



2025 Award Winners

Affordable Housing



Woodforest National Bank, The Woodlands, Texas, for its FlexCap program. Created by the Housing Partnership Fund and Woodforest National Bank, delivers flexible, low-cost capital to nonprofit housing developers working to preserve naturally occurring affordable housing. With loan sizes up to \$25 million, FlexCap enables mission-driven organizations to compete with market buyers, improve properties and secure sustainable long-term funding. The program strengthens neighborhoods,

prevents displacement and ensures families nationwide have access to stable, affordable homes for generations to come.

Community and Economic Development



American Savings Bank, Honolulu, HI, for Hui Kapili — which means “building together” in Hawaiian — is a free, 10-week accelerator created by media group aio Hawaii and American Savings Bank to grow Hawaii’s small and midsize construction-related businesses and strengthen Hawaii’s economy. The program tackles affordable housing, business and labor shortages by providing strategic planning, financial management, workforce development and technology training.

Participants connect with industry experts, receive mentorship from American Savings Bank leaders and complete a civic engagement project.

Financial Education

Amegy Bank, Houston, Texas, for its signature financial education initiative EnRiching Tomorrow. Launched in 2022 to inspire students attending Title 1 middle schools. The program connects students with first-generation entrepreneurs, celebrities and Amegy bankers for engaging conversations about money, dreams and success. Hosted at Amegy’s corporate offices, each session includes curated programming, resources and personal stories of resilience. With nearly

800 Texas students served to date, EnRiching Tomorrow fosters educational motivation and financial empowerment in underserved communities.

Financial Inclusion



Androscoggin Savings Bank, Lewiston, ME, for its Accessible Islamic Home Finance Alternative, provides Maine’s growing Muslim community with a faith-aligned path to homeownership, removing barriers created by conventional interest-based mortgages. Created through collaboration with local nonprofit partners, the solution is designed to be both culturally responsive and financially sustainable. Since launch, it has helped numerous families move from renting to owning, enabling them to build equity, stability and long-term financial security.

Protecting Older Americans



Alliance Bank, Cape Girardeau, MO, for the Alliance Bank Fraud Prevention Program, which aims to prevent fraud targeting the community by educating its members. It’s based on real fraud cases to help people recognize scams. The program’s motto is: “We can’t stop the fraud that has already occurred, but maybe we can prevent the next one.”

Supporting Military Families



S&T Bank, Indiana, PA, S&T Bank maintains its steadfast commitment to veterans, military members and their families as a critical component of its people-forward banking purpose. For over 20 years, the bank has honored those who served by working diligently to organize and coordinate products, programs and sponsorships that assist them. S&T Bank works to provide vital solutions and services to champion the needs of this most deserving community.

Volunteerism

United Community Bank, Greenville, SC, At United Community, building stronger communities is more than a mission — it’s a shared commitment through service, education and volunteerism. During Financial Literacy Month, our team led 154+ workshops tailored to students, teachers, small-business owners, retirees, veterans and more — reaching over 13,400 individuals. These sessions empowered participants to make informed financial decisions and build lasting stability.

George Bailey Distinguished Service Award



Jennell Huff, CRA/Community Outreach Coordinator, Bank of the Rockies, Clyde Park, MT

For more than 20 years, Jennell Huff has built her career on multigenerational outreach, education and service. She has always understood that true financial empowerment begins with education, and that this education must span a lifetime.

Jennell joined Bank of the Rockies in 2003. After witnessing cases of elder abuse in her community, she took her advocacy to new heights, returning to school in 2016, and championing the fight against elder financial abuse – making it a cornerstone of the bank’s community commitment.

Today, Jennell leads the bank’s financial education programs, spearheading “CONversations About Cons” and “Senior Champions,” initiatives that train staff and community members on elder fraud prevention. These efforts earned Community Commitment Awards from the ABA Foundation in 2017 and 2021.

She helped institutionalize a robust employee volunteer program at the bank, inspiring colleagues to reimagine what it means to be a community banker. Her call to “think beyond the bank” has reshaped how Bank of the Rockies understands its role as a partner in community well-being.

Passionate about meeting audiences where they are, Jennell has built cross-sector partnerships involving banking, law enforcement, social services and the judiciary to promote financial education for all ages and coordinate protections for older adults.

Jennell has been an active member of the Montana Financial Education Coalition since 2015 and now serves as its president. She chairs the Elder Fraud Prevention Subcommittee and has served as a governor-appointed chairperson of the North Central Montana Elder Justice Coalition. She contributes to the ABA Senior Financial Protection Taskforce and has represented Montana community banks on ABA webinars and working groups.

She believes that financial wellness is not just an individual achievement – but rather a community asset built through infrastructure, opportunity and cross-generational care. Jennell exemplifies servant leadership and community-first values.

Honorable Mentions

Affordable Housing

American Savings Bank
Camden National Bank
First Bank
First National Bank Texas
Ives Bank
Thomaston Savings Bank

Community and Economic Development

Atlantic Union Bank
BankPlus
C&N
Live Oak Bank
Stock Yards Bank & Trust
WesBanco Bank

Financial Education

American National Bank of Texas
First State Community Bank
First United Bank & Trust
Meredith Village Savings Bank
Sturgis Bank

Financial Inclusion

American Savings Bank
BankPlus
Country Club Bank
Dollar Bank, FSB
Washington Financial Bank
Webster Bank
WesBanco Bank

Protecting Older Americans

BTC Bank
C&N
NDBT (North Dallas Bank & Trust Co.)
Primis Bank

Supporting Military Families

First United Bank & Trust
Florida Capital Bank, N.A.
Servbank

Volunteerism

American Savings Bank
BOK Financial
Citi
Comerica Bank
First Interstate Bank
Millbury National Bank
S&T Bank
Tolleson Private Bank
Univest Financial Corporation
Valley National Bank
Washington Financial Bank