

ANNUAL REPORT 2025



Main Street
BANK



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There is some debate about its true origin, but I have always had a special appreciation for what I've come to know as the Chinese blessing/curse; "May you live in interesting times." I think there is a broad misconception that the banking business is kind of boring. Based on what I saw in 2025, I would argue it is anything but!

What Happened Outside MSB

If there was one thing we could be certain of last year, it was uncertainty. The early days of "Trump 2.0" were marked by some very aggressive action on the economic front. The Big Beautiful Bill became the cornerstone of the administration's economic policy, featuring a massive increase in government spending and promised tax relief (particularly for businesses and wealthy individuals).

While the plan was touted as a growth driver for the economy, it remains to be seen if these benefits outweigh the impact of the ongoing government spending deficits. That question is especially pressing given the challenges in funding the proposed tax breaks. First, the relatively short-lived DOGE experiment began even before inauguration day, triggering numerous lawsuits and raising broader questions about the validity and enforceability of government contracts. This disruption was later compounded by a partial government shutdown later in the year.

Second, the massive tariffs announced in early April were expected to generate billions in additional government revenue. By year-end, a large portion of those tariffs had been successfully challenged in court, and the final resolution is still unclear. This ongoing uncertainty has created a lot of stress for businesses everywhere, not just importers.

Businesses across the economy continued to operate in a very tight labor market. Employers faced ongoing challenges finding and retaining talent, along with steadily rising compensation and benefit costs.

These pressures were felt across the spectrum, from labor-intensive industries to highly specialized and knowledge-based fields, requiring greater flexibility and investment simply to maintain staffing levels.

For many organizations, workforce availability and cost became an increasingly important factor in day-to-day operations and longer-term planning. One of my most important goals is attracting and retaining talent. Despite these headwinds, Main Street Bank has been able to build our talent pool and continue to promote from within.

On top of all these big issues, major conflicts continue to unfold across the globe. And speaking of wars, the Federal Reserve has been battling inflation for the past few years. While they haven't achieved the 2% target they're aiming for, they have made significant progress. As the labor market has softened, they've shifted to lowering short-term rates. They haven't lowered them far enough or fast enough to satisfy President Trump, however, who has been battling Fed Chair Jerome Powell throughout the course of 2025 and into the new year.

What Happened Inside MSB

Financial Performance

Despite all the uncertainty, Main Street Bank had a pretty solid year, earning over \$10.5 million. The retention of these profits, along with minimal balance sheet growth, allowed us to improve our capital ratios considerably. In fact, with a Leverage Ratio of 11.80%, we're well ahead of our target established in our last three-year strategic plan. This will serve us well as we prepare for a little more growth over the next few years.

Although there was relentless competitive pressure on both loan and deposit rates, our interest margin was better than expected. Our budget called for a gradual runoff in the lower-yielding mortgage portfolio, offset by an increase in commercial loans.

Even with a strong year of new production on the commercial side, we ended up with a net reduction in total loans of just over \$50 million. We were able to offset the drop in loan interest by growing our investment portfolio, including a hedged leverage trade to take advantage of excess capital in our holding company.

Total interest expense came in right on budget, at almost \$37 million, which was the result of a lot of hard work and pricing discipline across the entire bank. We work hard to maintain competitive rates on customer deposits, but despite a net increase in new customer relationships, as households and businesses continue to trim surplus balances, our biggest challenge continues to be growth in traditional deposits.

We've been able to reduce our reliance on wholesale funding, including Federal Home Loan Bank advances and Brokered CDs. However, much of that reduction has come from replacing them with other high-cost solutions: namely, special Treasury accounts managed through the Finance Department rather than our retail network.

Leadership Transitions in Lending

After more than twelve years of service, Ruth Cavanagh retired from her role as Chief Lending Officer, and has moved to South Carolina to be closer to her four beautiful grandchildren. I've worked closely with Ruth on and off for more than 25 years, and she will be missed by me as much as anyone. In fact, she did so much for us that we needed to hire two people to replace her! I'm mostly joking, but the fact is that I was fortunate enough to find two great executives with complementary skills who can not only split up Ruth's responsibilities, but also take us on a great path forward.

First, Craig Nardi joined us in May 2025 as SVP Retail Lending and Loan Operations. In September, Jessica Royce came on board as SVP Chief Commercial Lending Officer. Both Craig and Jess are capable, experienced professionals with a breadth of experience in the banking business, including the majority of their respective careers spent at mutual banks like ours. I'm really excited to have them both on the team.

Where are we going next?

Looking to 2026 and beyond, Main Street Bank will continue to adapt to the changing nature of our industry. While I am concerned about our ability to remain competitive in certain parts of our traditional business, I strongly believe that our independence and mutual structure continue to offer real value to our key stakeholders: our customers, our employees, and our community.

Going forward, we will continue to invest in technology, but only as a way to augment and enhance what makes us special – not replace it. We believe that if we can make banking easier, whether through process improvements, technology, people, or all of the above, customers will reward us with their business. We won't try to be all things to all people, but rather we will focus our efforts on those customers who appreciate the value of what we do.



Walter J. Dwyer, IV, CEO



BALANCE SHEETS

(Unaudited)

As of December 31, 2025
(Dollars in Thousands)

ASSETS:	2025	2024
Cash & Cash Equivalents	\$ 59,739	\$ 19,006
Investment Securities	\$ 248,702	\$ 172,589
Loans	\$ 1,299,638	\$ 1,354,784
Allowance for Loan Losses	\$ 11,943	\$ 12,701
Net Loans	\$ 1,287,695	\$ 1,342,083
Bank Premises & Equipment	\$ 9,927	\$ 11,304
Other Assets	\$ 65,005	\$ 69,177
Total Assets:	\$ 1,671,068	\$ 1,614,159

LIABILITIES & CAPITAL:

Deposits		
Non-Interest Bearing	\$ 239,278	\$ 241,183
Interest Bearing	\$ 1,083,332	\$ 1,067,695
Total Deposits	\$ 1,322,610	\$ 1,308,878
Federal Home Loan Bank Advances	\$ 139,787	\$ 123,262
Other Liabilities	\$ 30,966	\$ 29,312
Equity Capital	\$ 177,705	\$ 152,707
Total Liabilities & Capital:	\$ 1,671,068	\$ 1,614,159

STATEMENTS OF EARNINGS

(Unaudited)

As of December 31, 2025
(Dollars in Thousands)

	2025	2024
Interest on Loans	\$ 72,519	\$ 73,012
Interest on Investments	\$ 10,102	\$ 9,257
Total Interest Income	\$ 82,621	\$ 82,269
Interest Paid on Deposits	\$ 31,795	\$ 34,282
Interest Paid on Borrowings	\$ 5,245	\$ 6,858
Total Interest Expense	\$ 37,040	\$ 41,140
Net Interest Income:	\$ 45,581	\$ 41,129
Provision for Loan Losses	(\$ 1,095)	(\$ 2,697)
Non-Interest Income	\$ 2,782	\$ 2,473
Non-Interest Expense	\$ 36,075	\$ 35,491
Income Before Taxes	\$ 13,383	\$ 10,808
Income Taxes	\$ 2,899	\$ 2,664
Net Income:	\$ 10,484	\$ 8,144



WHERE INNOVATION MEETS CONNECTION

Technology designed to simplify banking, backed by people.

In 2025, Main Street Bank continued to invest in technology that improves access, convenience, and security, without sacrificing the personal service that defines us as a community bank.

Video Connect: Banking Without Boundaries

Video Connect remained a cornerstone of customer engagement in 2025. This service bridges the gap between online banking and branch service, allowing customers to perform more complex transactions, such as wire transfers, contact changes, and account opening, securely and without the need to travel to a physical branch location.

"I had never used Video Connect before, but when I was out of town a while ago I found a property to purchase and needed a deposit larger than the funds in my personal checking account, so I called my branch. They said, 'Let me walk you through how to set up a Video Connect appointment.' A short time later, using my cellphone as a hotspot, I logged into my laptop while sitting in the back of my RV parked at a truck stop on the highway in some Eastern seaboard state south of here and coordinated a wire transfer. How's that for amazing!"

— Kristin S.

This platform proved especially valuable for customers living or traveling abroad, including those in Germany, Costa Rica, Greece, Ireland, Italy, and Great Britain, as well as students studying overseas and deployed service members.

Customer feedback reinforced the incredible value of this channel, highlighting ease of use, accessibility, and exceptional service.

"I had to update my information at the bank and I also wanted to sign up for Online Banking. When I was told it would be an online video conference, I said to myself, 'Oh no, this is not going to happen.' Well, I have to tell you that fellow, Jason, who you have working for you is a star! He turned what I thought was going to be an ordeal into a fun-filled learning experience!"

— Neal F.

Try Video Connect for easier, personal banking!



New Digital Banking Services Introduced

New digital tools launched in 2025 made it easier for customers to manage their finances, offering smarter insights and greater convenience for both personal and business banking.

- **Zelle® for Small Business:** Enables fast, convenient, and private payments directly within the Main Street Mobile Banking App.
- **ZEscrow:** A modern escrow and subaccounting platform offering secure, compliant, and efficient management for complex business needs.
- **Enhanced Debit Card Controls:** Empowers customers to manage cards, set limits, receive alerts, and track spending in real time.



Security & Financial Insight by the Numbers

Several digital banking resources delivered measurable impact in 2025. These resources help customers protect their accounts, understand their finances, and make informed decisions with confidence.

- **Positive Pay:** Helped business customers avoid **\$572,586** in potential fraud-related losses by adding an extra layer of protection against unauthorized transactions.
- **Manage My Money:** Provided over **1,200** users with clear visibility into their spending and accounts, helping them manage day-to-day finances more effectively.
- **Credit Score:** Enabled more than **4,000** active users to monitor credit health, with **66%** improving their score by one or more tiers or consistently maintaining a top credit tier.



“Our company has been banking with Main Street for years. We have several bank accounts and mortgages with them. They have consistently been ahead of the pack when it comes to providing new services to their clients to enhance and simplify numerous types of banking services especially cash management and Video Connect. Keep up the good work Main Street!”

— Gary C.

Shaping the Future of Banking Through Collaboration and Innovation

Innovation is not defined by a single product or technology. It is shaped by how we listen, work together, and respond to the evolving needs of our customers, employees, and communities. As banking continues to change, we remain focused on creating an environment where ideas are shared openly and change is driven by both customer feedback and employee vision.

“Amazing bank and branch. Welcoming like they are a small bank but have all the amenities of a larger bank. They helped me out in a jam when my work gave me a commission check late on a Friday. Kristin set up an account and was super nice. If you lose a card they can give you it right then and there, no waiting!”

— Cortney B.

In 2025, we continued to strengthen our approach to business improvement by regularly bringing the right people into the conversation. Innovation management and user experience groups were formed consisting of employees from across the bank, including frontline staff, operations, technology, lending, marketing, risk, and compliance.

Each plays an active role in identifying opportunities to improve services, refine products, and remove friction from the customer experience. This inclusive approach seeks to make sure that progress is grounded in real insights rather than assumptions.

Listening is central to this effort. Looking ahead, we are deepening our commitment to listening through customer and employee advisory groups, surveys, and feedback channels to continuously guide future improvements.

This collaborative method is critical to planning for the future. By thoughtfully evaluating how our systems, processes, and services evolve together, we can align improvements with customer expectations and employee expertise. This ensures consistent, high quality service while adopting new capabilities responsibly over time.

IMPACT THAT STARTS WITH PEOPLE

A Year in Giving Back and Community Outreach

Main Street Bank not only continued but increased our contributions to the community through financial support, volunteerism, and hands-on engagement throughout the year.

These efforts reflect our employees' collective commitment and the belief that investing in people and our communities creates lasting value.



\$479,638
Dollars Donated



238

Organizations Supported



1,202
Hours Volunteered





CHARITABLE GIVING HIGHLIGHTS

The Main Street Group Charitable Foundation awarded over 50 grants in 2025, totaling over \$300,000 to various initiatives. Each project served to strengthen our communities and provide critical resources in affordable housing, workforce development, basic essentials, financial literacy, or health and human services.

Supporting Affordable Homeownership

Main Street Bank has a long-standing relationship with Habitat for Humanity of North Central Massachusetts, grounded in a shared commitment to building homeownership in the communities we serve. Over the years, this partnership has included charitable contributions, grant funding, customer relationships, employee volunteerism, and leadership support through board service.

A significant milestone in this relationship occurred in late 2023, when Main Street Bank donated the property on Newton Street in Ayer, Massachusetts to Habitat for Humanity of North Central Massachusetts. This donation made it possible for Habitat to construct a duplex, expanding access to safe, affordable homeownership for local families.

The completed homes were celebrated during a dedication ceremony on March 10, 2026, with official home closings scheduled for the end of March, allowing the families to move into their new homes.

Beyond financial support, Main Street Bank's involvement with Habitat runs deep. Members of our team have contributed their time, expertise, and sweat equity in support of Habitat's mission, gaining a deeper appreciation for the dedication of its staff, the passion of its volunteers and donors, and the commitment of the homeowners themselves.

We believe strong communities are built through collaboration and shared responsibility. Our partnership with Habitat for Humanity of North Central Massachusetts reflects our belief that investing locally creates a lasting, meaningful impact.



Neighbors Helping Neighbors

In 2025, the Main Street Group Foundation awarded a \$50,000 grant to PACH Outreach in Pepperell, MA, to support critical facility improvements, including a generator and basement waterproofing project. PACH Outreach is a volunteer-staffed, community-based nonprofit dedicated to helping Pepperell residents navigate difficult times by providing food, personal care items, referrals, and essential resources—living its mission of neighbors helping neighbors get back on their feet.



Workforce Development in Dementia Care

Better Day Adult Social Day Program received \$10,000 to support workforce development in dementia care, including a paid internship for a Health Technology student from Assabet Valley Regional Technical High School. The initiative provides hands-on experience while strengthening daily operations at Better Day's Marlborough-based program, which offers much-needed daytime support for families. This allows loved ones to remain at home while receiving safe, engaging, and compassionate care.



Hands-On Community Support

The Main Street Group Foundation donated \$10,000 to Provision Ministry's Gift-In-Kind Program and sponsored a Care Pack Building Event, where employee volunteers assembled personal care items for distribution at local shelters. This effort combined financial support with direct employee involvement.



Housing Stability and Financial Coaching

NewVue Communities received \$15,000 to support its ability to provide eviction and foreclosure prevention counseling, financial coaching, and first-time homebuyer education to households facing housing instability. Funding in 2025 supported housing services delivered by a HUD certified, bilingual team, helping families overcome barriers to housing security and financial wellbeing.

Helping Families Through Transition

A \$20,000 grant was awarded to North Star Family Services. This organization provides shelter, advocacy, and comprehensive support for families experiencing homelessness in North Central Massachusetts. Grant funding supported programs focused on family stabilization, financial literacy, employment support, and long-term housing security.



WHEN VALUES AND PERFORMANCE ALIGN

How Hi-Gear Products Found the Right Banking Partner

When a business is fueled by innovation and community values, remarkable things happen. Hi-Gear Products chose Main Street Bank as a business banking partner, and are redefining what it means to serve, support, and grow together. Hi-Gear Products isn't just another name in automotive and household chemicals; they're trailblazers. With over 4,000 products and a relentless drive for eco-friendly advancements, Hi-Gear is setting new standards for quality and sustainability.

As a women-owned and operated business thriving in a traditionally male-dominated space, Hi-Gear has earned global recognition for commitment to quality, ingenuity, and customer service. The company operates out of Leominster, Hudson, and Fitchburg, Massachusetts, and is known for its eco-conscious manufacturing practices, including solar-powered facilities.

"Even though we are a chemical facility, we use green energy to produce everything," explains Svetlana Aptekman, President of Hi-Gear Products. "We're generating green energy, which is really weird because usually chemical facilities are polluting the atmosphere. We are not."

From advanced fuel additives to eco-friendly household cleaners, Hi-Gear's diverse product portfolio meets the needs of customers nationwide. Their expertise in private labeling and contract manufacturing brings innovative solutions to shelves at Walmart, Target, and beyond.

"We produce quite a bit for other players in the market, from the conception of the idea to the point where their products are sold on the shelves in Walmart and Target," says Ekaterina Aptekman, Director of Strategic Business Development.

Culture and Values

At Hi-Gear, diversity is a way of life. As a women-owned business, Hi-Gear champions empowerment, fosters a close-knit team, and actively supports women pursuing careers in automotive through scholarships and mentorship. "A majority of us here in the office are women, and it's great to be a part of that. It really makes me happy, and I always try to bring more women into the industry," says Daisy Ruas, Director of Global Sales.

Hi-Gear is also a proud member of the Women in Auto Care Association, actively fundraising for scholarships to support women pursuing careers in this space. Ruas adds, "It's really phenomenal to be a part of that community and help grow it."

"Everything is predictable with the upper management—I can reach out for a loan or a line of credit. There was no bureaucracy—and time is money."

— Svetlana Aptekman, President, Hi-Gear Products

Customer Service Philosophy

Hi-Gear's customer service goes beyond transactions and is about building lasting relationships. By listening closely to client needs and offering tailored solutions, Hi-Gear ensures every customer feels valued and supported. As Ruas puts it, "I don't sell just the product. I sell a full service. I pinpoint what their pain points are and what their needs are."

They also differentiate themselves from the competition. “We have unique, eco-friendly formulas. We produce household chemicals for the company that distributes them,” Svetlana Aptekman explains.

Banking Challenge

Before partnering with Main Street Bank, Hi-Gear faced impersonal service and frequent turnover at larger institutions. The need for a banking partner who truly understood their business became clear. These challenges hindered operational efficiency and financial literacy support for their diverse workforce. “With large banks, there was a lot of movement of personnel. If you have a senior VP changing every week, you have to do the tour of the building or explain what we do again,” says Svetlana Aptekman of her experience with large financial institutions.

In addition, Hi-Gear places importance on its employees’ access to financial services and education, and found the experience at bigger banks was less than welcoming. Svetlana Aptekman is empathetic to her team’s experience; “They were shy to go to the branch. They were one of many.”

Picking the Right Financial Partner

Choosing Main Street Bank for business banking solutions marked a turning point for Hi-Gear. Drawn by the bank’s commitment to personalized service and shared values, Hi-Gear found a true partner invested in their success.



Originally cautious, Svetlana Aptekman speaks highly of her decision to change her business banking relationship. “I had my reservations... but what I tried over a year ago, it was a great move. I wish I would have done it before.”

Ekaterina Aptekman adds how working with a business that reflects shared values strengthens the professional connection. “Main Street Bank itself has a very similar culture...really taking care of your customers just like we want to take care of ours.”

Operational Efficiency

With Main Street Bank’s digital banking, Hi-Gear’s team manages finances seamlessly across locations. Reliable technology and responsive support keep business moving, no matter where the work takes them. Compared to the company’s banking experience at other institutions, Svetlana Aptekman remarks, “[The] system is very robust. It doesn’t crash. I work with my financial department every day.”

That convenience extends to Hi-Gear’s employees and their personal banking needs. “People can deposit checks from Leominster, from Fitchburg, from Hudson. It’s a lot of flexibility.”

“If I need something today, I know I’ll probably get the answer either today or as soon as it’s possible and I’m not going to be on hold forever,” adds Ekaterina Aptekman, highlighting the business’s ability to get answers from the bank when they need information.

“You’re not sacrificing on the excellence of service. You’re also getting that personal, personable service.”

— Ekaterina Aptekman, Director of Strategic Business Development, Hi-Gear Products

Cost Savings

Transparent fees and straightforward loan processes have delivered real savings for Hi-Gear, and that money is reinvested in the company’s own growth and innovation.

“There are...no extra fees. Whatever was promised was delivered,” notes Svetlana Aptekman. More importantly, this has not changed over time. “The cost savings were there and stayed there.”

Security and Support

The bank’s vigilant fraud protection and rapid support give Hi-Gear peace of mind, ensuring their business is secure wherever they connect to their accounts.

“I was on a cruise ship and logged in through VPN. Main Street Bank caught it right away and shut down the mobile app. It was frustrating at first, but I was very happy—it’s an extra layer of security,” Svetlana Aptekman says, recognizing that the security in place for her business banking holds true in any situation. “Everything was fixed right away. The team addressed it. I was able to work.”

Efficient Sales Enablement

Quick payment confirmations from their bank means Hi-Gear can deliver on promises and keep customers happy. “I’ve had a client in Venezuela make a payment in the morning, and I got it by the afternoon. It’s great to have that available,” Ruas highlights of the money movement experience. “If it was a bank that wasn’t able to give me the ease and rapid responses... it would add another layer of delay.”



Why the Partnership Matters

Hi-Gear Products’ work with Main Street Bank exemplifies how shared values, personalized service, and operational excellence can drive mutual success. The relationship has empowered Hi-Gear to grow, innovate, and continue leading in their competitive industry.

Svetlana Aptekman notes, “It’s very important for small businesses to stick together. I think it’s better to work with small businesses and be a small business.”

“You’re not sacrificing on the excellence of service. You’re also getting that personal, personable service,” Ekaterina Aptekman adds, underscoring the value that the business has gained in its banking relationship with Main Street Bank.

Innovation & Business Networking

Sullivan & Worcester LLP, Boston



Employee Culture Connection

Sunset Tiki Bar, Westford



Business Cyber Security Seminar

Top of the Tower, Worcester



Board Officers Directors

Sem Aykanian, Chairman of the Board

David Alexander, Vice Chairman of the Board

William Marshall, Clerk of the Corporation

David Alexander

Sem Aykanian

Jeffrey J. Batta

Richard K. Bennett

Heidi DeGrazia

Walter J. Dwyer, IV

John Gervais

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Kevin Horgan

Arthur P. Redding

Steven Roach

Cynthia Russo

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Ellen W. Dorian, President & COO

Executive Vice Presidents

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David S. Felton, EVP Chief Deposit Officer

Christopher Seidlich, EVP Chief Financial Officer

Jeff Tucker, EVP Strategy & Risk

Senior Vice Presidents

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Jennifer Berube, SVP Cash Management

Jamie Conaghan, SVP Marketing & Digital

A. Tyner Lawrence, SVP Chief Information Officer

Brent Mathews, SVP Commercial Loan Officer

Andrew McCully, SVP Director of Technology

Jeffrey Morse, SVP Commercial Lending Team Leader

Craig M. Nardi, SVP Retail Lending & Loan Operations

Jessica L. Royce, SVP Chief Commercial Lending Officer

Jeff Stewart, SVP Cash Management Servicing & Implementation Officer

Karen Thorne, SVP Chief Credit Officer

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Daniel Boudreau, VP Strategic Technologies

Elizabeth Carney, VP Information Security Officer

Tracy Carter, VP Regional Relationship Manager Marlborough & Hudson Offices

Garth Chapman, VP Commercial Credit Manager

Melissa DaCosta, VP Commercial Loan Officer

Michelle Greer, VP Branch Administrator

Renee Jaworek, VP BSA Officer

William Keyles, VP Director of Human Resources & Learning & Development

Stephen Maintanis, VP Sponsor Finance Portfolio Officer

Sohir Mankaruos, VP Regional Relationship Manager Northborough & Southborough Offices

Edward Manzi, VP Chief Strategic Growth Officer

Roland Paquette, VP Facilities & Physical Security Officer

Nikole Shriner, VP Loan Servicing & Collections Manager

Todd Sibley, VP Commercial Loan Officer

John Spinello, VP Controller

Eric Wells, VP Treasury & Investments

Caitlin Williams, VP Deposit Operations

Sean Wilson, VP Retail Lending Operations & Investor Relations

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Lauren Clearwater, AVP Commercial Loan Portfolio Manager

Jennifer Ezzio, AVP Senior Relationship Manager Pepperell Office

Nicole Kalloch, AVP Commercial Loan Portfolio Manager

Jennie Lake, AVP Senior Credit Analyst

Patrick Lydiard, AVP Relationship Manager Hudson Office

Allison Migrants, AVP Relationship Manager Ayer Office

Maria L. Nephew, AVP Relationship Manager Virtual Branch

Nicole Ostergren, AVP Cash Management

Sandra Roy, AVP Financial Officer

Bank Officers

Walter Bradley, Assistant BSA Officer

Jeannine Chadbourne, Commercial Loan Administration Officer

Ralph Grasso, Commercial Loan Officer

Jamie Gregoire, Commercial Platform Integration Officer

Gary Olson, Senior IT Systems Administrator

Marc Sanguinetti, Assistant Manager Loan Servicing

2025 Corporators

Andrew Adams

David Alexander

John Amaral

Robert Anctil

Sem Aykanian

Jose Banchs

Jeffrey Batta

Peter Bemis

Richard Bennett

Leo Bertolami

Mark Bogosian

John Boland

Colman Bowen

Kevin Bresnahan

William Brewin, Jr.

David Brower

Mark Cappadona

Murray Clark

Andrew Colameta

Richard Collins

Robert Collins

Luiz Thomaz DaCosta

Keri De Almeida

Heidi DeGrazia

Timothy Dolan

Martha Domke

Ellen Dorian

Charles Downey

John Dunbar

Walter J. Dwyer, IV

Fawaz El Khoury

David Eliades

Matthew Evans

Tracie Ezzio

Mark Fermanian

Stefanie Ferrecchia

Matthew Field

Jake Foote

George Francis

Steven Freitas

Lizett Frias

Melynda Gallagher

John Gervais

Paul Glavey

Sherrill Gould

Emily Greenwood

Meredith Harris

Tracy Hatfield

James Hickey

Kevin Horgan

Robert Hughes

Craig Hunt

Paul Ishkanian

Stephen Janes

John Kane

Jason Kauppi

Michael Kennedy

John Kilcommins

Nicholas Laggis

Christopher Lilly

William Marshall

Peter Marshall

Richard Martino

Laura Masiello

Sarah Maston

Patrick Mauro

Joseph May

Ryan McGuane

Lysa Miller

Robert Misasi

Tony Molina

Peter Mongeau

Stephen Monti

Scott Murray

Alicia Nardo

Edward O'Neill III

Richard Paglia

Robert Paglia

Rev. Dr. Gary Palmer

Vinod Patel

Robert Pedrazzi

Nicholas Pelletier

Joseph Pettirossi

Andrew Pietras

Todd Pietrasiak

James Pinard

Susan Randazzo

Carolyn Read

Arthur Redding

Jeffrey Resnick

Steven Roach

Sean Rose

James Russell

Cynthia Russo

Deborah Seeley

Stephen Slarsky

Nathan Sorensen

Connie Sullivan

Patricia Thorpe

Alex Tsianatelis

Charles Tully

Luke Vaillancourt

Frank Vana, Jr.

Ana Varela

Alfred Weaver

Christopher Yates



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— **BANK** —

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