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ABA Foundation Honors Eight Banks With 7th Annual Community Commitment Awards

Banks of all sizes earn prestigious industry awards for programs addressing range of community issues

WASHINGTON — Eight banks earned American Bankers Association Foundation’s highest honor today by being named [Community Commitment Award](#) winners for 2019. The annual awards recognize banks for their corporate social responsibility efforts in categories ranging from affordable housing to economic inclusion. This year’s CCA winners also include a new award for banks going above and beyond to support military families. The 2019 winners will be presented with their award at ABA’s Annual Convention in Seattle on Oct. 29.

“Banks of all sizes are stepping up their corporate social responsibility efforts to serve their communities, and this year’s nominations in every category were incredibly impressive,” said Rob Nichols, president and CEO of the American Bankers Association. “The programs developed by our Community Commitment Award winners stood out to our judges and really demonstrate how banks are helping communities solve challenging issues.”

The selection committee, made up of independent, national experts in each category, reviewed bank nominations from across the country and chose winners based on the creativity and thoughtfulness of the bank program. Community Commitment Award winners must embody the ideals of corporate social responsibility and demonstrate success in measurable terms.

“This year’s winners represent banking at its best,” said Corey Carlisle, executive director of the ABA Foundation. “The creative programs that earned Community Commitment Awards provide a roadmap for other institutions looking to expand their corporate social responsibility efforts.”

The 2019 award winners are:

Affordable Housing (Co-Winners)

- **FNBO, Omaha, Neb.** for its Habitat for Humanity of Omaha Loan fund. In partnership with nine banks and two non-profits, FNBO created the loan fund to indefinitely fund mortgages for Habitat Omaha families while simultaneously increasing Habitat Omaha's ability to build and rehabilitate even more homes for families in need. The 2018 pilot year resulted in 32 loans to 32 low-income families totaling \$3.6 million.
- **Wells Fargo & Company, San Francisco** for its NeighborhoodLIFT® program. The Wells Fargo NeighborhoodLIFT® program, a collaboration with NeighborWorks® America and its

network members, offers homebuyer education plus 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 U.S. The NeighborhoodLIFT program is funded by the Wells Fargo Foundation and mortgages made through the program are not exclusive to Wells Fargo.

Community and Economic Development

- **Midwest BankCentre, St. Louis**, for working closely with St. Louis' large Bosnian War refugee community, as well as its African American community, to help them gain access to traditional banking services such as loans to buy homes and start businesses. Midwest BankCentre has hired 17 Bosnian war refugees, supported the Lemay Child and Family Center, and funded Fontbonne University's Bosnia Memory Project, which records the memories of the city's Bosnian genocide survivors. Additionally, the bank has partnered the city of Pagedale, Mo., Beyond Housing, a nonprofit agency, and Friendly Temple Church to open branches in underserved, largely African American communities throughout the area.

Economic Inclusion

- **Devon Bank, Chicago**, for its Religion-Based Finance Program, which benefits people whose faith prohibits, in one form or another, and with differing levels of adherence, dealings in interest. As a part of the program, Devon Bank created residential and commercial financing products, including products that cover construction financing, lines of credit, and cash management, that are all non-interest based to conform with certain religious requirements.

Financial Education

- **Union Savings Bank, Cincinnati**, for its Summer Banking Institute developed in partnership with Central State University, a historically black college in Wilberforce, Ohio. The institute is a 12-week program that combines classroom instruction with hands-on experience to prepare students for careers in banking and finance. The first four weeks include classroom instruction taught by CSU faculty and USB managers. The remaining eight weeks are a paid internship at USB headquarters, branch sites or branches of participating banks.

Protecting Older Americans

- **IncredibleBank, Wausau, Wis.**, for its Dementia Friendly program. To combat dementia's effects on the financial security of its customers, IncredibleBank employees are trained on dementia-friendly practices to help maintain customer independence and protect them from problems such as unpaid expenses, squandered resources, avoidable guardianship, and financial abuse, neglect or exploitation. This team closely investigates each customer's account for signs of

mismanagement and abuse, intervenes to resolve financial issues when needed and partners with Social Services when someone's well-being appears jeopardized.

Supporting Military Families

- **Citi, New York**, for its support of Bring Them HOMES, an initiative developed by the Local Initiatives Support Corporation to increase affordable and supportive housing for low-income, homeless and at-risk veterans. Since 2012, Citi has helped the initiative finance, facilitate and advocate for housing options for veterans. To date, a total of 4,300 affordable housing units, including 3,000 specifically for homeless or at-risk veterans, have been completed or are in development.

Volunteerism

First Financial Northwest Bank, Renton, Wash., for its Auction Team, a free service offered to non-profit organizations to assist with their fundraising efforts. Auctions have become an increasingly popular method of non-profit fundraising, but organizations often lack the volunteers and expertise to successfully execute one. The bank provides a team of experienced bankers to assist with various components of an auction – including guest check-in, express pay credit card enrollment, bid tracking, data entry and consolidation, and processing payments.

All entries for this year's Community Commitment Awards will be added to the ABA Foundation's [*Banks in their Communities*](#) interactive map. The map showcases the corporate social responsibility efforts of banks across the country, and allows users to search and view program profiles. Winning and honorable mention entries are also noted.

As a part of the Community Commitment Award program, the ABA Foundation also presents one individual with the George Bailey Distinguished Service Award. The award is given to a non-CEO bank employee who demonstrates outstanding initiative, commitment to their customers and community, and the ability to inspire others. The winner of the George Bailey Distinguished Service Award will be named on Thurs. Oct. 10 at 10 a.m. ET.

About ABA

The American Bankers Association is the voice of the nation's \$18 trillion banking industry, which is composed of small, regional and large banks. Together, America's banks employ more than 2 million men and women, safeguard nearly \$14 trillion in deposits and extend more than \$10 trillion in loans.

About the ABA Foundation

Through its leadership, partnerships, and national programs, ABA's Community Engagement Foundation (dba ABA Foundation), a 501(c)3, helps bankers provide financial education to individuals at every age, elevate issues around affordable housing and community development, and achieve corporate social responsibility objectives to improve the well-being of their customers and their communities.

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