



Affordable Housing

- **National Cooperative Bank, Arlington, Virginia** for its ROC USA Financing Program, which provides purchase financing for resident-owned manufactured home communities (ROCs). The program offers affordable long-term fixed rate financing and technical assistance to low and moderate-income residents in the community, enabling them to buy and own homes, improve their communities and remain long-term stewards of their neighborhoods.

Community and Economic Development

- **TD Bank, Baltimore, Maryland** for its East Baltimore Historic Program, which has helped to improve market and neighborhood conditions in East Baltimore. Since its inception, the program has invested more than \$40 million to fund the redevelopment of 175 new or rehabilitated homes and consolidated more than 100 vacant lots. The program has helped significantly reduce abandonment rates, improve safety, stimulate market growth and enhance the overall look of the community.

Financial Education

- **Triumph Bank, Memphis, Tennessee** for its Personal Financial Management with the Boy Scouts of America Program. The program empowers boy scouts from low to moderate-income communities by providing them with in-depth, personal financial education on topics such as saving, setting financial goals, paying for college and the difference between renting and buying a home. The program aims to improve the socioeconomic status of the boy scouts and their families by helping them make well-informed financial decisions.

Nontraditional Borrower and Underbanked

- **TheBANK of Edwardsville, Fairmont City, Illinois** for its [Fairmont City Branch Program](#), which established the first, full-service bilingual banking center in the St. Louis area. The bank provides products and services specifically catering to the needs of the Hispanic population, helping families cash their checks, save money, access car loans and achieve homeownership.

Protecting Older Americans

- **Montecito Bank, Santa Barbara, California** for its Preventing Elder Financial Abuse Program, which helps raise awareness and educate older customers about the red flags associated with elder financial abuse. The program holds regular workshops to engage members of the community in conversations around their financial safety.

Volunteerism

- **Old National Bank, Evansville, Indiana** for its 100 Men Who Cook Program, a fundraising event in which local celebrity chefs volunteer their talents and time to prepare food for the community. Through this program, the bank has raised more than \$3.2 million for local charities.

George Bailey Distinguished Service Award

- **David Devine**, senior vice president and marketing director of Columbia Bank in Tacoma, Washington helped establish the [Warm Hearts Winter Drive](#), an initiative that benefits homeless shelters in local communities throughout Northeast Washington. His philanthropic efforts have helped collect more than 12,000 pieces of winter clothing and raise more than \$150,000 in donations to benefit local homeless shelters.
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2016 Honorable Mentions

Affordable Housing

TheBANK of Edwardsville, Edwardsville, IL
Florida Community Bank, Weston, FL
Gate City Bank, Fargo, ND
First National Bank of Omaha, Omaha, NE

Community and Economic Development

Resource Bank, N.A., DeKalb, IL
F&M Trust, Chambersburg, PA
SunTrust Bank, Franklin, VA
First Federal Savings and Loan Association, Port Angeles, WA

Financial Education

Montecito Bank & Trust, Santa Barbara, CA
Blue Hills Bank, Hyde Park, MA
MidFirst Bank, Oklahoma City, OK
Community State Bank, Union Grove, WI

George Bailey Distinguished Service

Mary Morstadt, Senior Vice President, Standard Bank and Trust, Hickory Hills, IL
Jeff Pace, Senior Vice President, Central Valley Community Bank, Fresno, CA
Dora Brown, Senior Vice President, IBC Bank, McAllen, TX
Bob Tate, Senior Vice President, PlainsCapital Bank, Lubbock, TX

Nontraditional Borrower and Underbanked

United Bank, Atmore, AL
BB&T Bank, Winston Salem, NC
LegacyTexas Bank, Plano TX
Heritage Bank, Tacoma, WA

Protecting Older Americans

People's United Bank, Bridgeport, CT
Thomaston Savings Bank, Thomaston, CT
Bank of America, Charlotte, NC
Arrow Bank, Glens Falls, NY

Volunteerism

Webster Bank, N.A., Waterbury, CT
Berkshire Bank, Pittsfield, MA
Sandy Spring Bank, Olney, MD
Katahdin Trust Company, Houlton, ME