



2015 ABA COMMUNITY commitment AWARDS

Affordable Housing

- **HomeStreet Bank, Seattle, Washington** for its Hometown Home Loan program, which provides the employees of more than 150 public- and private-sector partner organizations with comprehensive financial education, down payment assistance and reduced closing costs. Since 1994, the program has helped thousands of first-time and low to moderate-income employees of its partner organizations become homeowners.

Community and Economic Development

- **Banco Popular, San Juan, Puerto Rico** for its Echar Pa'lante program, which is helping to retool the human capital of Puerto Rico and establish the foundation for long-term growth. The program's snowball effect is steadily transforming the island's entrepreneurial and education ecosystems into an economic development powerhouse.



Financial Education

- **Old National Bank, Evansville, Indiana** for its 12 Steps to Financial Success program. The program empowers at-risk adults, specifically those incarcerated for non-violent offenses, to take control of their future and achieve financial success. Participants gain financial knowledge and are also encouraged to empower others once they re-enter society.

Nontraditional Borrower and Underbanked

- **BankPlus, Ridgeland, Mississippi** for CreditPlus, its anti-predatory lending program that educates Mississippians about how credit works and helps them improve their credit scores. Since 2008, over 22,000 Mississippians have attended CreditPlus seminars. BankPlus has provided over 21,000 loans totaling more than \$16 million.

Protecting Older Americans

- **First Financial Bank, Abilene, Texas** for its Financial Exploitation Education program. Through partnerships with law enforcement, community organizations and employee training, First Financial Bank has helped protect vulnerable senior citizens in its communities. Its bankers regularly provide workshops and their efforts, to date, have prevented losses in excess of \$1 million.

Volunteerism

- **Inland Bank & Trust, Oakbrook, Illinois** for its Road to Recovery program, which provides paid time off and mileage reimbursement for employees to volunteer with the American Cancer Society and drive cancer patients to and from treatment appointments.



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George Bailey Distinguished Service Award

- **Ben Joergens**, financial empowerment officer of Old National Bank in Evansville, Indiana, reached more than 5,000 individuals in 2014 alone. Through partnerships with 27 different non-profit organizations, schools and universities, he provided financial education basics to more than 3,500 adults and 1,500 children. One of these partnerships was with the Henderson County Detention Center's Substance Abuse Program. In an effort to help non-violent offenders avoid re-incarceration, Ben developed the 12 Steps to Financial Success financial literacy program, which he has used to educate female inmates on money management. [Read more about Ben.](#)

2015 Honorable Mentions

Affordable Housing

First United Bank & Trust, Oakland, MD
TheBANK of Edwardsville, Edwardsville, IL
Washington Financial Bank, Washington, PA
Webster Bank, N.A., Waterbury, CT

Community and Economic Development

Blackhawk Bank, Beloit, WI
Independent Bank, Grand Rapids, MI
TD Bank, East Cherry Hill, NJ
Third Federal Savings and Loan, Cleveland, OH

Financial Education

Ohio Valley Bank, Gallipolis, OH
Pioneer Services, Division of MidCountry Bank, Kansas City, MO
TCF Financial Corporation, Wayzata, MN
The Bank & Trust, S.S.B., Del Rio, TX

Nontraditional Borrower and Underbanked

Citibank, New York, NY
HarborOne Bank, Brockton, MA
Pioneer Services, Division of MidCountry Bank, Kansas City, MO
United Bank, Atmore, AL

Protecting Older Americans

Bank of the Rockies, N.A., Helena, MT
Lewiston State Bank, Lewiston, UT
People's United Bank., Bridgeport, CT
Webster Bank, N.A., Waterbury, CT

Volunteerism

Citibank, New York, NY
First National Bank & Trust Co., Chickasha, OK
Quad City Bank and Trust, Bettendorf, IA
The Bank of Glen Burnie, Glen Burnie, MD