

ABA Foundation COMMUNITY COMMITMENT *Awards*®



2024 Award Category Winners



Affordable Housing

Columbia Bank, Fair Lawn, N.J., for its Advancing Access program. The special purpose credit program provides affordable home loans in majority-minority communities. Eligible borrowers receive discounted rates, grants to assist with closing or down payment costs, private mortgage insurance waivers and flexible underwriting requirements. In year one of the program, the bank originated nearly \$65 million in Advancing Access loans and provided over \$1.7 million in grant assistance.



Community and Economic Development

Comerica Bank, Dallas, Texas, for establishing BusinessHQ, a collaborative space providing integral services and value to small businesses in South Dallas. Comerica BusinessHQ provides business owners and local nonprofits with capital, cultivation and connectivity. From coworking and meeting space to technical and business advice, it has become a community hub for small businesses in the area, helping more than 2,400 people and serving more than 165 enrolled members since its inception in May 2023.



Financial Education

Regions Bank, Birmingham, Ala. for its innovative methods of reaching more people with financial education tailored to their needs. Along with its library of free Regions Next Step materials available to everyone, Regions developed content for people who are neurodivergent and/or on the autism spectrum, for students with various disabilities, for people who have been through the justice system and more.



Financial Inclusion

Berkshire Bank, Boston, Mass., for its Community Comeback program. The program has helped consumers realize the dream of homeownership, improve financial outcomes, create jobs, redevelop neighborhoods and build a more equitable and sustainable future with \$5 billion in lending, investment and technical assistance – an increase of approximately 70%. The Community Comeback focused on four key areas: fueling small businesses, community financing and philanthropy, financial access and empowerment and environmental sustainability.



Protecting Older Americans

American Riviera Bank, Santa Barbara, Calif., for its dedication to combating elder financial abuse through education, training and partnerships with authorities. In addition to providing valuable resources like blogs, podcasts, webinars and community presentations, staff are trained to identify abuse indicators, and their collaboration with law enforcement ensures prompt action against fraud.

Supporting Military Families

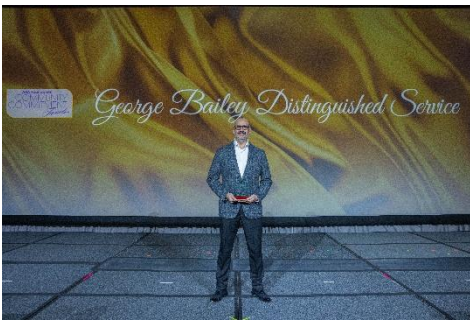
F&M Bank, Clarksville, Tenn., for spearheading Operation Honor, alongside several local and national non-profit organizations. This endeavor distributes resources to combat the food insecurity that is affecting nearly one-third of military families. Additionally, opportunities are provided to active-duty military, veterans and their family members through financial education and personalized banking

services. Through this ambitious program, F&M is committed to identifying and meeting the ever-changing needs of those who strengthen our country and community.



Volunteerism

Community Bank, DeWitt, N.Y., for their team members' shared passion and sense of responsibility for making a difference. Giving back is a key part of their culture, and in 2023, they broke records for the number of hours team members volunteered, organizations supported and dollars donated. Last year, more than 500 employees served on nonprofit boards and committees. Collectively in 2023, their team spent more than 16,800 hours volunteering to help customers and communities thrive.



George Bailey Distinguished Service Award

Raul Valles, VP, Commercial Real Estate, Dallas Capital Bank

Raul Valles has exemplified the qualities honored by the ABA's George Bailey Distinguished Service Award throughout his career – as a banker for over 20 years, and in the U.S. Army Reserve for 25 years. Raul transferred to the 14th Ordnance Battalion in 2015, which he has led as first sergeant since 2023.

For Raul, mentoring others is a crucial part of his mission to give back. Recognizing an unfulfilled community need, Raul stepped up to positively influence the lives of his fellow service members by leading an annual financial literacy class. Since 2019, the class has drawn audiences ranging from 30 to over 100. He has also been involved in Veteran's Connection, a veterans' employee resource network, doing his part to help veterans prepare for their first civilian jobs.

Raul joined Dallas Capital Bank in 2020, and in his role as Vice President, Commercial Real Estate, he works to establish goodwill between the bank and the community by working with developers to provide moderate income housing for veterans and underserved areas. Raul recently worked to refinance over \$8 million in loans for a client who offers 96 single-family rental properties in south and west Dallas, communities with a long record of inadequate resources.

Raul has enthusiastically established relationships with CDCs and CDFIs for community revitalization opportunities. He also worked with the Tarrant County Small Business Development Center in Fort Worth to develop and share a presentation for their audiences on how to create a business plan to qualify for SBA assistance.

Raul served as team lead for Dallas Capital Bank's Habitat for Humanity Holiday Playhouse project and has volunteered many times for the food bank at Metrocrest Services, one of the bank's CRA beneficiaries, and a local organization helping families and seniors through crises.



Honorable Mentions

Affordable Housing

One Florida Bank, Orlando, FL
Penn Community Bank, Perkasie, PA
Bank of Clarke, Berryville, VA
United Bank, Vienna, VA
Valley Bank, Morristown, NJ

Community and Economic Development

Republic Bank & Trust Company, Louisville, KY
WesBanco Bank, Inc., Wheeling, WV
Morris Bank, Dublin, GA
Taylor Bank, Berlin, MD
Regions Bank and Regions Foundation, Birmingham, AL

Financial Education

First Interstate Bank, Billings, MT
Availa Bank, Carroll, IA
MidFirst Bank, Edmond, OK
Middletown Valley Bank, Middletown, MD
Beneficial State Bank, Oakland, CA
Citi, New York, NY

Financial Inclusion

Guaranty Bank & Trust, Austin, TX
Southside Bank, Tyler, TX
Arvest, Lowell, AR
Thomaston Savings Bank, Thomaston, CT

Protecting Older Americans

Bank of America, Charlotte, NC
Primis Bank, McLean, VA
Franklin Bank, Woodstown, NJ

Supporting Military Families

West Plains Bank and Trust Company, West Plains, MO
Armed Forces Bank, Fort Leavenworth, KS
First National Bank TX/First Heroes National Bank, Killeen, TX

Volunteerism

State Bank, Defiance, OH
Bank of Anguilla, Rolling Fork, MS
Isabella Bank, Mount Pleasant, MI
EverBank, N.A., Jacksonville, FL
Berkshire Bank, Boston, MA