stoneham Community Action Network, a 501 (c)(3) (EIN: 81-3866491), has not provided any goods or services, in whole or in part, for this voluntary contribution. Your very generous donation contributes greatly to our organization's mission and can be claimed as a tax deduction, so please keep this letter for your records.

Stoneham Community Action Network
200F Main Street, Box 127, Stoneham, MA 02180
www.stonehamcan.org

STONEHAM PUBLIC SCHOOLS
101 CENTRAL STREET
STONEHAM, MASSACHUSETTS 02180

Kristin DeFrancisco
Superintendent of Schools
kdefrancisco@stonehamschools.org



Kathryn Castonguay
Assistant Superintendent of Schools
kcastonguay@stonehamschools.org

August 28, 2025

Dear StonehamBank,

On behalf of our staff in Stoneham, I want to extend a heartfelt thank you for your generous donation in support of our Mentor Induction Day for new staff. Your contribution helped us create a welcoming and meaningful experience, setting the tone for strong mentorship and collaboration throughout the year.

We truly appreciate your support in helping us celebrate and invest in the growth of our educators. Your generosity makes a difference in our school community every day.

With gratitude,

Kathryn Castonguay, Assistant Superintendent of Teaching and Learning

Deb Cronin, Mentor Coordinator



Chief of Police
James P. O'Connor



August 18, 2025

Dear Stoneham Bank,

On behalf of the Stoneham Police Department, we want to sincerely thank you for your generous contribution. Your support played a big part in helping us continue what we hope will become a long-standing community tradition.

Your donation of the Kona Ice Truck made a huge impact on the success of our **Third Annual Safety Night**. Thanks to your generosity, the event was a fun and meaningful way to bring the community together and build positive connections. It went beyond our expectations and has set the stage for an even better event next year.

As we plan ahead, we're excited to keep growing this event and making it something the whole community looks forward to. We truly value your support and hope you'll be part of it again in the future.

Thanks again,
Officer Laura Engel

Laura Engel

And the Stoneham Police Community Outreach Committee



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October 23, 2025

Ed Doherty
Stoneham Bank
80 Montvale Ave.
Stoneham, MA 02180

Dear Ed,

On behalf of North Shore CDC, I would like to express our gratitude for your recent donation on **October 22, 2025 of \$20,000**, which makes you eligible for our Community Investment Tax Credit (CITC) Program for the 2025 Tax year. Support like yours allows us to continue to meet the growing need in the community. Thank you for your kindness and generosity.

You will be receiving information with instructions on how to complete the Executive Office of Housing and Livable Communities (EOHLC) online form necessary to claim your credit. Once you've claimed your credits, EOHLC will issue a CITC certificate by email that should be filed with your 2025 state taxes. When filing your 2025 taxes, you should claim the full qualified donation value of **\$20,000** on your federal tax returns, while also disclosing the **\$10,000** 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, Amy Schroeder at amy@northshorecdc.org.

Thank you for believing in our mission to invest in neighborhoods to create thriving communities.

With much appreciation,

Felicia S. Pierce
Chief Executive Officer

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

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 **\$20,000**. 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.

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NortheastArc

Changing lives. Discovering abilities.

March 21, 2025

Robert Rossignol
StonehamBank
80 Montvale Ave
Stoneham, MA 02180

Dear Robert,

Thank you for choosing to support ***an evening of changing lives benefiting Northeast Arc***! We hope to raise \$600,000 to support our programs and services for people with disabilities or autism.

Your \$500.00 Event Donation gift, received 3/21/2025, 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,

Dianne E. Powers

Dianne E. Powers
Chief Development Officer

Thank you so much!

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 in regards to this donation.

Dear Ms. Fitzgerald,

I am writing to sincerely thank you for awarding me the generous \$2,500 scholarship at the Stoneham High School Scholarship and Awards Night. I am incredibly honored to have been selected, and I truly appreciate your support as I begin my college journey at the University of Massachusetts Amherst.

Receiving this scholarship makes me proud, as it shows that my hard work in maintaining strong grades and participating in extracurricular activities has been recognized. I am especially grateful for the encouragement as I prepare to pursue a concentration in Business at the Isenberg School of Management. Your support will make a meaningful difference in helping cover the costs of my freshman year.

I would also like to express my interest in any future internship or employment opportunities at Stoneham Bank. Currently, I work at Market Basket in the courtesy booth where I handle cash, balance drawers, and assist customers. Through this role I have developed a growing interest in finance and banking, and I would be eager to learn more and gain experience at your institution in the future.

Once again, thank you for the scholarship and your generous support. I look forward to staying in touch!

Best Regards,
Anthony Zullo

STAY CONNECTED WITH US!
scan the QR code
visit our website at northshorecdc.org
or follow us @northshorecdc



north shore community
development coalition



Stoneham bank,

Thank you for supporting our nonprofit
in 2025 - your generosity truly made a difference

Wishing you a happy new year, from our family to yours.

Sincerely,
Felicia S. Pierce, CEO,
and the NSCDC Staff + Board



September 4, 2025

Stoneham Bank
80 Montvale Avenue
Stoneham, MA 02180

Dear Friends,

Thank you very much for your gift of \$250 to the Pan-Massachusetts Challenge.

The PMC supports the innovative work of doctors, nurses, and scientists at Dana-Farber Cancer Institute and their search for cures for cancers and related diseases. Your gift is a tribute to Dana-Farber's outstanding work and gives hope to patients, families and friends who seek the most effective and advanced care available today.

The Pan-Mass Challenge, an annual bike-a-thon, is a pioneer of the athletic fundraising industry and today raises more money for charity than any other single event in the country. The organization was founded in 1980 and has since raised \$1.047 billion for cancer research and treatment at Dana-Farber Cancer Institute through its Jimmy Fund. Over 350,000 individual contributions were made to last year's fundraising campaign. Thank you on behalf of all those touched directly by your kindness.

The PMC is a model of fundraising efficiency. The PMC donates 100 percent of every rider-raised dollar directly to the cause. The PMC generates more than half of the Jimmy Fund's annual revenue and it is Dana-Farber's single largest contributor.

Billy Starr
Founder and Executive Director
Pan-Massachusetts Challenge

Please retain this letter for your records. As required under current IRS tax code, this is your official receipt certifying that you received neither goods nor services in consideration, in whole or in part, for your gift to Pan-Mass Challenge on behalf of the Jimmy Fund and Dana-Farber Cancer Institute. Tax ID: 04-2746912



M&T Bank

77 4th Avenue • Needham, MA 02494 • (781) 449-5300

3556597

From: [*Info*](#)
To: [Iovanni, Sharon](#); [Fitzgerald, Katie](#)
Subject: FW: Thank You to Our Flower Basket Sponsors!
Date: Tuesday, July 8, 2025 4:52:45 PM

Good Evening-

We received the following email

Bobby Farr

Senior Customer Contact Center Specialist

O: 781.481.5908

bobby.farr@stonehambank.com



80 Montvale Ave. • Stoneham MA 02180
888.402.2265 • stonehambank.com

Optimum Pledge: Up to 10% of our profits go to worthwhile causes within our community.



From: Megan Day, Stoneham Chamber of Commerce <megan@stonehamchamber.org>
Sent: Tuesday, July 8, 2025 4:49 PM
To: *Info* <info@stonehambank.com>
Subject: Thank You to Our Flower Basket Sponsors!

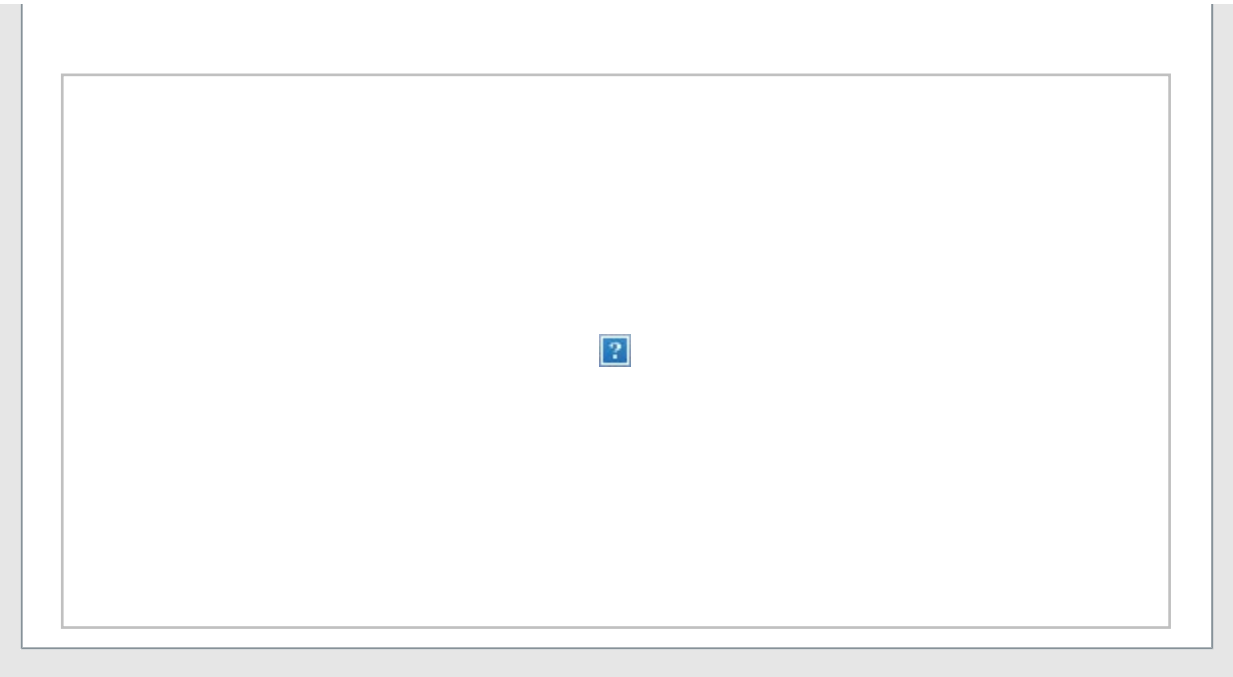
Caution: This is an external email sent from outside StonehamBank. Please take care when clicking links or opening attachments. When in doubt, contact your IT Department





The Stoneham Chamber extends its gratitude to the Stoneham Department of Public Works, along with our generous business and resident sponsors, for bringing our inaugural flower basket program to life. We are excited to see our downtown in bloom and the collective dedication from our partners to enhance the charm and vibrancy of our town. Interested in becoming a sponsor? We still have five baskets available! Learn more [here](#).

Thank you to our flower basket sponsors!



Stoneham Chamber of Commerce | 335 Main Street Suite 202 | Stoneham, MA 02180 US

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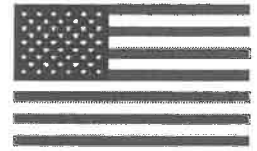
Constant Contact		
		

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TOWN OF BILLERICA VETERANS' SERVICES

DONNIE JARVIS
365 BOSTON ROAD
BILLERICA, MA 01821
(978) 671-0968 / (978) 670-5547 (fax)
vso@town.billerica.ma.us



Stoneham Bank
80 Montvale Ave.
Stoneham MA 02180

On behalf of the Billerica Veterans' Services Department, I would like to extend our sincere and heartfelt gratitude for your generous donation of \$1,000 cards, which for the December 16th Billerica Veterans Holiday Party, that is held at the Billerica Elks.

Your thoughtfulness and continued support mean more than words can express. We are truly grateful not only for your generosity, but also for your presence and involvement with our office and your attendance at our events. Your support strengthens our mission and reminds our veterans that their service and sacrifices are recognized and appreciated by their community.

Donations such as yours play a vital role in helping us spread holiday cheer—not only to those who are able to attend our celebration in person, but also to the veterans in our community who are homebound or unable to attend. Through the delivery of these stockings, we are able to reinforce an important message: that our veterans are never alone and never forgotten.

Your kindness helps us continue traditions that bring comfort, dignity, and joy to the men and women who have served our nation so faithfully. We are deeply appreciative of your generosity and your continued support of the veterans of Billerica.

With sincere thanks and appreciation,

Respectfully,

Donald Jarvis

It is our honor to serve those who have worn the cloth of our Nation!