



Affordable Housing

FNBO (formerly First National Bank of Omaha), Omaha, NE for its Habitat for Humanity of Omaha Loan Fund. Created in 2018 to increase Habitat Omaha's ability to build and rehabilitate even more homes for low-income families. The 2018 pilot year resulted in 32 loans to 32 low-income families totaling \$3.6 million. Currently, the fund consists of 13 partner banks, as well as Omaha 100, a community development financial institution that issues low-interest mortgages for low- and moderate-income families.



Wells Fargo, West Des Moines, Iowa, for its Wells Fargo NeighborhoodLIFT program, a collaboration with NeighborWorks America and its network members, offers homebuyer education and down payment assistance grants for lower- and average- income households. With a \$500 million investment by Wells Fargo since 2012, NeighborhoodLIFT, and other LIFT programs, have assisted 22,000 homeowners in 900 municipalities across the US. The NeighborhoodLIFT program is funded by the Wells Fargo Foundation and mortgages made through the program are not exclusive to Wells Fargo.



Community & Economic Development

Midwest BankCentre, St. Louis, MO for partnering differently with city governments, nonprofit agencies and faith-based organizations to meet people where they are to help them get to where they want to be. The bank opened branches in some of the most perpetually unbanked and underserved neighborhoods in St. Louis, building bridges with the African American and Bosnian communities. Midwest believes that capital well placed, far more than philanthropy, helps people step into their dreams.



Economic Inclusion

Devon Bank, Chicago, IL for its Religion-Based Finance Program. All of the "Abrahamic" religions—Judaism, Christianity and Islam—contain some level of prohibition on dealing in interest. Devon Bank has worked to develop products that provide for financing of homes and businesses that are based on trade concepts, rental arrangements or partnerships, rather than interest, to comply with religious restrictions. This includes financing products, religiously-sensitive deposit products, trust and investment products, and working with secondary market sources to create needed liquidity.



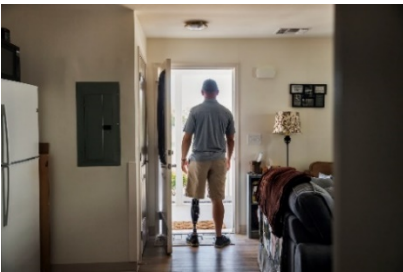
Financial Education

Union Savings Bank, Cincinnati, OH for its Summer Banking Institute, an innovative partnership with Central State University (CSU), an HBCU in Wilberforce, Ohio. The 12-week program combines classroom credit with hands-on experience, including paid internships preparing students for careers in banking and finance. Banking partners include First Financial, Federal Home Loan and LCNB, along with support from the Ohio Bankers League. After three years, the institute has graduated about 60 students and will continue to grow.



Protecting Older Americans

IncredibleBank (formerly River Valley Bank), Wausau, WI helps combat dementia's effects on the financial security of customers with its Dementia Friendly Training Program. More than 150 bank employees have been trained on how to protect and empower those struggling with dementia. Employees pick up on subtle and overt cues that someone may be struggling with dementia, they know how to communicate with customers that need extra time to understand and complete a transaction, and most importantly, they know how to deliver that service with compassion and respect.



Supporting Military Families

Citibank, New York, New York for its Bring Them HOMES initiative a collaboration with the Local Initiatives Support Corporation (LISC) and its affiliate, National Equity Fund (NEF), which finances, facilitates, advocates for and implements affordable housing options for formerly homeless and at-risk veterans. To date, 4,300 affordable housing units, including 3,000 specifically for veterans, have been completed or are in development.



Volunteerism

First Financial Northwest Bank, Renton, WA for its Auction Team Program created by First Financial Northwest Bank to provide nonprofits with volunteers for their auctions. The program became official in 2017. In its first year, 228 hours were donated to nonprofits. The program's first full year saw an increase to 448 hours, which resulted in a 269% increase in CRA hours. They bank is currently on track to volunteer at 15 nonprofit auctions and donate 1,000 hours.

George Bailey Distinguished Service Award



Kathy Luria, senior vice president, community affairs, director of philanthropy at Webster Bank in Waterbury, Connecticut is this year's recipient of the George Bailey Distinguished Service Award for bolstering her bank's community partnerships with nonprofit organizations, including United Way and Junior Achievement. Kathy oversees the bank's involvement in its primary philanthropy, United Way (UW). Webster's 2018 UW campaign topped \$1.55 million through banker pledges, fundraising initiatives and a corporate match program that she helped increase. She also established a relationship with Junior Achievement (JA) and has worked with JA chapters across Webster's communities; providing funding, senior leadership and banker volunteers for financial literacy

lessons. In 2018, Webster's investment in JA partners more than doubled and expanded to new chapters. Under Kathy's leadership, nearly 1,000 bankers have taught more than 15,000 JA students.

2019 Honorable Mentions

Affordable Housing

| | | |
|--------------------------------|------------------|----|
| Capital Bank | Rockville | MD |
| Hancock Whitney Bank | Gulfport | MS |
| Luther Burbank Savings | Manhattan Beach | CA |
| Saratoga National Bank & Trust | Saratoga Springs | NY |

Community & Economic Development

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|-----------------------------|---------------|----|
| Columbia Bank | Tacoma | WA |
| First Bank Financial Centre | Oconomowoc | WI |
| First National Bank Alaska | Anchorage | AK |
| SunTrust | Richmond | VA |
| United Bank | Parkersburg | WV |
| Woodforest National Bank | The Woodlands | TX |

Economic Inclusion

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|--------------------------|---------------|----|
| Northwest Bank | Warren | PA |
| Shore United Bank | Easton | MD |
| Wells Fargo | Phoenix | AZ |
| Woodforest National Bank | The Woodlands | TX |

Financial Education

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|-----------------------------|---------------|----|
| Citizens Bank | Providence | RI |
| First Bank Financial Centre | Oconomowoc | WI |
| First Interstate Bank | Billings | MT |
| MidFirst Bank | Oklahoma City | OK |
| Wells Fargo | Clarence | NY |

George Bailey Distinguished Service

- Rita Walldroff, Vice President, Regional Retail Banking Manager Community Bank N.A, Syracuse, NY
- Jamil Dada, Vice President, Investment Services, Provident Bank, Riverside. CA
- Morris Kimani, Enterprise Risk Testing Analyst, Regions Bank, Birmingham, AL
- Robert (Bob) F Michels, Sr Vice President, The First National Bank of Dennison, Dennison, OH
- Jeff Banks, Vice President, Commercial Services Officer, United Bank, Parkersburg, WV

Protecting Older Americans

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| Amboy Bank | Old Bridge | NJ |
| Bank of the Rockies | Clyde Park | MT |
| Great Southern Bank | Springfield | MO |
| People's United Bank, N.A. | Bridgeport | CT |

Supporting Military Families

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|--------------------|----------------|----|
| Crest Savings Bank | Wildwood | NJ |
| F&M Bank | Clarksville | TN |
| MidWestOne Bank | Iowa City | IA |
| Zions Bank | Salt Lake City | UT |

Volunteerism

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|------------------------|-----------|----|
| Amegy Bank | Houston | TX |
| Bank Independent | Sheffield | AL |
| Howard Bank | Baltimore | MD |
| Pioneer Bank | Roswell | NM |
| Thomaston Savings Bank | Thomaston | CT |