



DEPARTMENT OF THE TREASURY  
COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND  
601 THIRTEENTH STREET, NW, SUITE 200 SOUTH  
WASHINGTON, DC 20005

*Profiles of Organizations  
Selected for funding under the  
FY 2000 Bank Enterprise Award Program*

**Albina Community Bank**

**Location:** Portland, OR  
**Award:** \$171,217  
**Contact:** James M. Taylor - (503) 288-7292

Albina Community Bank of Portland, Oregon received an award of \$171,217 for increasing its community services as well as its consumer, single-family, multi-family, commercial real estate, and business lending activity in economically distressed areas of Portland. The awardee is a state-chartered bank with total assets of \$38.8 million.

**American Savings Bank, FSB**

**Location:** Honolulu, HI  
**Award:** \$15,000  
**Contact:** Anne Marie Springer - (808) 539-7118

American Savings Bank of Honolulu, Hawaii received an award of \$15,000 for increasing its consumer, single-family, commercial real estate and business lending activities in economically distressed communities throughout Hawaii. The awardee is a federal savings bank with total assets of almost \$6 billion.

**Associates National Bank, Delaware**

**Location:** Newark, DE  
**Award:** \$22,000  
**Contact:** Steve Gades - (302) 286-8002

Associates National Bank of Newark, Delaware received an award of \$22,000 for providing financial support to First State Community Loan Fund and CityFirst Bank of DC, both certified Community Development Financial Institutions (CDFIs). The awardee is a national bank with total assets of over \$443 million.

**Bank Calumet, N.A.**

**Location:** Hammond, IN  
**Award:** \$11,000  
**Contact:** Nancy Muryasz - (219) 853-2044

Bank Calumet of Hammond, Indiana received an award of \$11,000 for making a below-market rate deposit in South Shore Bank, a certified Community Development Financial Institution (CDFI). The deposit will enable the CDFI to increase its lending in distressed communities in Chicago. The awardee is a national bank with total assets of over \$812 million.

**Bank of America Community Development Bank**

**Location:** Walnut Creek, California  
**Award:** \$26,675  
**Contact:** Mary Schultz - (941) 952-2683

Bank of America Community Development Bank of Walnut Creek, California received an award of \$26,675 for increasing its small business lending in economically distressed neighborhoods in the state of California. The awardee is a national bank with total assets of over \$617 million.

**Bank of America, N.A.**

**Location:** Charlotte, NC  
**Award:** \$403,358  
**Contact:** Mary Schultz - (941) 952-2683

Bank of America of Charlotte, North Carolina received an award of \$403,358 for increasing its consumer, single-family and commercial real estate lending activities in economically distressed neighborhoods in the states of Alabama, Arizona, California, Florida, Illinois, Missouri, and Washington. The awardee is a national bank with total assets of over \$240 billion.

**Bank of Brinkley**

**Location:** Brinkley, AR  
**Award:** \$11,000  
**Contact:** Gus Rusher - (870) 734-3133

Bank of Brinkley in Brinkley, Arkansas received an \$11,000 award for making a \$100,000 deposit in Elk Horn Bank & Trust, a certified Community Development Financial Institution (CDFI) in Arkadelphia, AR. The awardee is a state-chartered bank with assets of \$88.7 million.

**Bank of Cherokee County**

**Location:** Park Hill, OK  
**Award:** \$330,000  
**Contact:** Susan Chapman Plumb - (918) 458-1223

Bank of Cherokee County of Park Hill, Oklahoma, a certified Community Development Financial Institution (CDFI) received an award of \$330,000 for making below-market rate deposits in ten other certified CDFIs. The CDFIs funded by the awardee are: Boston Bank of Commerce, Central Bank of Kansas City, Citizens Trust Bank Atlanta, City National Bank of New Jersey, Community Bank of the Bay, Douglass National Bank, Louisville Commercial Development Bank, Neighborhood National Bank, South Shore Bank, and Unity National Bank of Houston. The awardee is a state-chartered bank with total assets of \$54 million.

**Bank of Cushing and Trust Company**

**Location:** Cushing, OK  
**Award:** \$60,000  
**Contact:** John A. Bryant - (918) 225-2010

Bank of Cushing and Trust Company of Cushing, Oklahoma received an award of \$60,000 for making a \$400,000 equity-like loan to the Oklahoma MetaFund, a certified Community Development Financial Institution (CDFI). Oklahoma MetaFund is a non-profit multi-bank Community Development Corporation that works throughout the state to promote, stimulate and advance business prosperity and employment in distressed and underserved communities and among targeted underserved populations through business financing and related development services. The awardee is a state-chartered bank with total assets of \$74 million.

**Bank of Hawaii**

**Location:** Honolulu, HI  
**Award:** \$444,239  
**Contact:** Kelly Walsh - (808) 537-8186

Bank of Hawaii of Honolulu, Hawaii received an award of \$444,239 for providing financial support to the following certified Community Development Financial Institutions (CDFIs): Hawaii Community Loan Fund, Kau Federal Credit Union, Lokahi Pacific, Rural Community Assistance Corporation, and MEO Business Development Center. The awardee is a state-chartered bank with total assets of over \$12 billion.

**Bank of the Ozarks**

**Location:** Little Rock, AR  
**Award:** \$22,000  
**Contact:** Dan Rolett - (501) 978-2292

Bank of the Ozarks of Little Rock, Arkansas received a \$22,000 award for making below-market deposits in

Elk Horn Bank and Trust and College Station Community Federal Credit Union, certified Community Development Financial Institutions (CDFIs) in Arkadelphia, AR and College Station, AR, respectively. The awardee is a state-chartered bank with assets of \$816.8 million.

**Bank One, Illinois**

**Location:** Chicago, IL  
**Award:** \$250,623  
**Contact:** William Hinga - (614) 248-5765

Bank One, NA of Chicago, Illinois received an award of \$250,623 for providing equity-like loans to two Community Development Financial Institutions (CDFIs). The CDFIs funded by the awardee are: the Neighborhood Housing Services of Chicago and the Chicago Association of Neighborhood Development Organizations. The awardee also increased its single and multi-family housing lending activities in the distressed communities of Acadia, Iberia, and Orleans Parishes, Louisiana and Wayne County, Michigan. The awardee is a national bank with total assets of \$76.7 billion.

**Bank One, Louisiana**

**Location:** New Orleans, LA  
**Award:** \$35,760  
**Contact:** Mizell Scott - (504) 623-7560

Bank One, NA of New Orleans, Louisiana received an award of \$35,760 for increasing its commercial real estate lending activities in the distressed communities of Orleans Parish, LA. The awardee is a national bank with total assets of \$12.1 billion.

**Bank One, N.A.**

**Location:** Columbus, OH  
**Award:** \$185,200  
**Contact:** Alan D. Seitz - (614) 248-3797

Bank One of Columbus, OH received an award of \$185,200 for increasing its multi-family housing lending in economically distressed communities of Hamilton County, OH. The awardee is a national bank with total assets of \$33.7 billion.

**Bank One, Texas**

**Location:** Dallas, TX  
**Award:** \$670,291  
**Contact:** Gloria R. Reynolds - (214) 290-2493

Bank One, Texas of Dallas, Texas received an award of \$670,291 for increasing its single and multifamily housing lending in the economically distressed communities of Harris County, Texas. The awardee is a national bank with total assets of \$31.1 billion.

**Bank Plus**

**Location:** Belzoni, MS  
**Award:** \$75,000  
**Contact:** William A. Ray - (662) 247-1811

Bank Plus received an award of \$75,000 for making an equity investment of \$500,000 in ECD Investments, LLC, a certified Community Development Financial Institution (CDFI). The equity will enable the CDFI to increase its investments in distressed communities of Ohio. The awardee is a state-chartered bank with total assets over \$73 million.

**Bankers Bank**

**Location:** Oklahoma City, OK  
**Award:** \$30,000  
**Contact:** Don Abernathy, Jr. - (405) 848-8877

The Bankers Bank, located in Oklahoma City, Oklahoma received an award of \$30,000 for making a \$200,000 equity-like loan to the Oklahoma MetaFund, a certified Community Development Financial

Institution (CDFI). Oklahoma MetaFund is a non-profit multi-bank Community Development Corporation that works throughout the state to promote, stimulate and advance business prosperity and employment in distressed and underserved communities and among targeted underserved populations through business financing and related development services. The awardee is a state-chartered bank with total assets of \$58 million.

**Bankers Trust (Delaware)**

**Location:** Wilmington, DE  
**Award:** \$2,000  
**Contact:** Lorraine F. deMeurisse - (302) 636-3320

Bankers Trust of Wilmington, Delaware received an award of \$2,000 for increasing its loans, grants and equity-like loans to \$510,000 to First State Community Loan Fund, a certified CDFI. The funding will enable the CDFI to increase its business and affordable housing lending within the State of Delaware and the City of Wilmington's Enterprise Community. The awardee is a state-chartered bank with total assets over \$1 billion.

**Blackfeet National Bank**

**Location:** Browning, MT  
**Award:** \$99,212  
**Contact:** Sheridan M. Erickson - (406) 338-7000

Blackfeet National Bank of Browning, Montana, a certified Community Development Financial Institution (CDFI), received a \$99,212 award for increasing its consumer and small business lending in economically distressed communities in Montana. The awardee is a national bank with total assets of \$18.5 million.

**Blue Ball National Bank**

**Location:** Blue Ball, PA  
**Award:** \$18,000  
**Contact:** Timothy Bender - (717) 354-3569

Blue Ball National Bank of Blue Ball, Pennsylvania received an award of \$18,000 for making a \$125,000 grant to Community First Fund, a certified Community Development Financial Institution (CDFI). Community First Fund promotes affordable housing, creates and promotes local business development, and creates jobs for persons living in low-income communities in central Pennsylvania. The awardee is a national bank with total assets of \$866.0 million.

**Borrego Springs Bank**

**Location:** La Mesa, CA  
**Award:** \$72,031  
**Contact:** Michelle D. Owens - (619) 668-5159

Borrego Springs Bank of La Mesa, California received an award of \$72,031 for providing technical assistance to several Native American Tribal Governments to increase access to capital on tribal lands. The bank was also instrumental in planning the first conference held by the North American Native Bankers' Association. Borrego Springs Bank co-originated a loan with Neighborhood National Bank, a certified Community Development Financial Institution (CDFI) to develop commercial real estate in an economically distressed community in San Diego County. Neighborhood National Bank also received a deposit from Borrego Springs, which will allow the CDFI to strengthen its ability to serve distressed communities in San Diego County. The awardee is a national bank with total assets of \$68.1 million.

**Boston Bank of Commerce**

**Location:** Boston, MA  
**Award:** \$742,170  
**Contact:** Robert Patrick Cooper, (617) 457-4400

Boston Bank of Commerce of Boston, Massachusetts received an award of \$742,170 for making deposits in First Bank of the Americas, Community Capital Bank, Douglass National Bank, Louisville Community Development Bank, Bank of Cherokee County, Blackfeet National Bank, Community Commerce Bank, South Shore Bank, Shore Bank, Cleveland, Berean Federal Savings Bank, Metro Savings Bank, FSB, Central Bank of Kansas City, Neighborhood National Bank, Community Bank of the Bay, International Bank of

Chicago, and United Bank of Philadelphia, all certified Community Development Financial Institutions (CDFIs). The awardee is a state-chartered bank with total assets of \$137.6 million.

#### **Branch Banking and Trust Company**

**Location:** Charlotte, NC  
**Award:** \$1,100,000  
**Contact:** Chester Williams - (704) 954-1100

Branch Banking and Trust Company received an award of \$1,178,450 for making a \$10 million loan to Self-Help Ventures Fund. Self-Help, a certified Community Development Financial Institution (CDFI), provides home, small business, and community facilities financing to minorities, women, and rural residents throughout the state of North Carolina. The awardee is a state chartered bank with total assets of \$32.5 billion.

#### **Branch Banking and Trust Company of South Carolina**

**Location:** Greenville, South Carolina  
**Award:** \$125,517  
**Contact:** Chester Williams - (704) 954-1100

Branch Banking and Trust Company of South Carolina in Greenville, South Carolina received an award of \$125,517 for increasing its commercial real estate and business lending activities in economically distressed areas of the state. The awardee is a state chartered bank with total assets of \$5.1 billion.

#### **California Bank & Trust**

**Location:** San Diego, CA  
**Award:** \$611,725  
**Contact:** Lynda Buckner - (858) 793-7470

California Bank & Trust of San Diego, California received an award of \$611,725 for increasing its multi-family housing and commercial real estate lending within several distressed communities and for providing financial support to Community Development Financial Institutions (CDFIs). The awardee's activities include a \$500,000 line of credit to Local Initiatives Support Corporation (LISC) to facilitate a "Neighborhood Enhancement" loan program in San Diego. Also, the bank made a \$15,000 grant to ACCION San Diego to help offset the cost of technical assistance provided to their small business owners. The awardee is a state-chartered bank with total assets of \$6.4 billion.

#### **California Federal Bank**

**Location:** San Francisco, CA  
**Award:** \$1,099,868  
**Contact:** Natalie D. Kimball - (415) 904-1445

California Federal Bank of San Francisco, California received an award of \$1,099,868 for increasing its lending to several Community Development Financial Institutions. The awardee is a federal savings bank with total assets of \$60.4 million.

#### **Capital One, F.S.B**

**Location:** Falls Church, VA  
**Award:** \$11,000  
**Contact:** John G. Finneran - (703) 205-1000

Capital One of Falls Church, Virginia received an award of \$11,000 for making a deposit in CityFirst Bank of DC, a certified Community Development Financial Institution (CDFI) located in Washington, DC. The deposit will allow CityFirst to increase its lending and services in economically distressed neighborhoods in Washington, DC. The awardee is a federal savings bank with total assets of \$2.9 billion.

**Central Bank of Kansas City**

**Location:** Kansas City, MO

**Award:** \$191,010

**Contact:** William M. Dana, Jr. - (816) 483-1210

Central Bank of Kansas City, Missouri, a certified Community Development Financial Institution (CDFI), received an award of \$191,010 for increasing its deposit-taking, financial services and community services and consumer, single-family housing, multi-family housing, commercial real estate and small business lending. The bank provided lending, investment and service activities totaling over \$4 million in distressed communities within Kansas City. The awardee is a state-chartered bank with total assets over \$66 million.

**Central Carolina Bank**

**Location:** Durham, NC

**Award:** \$1,100,000

**Contact:** Helen Moore, (919) 683-7578

Central Carolina Bank & Trust Company of Durham, North Carolina received an award of \$1,100,000 for making a \$10 million loan to Self-Help Ventures Fund. Self-Help, a certified Community Development Financial Institution (CDFI), provides home, small business, and community facilities financing to minorities, women, and rural residents throughout the state of North Carolina. The awardee is a national bank with total assets of \$7.4 billion.

**Central National Bank and Trust Company of Enid**

**Location:** Enid, OK

**Award:** \$15,000

**Contact:** Scott Shryock, (580) 213-1620

Central National Bank and Trust Company of Enid in Enid, Oklahoma received an award of \$15,000 for making an equity-like loan of \$100,000 in Oklahoma MetaFund, a certified Community Development Financial Institution (CDFI). Oklahoma MetaFund is a non-profit multi-bank Community Development Corporation that works throughout the state to promote, stimulate and advance business prosperity and employment in distressed and underserved communities and among targeted underserved populations through business financing and related development services. The awardee is a national bank with total assets of \$331 million.

**Centura Bank**

**Location:** Rocky Mount, NC

**Award:** \$163,817

**Contact:** Carolyn Neville - (252) 454-4973

Centura Bank of Rocky Mount, North Carolina received an award of \$163,817 for increasing its consumer and small business lending in economically distressed areas in the state of North Carolina. The awardee is a state-chartered bank with total assets of \$11.1 billion.

**Century National Bank**

**Location:** Washington, DC

**Award:** \$11,000

**Contact:** Joseph S. Bracewell - (202) 496-4040

Century National Bank received an award of \$11,000 for making a deposit into CityFirst Bank, a certified Community Development Financial Institution (CDFI) located in Washington, DC. The awardee is a national bank with total assets of \$221 million.

**Charter One Bank, F.S.B.**

**Location:** Cleveland, OH

**Award:** \$110,000

**Contact:** Michael R. Lisman - (216) 781-3467

Charter One Bank, F.S.B. of Cleveland, Ohio received an award of \$110,000 for making a \$1,000,000 loan to Local Initiatives Support Corporation (LISC), a certified Community Development Financial Institution

(CDFI). The mission of LISC is to assist community development corporations in their efforts to transform distressed neighborhoods into healthy communities. The LISC will use the loan proceeds to build affordable housing for low- and moderate- income families and to fund construction loans in distressed communities. The awardee is a savings bank with total assets of \$30.5 billion.

**Chase Manhattan Bank**

**Location:** New York, NY  
**Award:** \$978,187  
**Contact:** R. Michael Swearingen - (212) 622-3608

Chase Manhattan Bank of New York, New York received an award of \$933,187 for increasing its equity investments in and loans to CDFIs. The awardee is a state-chartered bank with total assets of \$312.3 billion.

**Chevy Chase Bank, F.S.B.**

**Location:** Chevy Chase, MD  
**Award:** \$195,255  
**Contact:** Leslie A. Nicholson, Jr. - (301) 986-7472

Chevy Chase Bank of Chevy Chase, Maryland received a \$195,255 award for providing financial support to CityFirst Bank of DC, a certified Community Development Financial Institution (CDFI) located in Washington DC. The bank also increased its consumer, single-family, and business lending in economically distressed areas of the District of Columbia. The awardee is a federal savings bank with assets of \$10.2 billion.

**Citibank, FSB**

**Location:** New York, NY  
**Award:** \$815,728  
**Contact:** Irma Lopez-Heredia - (312) 627-3903

Citibank, FSB of New York, New York received an award of \$815,728 for increasing its multi-family lending in distressed communities. The awardee is a federal savings bank with total assets of \$25 billion.

**Citizens Bank and Trust Company of Ardmore**

**Location:** Ardmore, OK  
**Award:** \$75,000  
**Contact:** G. Bridger Cox - (580) 226-4610

Citizens Bank and Trust Company of Ardmore in Ardmore, Oklahoma received an award of \$75,000 for making an equity-like loan of \$500,000 to the Oklahoma MetaFund, a certified Community Development Financial Institution (CDFI). Oklahoma MetaFund is a non-profit multi-bank Community Development Corporation that works throughout the state to promote, stimulate and advance business prosperity and employment in distressed and underserved communities and among targeted underserved populations through business financing and related development services. The awardee is a national bank with total assets of \$109 million.

**Citizens Savings Bank & Trust Company**

**Location:** Nashville, TN  
**Award:** \$571,278  
**Contact:** Deborah A. Cole - (615) 327-9787

Citizens Savings Bank & Trust Company of Nashville, Tennessee received an award of \$190,426 for increasing its single-family mortgage, commercial real estate, and small business lending in distressed communities in Tennessee. The awardee also made below market-rate deposits totaling \$1,000,000 into eight Community Development Financial Institutions (CDFIs): Bank of Cherokee County, Citizens Trust Bank of Atlanta, City National Bank of New Jersey, Community Commerce Bank, Douglas National Bank, Dryades Savings Bank, International Bank of Chicago, and Unity National Bank of Houston. The awardee is a state-chartered bank with total assets of \$38.5 million.

**Citizens Trust Bank**

**Location:** Atlanta, GA  
**Award:** \$297,000  
**Contact:** James E. Young - (404) 653-2881

Citizens Trust Bank of Atlanta, Georgia received an award of \$297,000 for supporting five Community Development Financial Institutions (CDFIs), including Bank of Cherokee County, Citizens Bank, City National Bank of New Jersey, Dryades Savings Bank, and Unity National Bank. The awardee is a state chartered bank with total assets of \$247 million.

**City First Bank of DC**

**Location:** Washington, DC  
**Award:** \$1,516,916  
**Contact:** Debbi Hurd Baptist - (202) 332-5002

CityFirst Bank of DC in Washington, DC, a certified Community Development Financial Institution (CDFI), received an award of \$1,516,916 for increasing its deposit taking and service activities; increasing its consumer, single-family housing, multi-family housing, commercial real estate and small business lending; and increasing its support of other CDFIs. The awardee is a national bank with total assets of \$24 million.

**City National Bank of New Jersey**

**Location:** Newark, NJ  
**Award:** \$1,170,546  
**Contact:** Louis E. Prezeau - (973) 624-0865

City National Bank of New Jersey in Newark, New Jersey, a certified Community Development Financial Institution (CDFI), received an award of \$1,170,546 for increasing its consumer loans, multi-family loans, commercial real estate loans, and business loans within several distress communities throughout New York and New Jersey. The awardee is a national bank with total assets of \$174.8 million.

**Cole Taylor Bank**

**Location:** Skokie, IL  
**Award:** \$156,434  
**Contact:** Karen Thomas - (847) 763-2640

Cole Taylor Bank of Skokie, Illinois received an award of \$156,434 for providing loans and grants to: ACCION Chicago, Community Investment Corporation, IBC Bancorp, Illinois Facilities Fund, Neighborhood Housing Services of Chicago, and Non-Profit Financial Center, all certified Community Development Financial Institution (CDFIs) serving Chicago. These CDFIs support microenterprise, community facilities, and housing lending, as well as provide basic financial services in distressed areas in Chicago. The awardee is a state-chartered bank with total assets of \$2 billion.

**Community Bank of Lawndale**

**Location:** Chicago, IL  
**Award:** \$778,342  
**Contact:** Diane Glenn - (773) 533-6900

Community Bank of Lawndale of Chicago, Illinois, a certified Community Development Financial Institution (CDFI), received an award of \$778,342 for making below-market rate deposits in three other CDFIs: International Bank of Chicago, Legacy Bank, and Mutual Bank. The awardee also opened 17 Individual Development Accounts, and increased its business, commercial real estate, consumer loans, and single and multi-family housing lending activities in the distressed communities of Cook County, Illinois. The awardee is a state-chartered bank with total assets of \$42.2 million.

**Community Bank of Ravenswood**

**Location:** Chicago, IL  
**Award:** \$103,998  
**Contact:** Eric W. Hubbard - (773) 907-8100

Community Bank of Ravenswood received an award of \$103,998 for increasing its deposit taking and multi-

family housing, commercial real estate and small business lending. The bank provided lending, investment, and service activities totaling over \$5 million in distressed communities in Chicago. The awardee is a state-chartered bank with total assets over \$116 million.

#### **Community Capital Bank**

**Location:** Brooklyn, NY  
**Award:** \$1,161,630  
**Contact:** Gina L. Bolden-Rivera - (718) 802-1212

Community Capital Bank of Brooklyn, New York, a certified Community Development Financial Institution (CDFI), received an award of \$1,161,630 for increasing its multi-family housing and business loans, and for increasing its support of other CDFIs. Community Capital Bank provided \$10.25 million in lending in distressed communities and \$300,000 in below-market rate deposits and member shares to three CDFIs: Alternatives Federal Credit Union, Berean Federal Savings Bank, and Douglass National Bank. The awardee is a state-chartered bank with total assets of \$44 million.

#### **Community Savings Bank**

**Location:** Chicago, IL  
**Award:** \$82,700  
**Contact:** William G. Deligiannis - (773) 685-5300

Community Savings Bank of Chicago, Illinois, received an award of \$82,700, for providing loans totaling \$1,050,000 to Neighborhood Lending Services, a certified Community Development Financial Institution (CDFI). Community Savings Bank participated in two loan pools—one to finance first mortgages and one to finance second mortgages for homebuyers in distressed neighborhoods in Chicago. Additionally, Community Savings Bank provided a grant of \$1,820 to Neighborhood Housing Services of Chicago, also a certified Community Development Financial Institution (CDFI). Community Savings Bank is a state-chartered savings bank with total assets of \$355 million.

#### **Compass Bank**

**Location:** Houston, TX  
**Award:** \$1,068,089  
**Contact:** Diane M. Lopez - (713) 867-2706

Compass Bank received an award of \$1,068,089 for increasing its multifamily and commercial real estate lending in economically distressed communities in Alabama, Arizona, Florida, and Texas. The bank also provided over \$87,000 in financial support to four certified Community Development Financial Institutions (CDFIs): Birmingham Community Development Corporation, Southern Dallas Development Corporation, Businesses Invests in Growth Austin, and Local Initiatives Support Corporation. Compass Bank is a state chartered bank with assets of \$18.5 billion.

#### **Continental National Bank of Miami**

**Location:** Miami, FL  
**Award:** \$326,447  
**Contact:** Athan Castiglia - (305) 643-8277

Continental National Bank of Miami in Miami, Florida received an award of \$326,447 for increasing its consumer, single family, multi-family, commercial real estate, and business lending activities within distressed communities throughout the state of Florida. Continental National Bank also made five below-market rate deposits of \$100,000 each into CityFirst Bank of DC, Douglass National Bank, South Shore Bank of Chicago, Shorebank Cleveland, and Unity National Bank, all certified Community Development Financial Institutions (CDFIs). The awardee is a national bank with total assets of \$143.2 million.

#### **Dacotah Bank**

**Location:** Sisseton, SD  
**Award:** \$55,000  
**Contact:** Kevin Wegehaupt - (605) 698-3978

Dacotah Bank of Sisseton, South Dakota received an award of \$55,000 for making a \$500,000 loan to the Northeast South Dakota Economic Corporation, a certified Community Development Financial Institution

(CDFI). The awardee is a state bank with total assets of \$558 million.

**Dewitt Bank & Trust**

**Location:** Dewitt, AR  
**Award:** \$11,000  
**Contact:** Gary Hudson - (870) 946-3531

Dewitt Bank & Trust of Dewitt, Arkansas received an award of \$11,000 for making a \$100,000 deposit in Elk Horn Bank and Trust, a certified Community Development Financial Institution (CDFI) in Arkadelphia, AR. The awardee is a state-chartered bank with total assets of \$128.5 million.

**Douglass National Bank**

**Location:** Kansas City, KS  
**Award:** \$468,900  
**Contact:** Ronald Wiley - (913) 321-7200

Douglass National Bank of Kansas City, Kansas, a certified Community Development Financial Institution (CDFI), received an award of \$468,900 for making \$100,000 below-market rate deposits in eleven other certified CDFIs, including: Alternatives Federal Credit Union, Bank of Cherokee County, Berean Federal Savings Bank, Blackfeet National Bank, Central Appalachian Peoples Credit Union, Communities United Credit, Community Bank of the Bay, Community Capital Bank, First Bank of the Americas, International Bank of Chicago, and South Shore Bank. Douglass National Bank also increased its business, commercial real estate, consumer, and single and multi-family lending activities in distressed communities in the bi-state area of Kansas City, KS and MO. The awardee is a national bank with total assets of \$ 73.5 million.

**Downey Savings and Loan Association**

**Location:** Newport Beach, CA  
**Award:** \$1,125  
**Contact:** Kelvin James - (949) 725-4780

Downey Savings and Loan Association of Newport Beach, California received an award of \$1,125 for providing support to Community Development Financial Institutions (CDFIs) and a \$7,500 grant to Inglewood Neighborhood Housing Services. The awardee is a state chartered bank with total assets of \$9.95 billion.

**Dryades Savings Bank, F.S.B.**

**Location:** New Orleans, LA  
**Award:** \$583,406  
**Contact:** Virgil Robinson Jr. - (504) 581-5891

Dryades Savings Bank of New Orleans, Louisiana, a certified Community Development Financial Institution (CDFI), received an award of \$583,406, for increasing its consumer loans, commercial real estate loans and business loans. Dryades Savings Bank also made deposits of \$100,000 each into ten certified CDFIs: Alternatives Federal Credit Union, Citizens Trust Bank of Atlanta, City First Bank of DC, Community Bank of the Bay, Douglas National Bank, First Bank of the Americas, International Bank of Chicago, Neighborhood National Bank, South Shore Bank of Chicago, and Unity National Bank. The awardee is a savings bank with total assets of \$99.5 million.

**Dubuque Bank and Trust Company**

**Location:** Dubuque, IA  
**Award:** \$11,000  
**Contact:** John K. Schmidt - (319) 589-1994

Dubuque Bank and Trust Co. received an award of \$11,000 for making a below-market rate deposit of \$100,000 in Louisville Community Development Bank, a certified Community Development Financial Institution (CDFI). The deposit will enable the CDFI to increase its lending in distressed communities in Louisville. The awardee is a state-chartered bank with total assets of over \$585 million.

**EagleBank**

**Location:** Bethesda, MD  
**Award:** \$11,000  
**Contact:** Wilmer L. Tinley, Jr. - (301) 347-3718

EagleBank of Bethesda, Maryland received an award of \$11,000 for making a deposit in City First Bank of DC. The awardee is a state-chartered bank with total assets of \$121.6 million.

**Eastman National Bank of Newkirk**

**Location:** Newkirk, OK  
**Award:** \$5,600  
**Contact:** Walter Shafer - (580) 362-2511

The Eastman National Bank of Newkirk in Newkirk, Oklahoma received an award of \$5,600 for making a \$40,000 equity-like loan to the Oklahoma MetaFund, a certified Community Development Financial Institution (CDFI). Oklahoma MetaFund is a non-profit multi-bank Community Development Corporation that works throughout the state to promote, stimulate and advance business prosperity and employment in distressed and underserved communities and among targeted underserved populations through business financing and related development services. The awardee is a national bank with total assets of \$43 million.

**Elk Horn Bank & Trust Company**

**Location:** Arkadelphia, AR  
**Award:** \$33,000  
**Contact:** I. Joe Miles - (870) 246-5811

Elk Horn Bank and Trust of Arkadelphia, Arkansas received a \$33,000 award for making a \$100,000 deposit in Phillips County Self-Help Federal Credit Union, a certified Community Development Financial Institution (CDFI) in Helena, AR. The awardee is a state-chartered bank with assets of \$115.5 million.

**Enterprise Federal Savings Bank**

**Location:** Largo, MD  
**Award:** \$11,000  
**Contact:** E. Leroy Morris - (301) 773-9724

Enterprise Federal Savings Bank received an award of \$11,000 for making deposits in CityFirst Bank of DC, a certified Community Development Financial Institution (CDFI) located in Washington DC. The awardee is a federal savings bank with total assets of over \$45 million.

**Evergreen Bank**

**Location:** Latham, NY  
**Award:** \$35,766  
**Contact:** Neil Hannan - (518) 786-9209

Evergreen Bank received an award of \$35,766 for increasing its consumer and small business lending in economically distressed communities in upstate New York. The bank also provided financial support to Capital District Community Loan Fund, a certified Community Development Financial Institution (CDFI). The awardee is a national bank with total assets of \$1.2 billion.

**Exchange Bank and Trust Company**

**Location:** Perry, OK  
**Award:** \$56,250  
**Contact:** Charles R. Hall - (580) 336-5531

Exchange Bank and Trust Company of Perry, Oklahoma received an award of \$56,250 for making an equity-like loan of \$375,000 to the Oklahoma MetaFund, a certified Community Development Financial Institution (CDFI). Oklahoma MetaFund is a non-profit multi-bank Community Development Corporation that works throughout the state to promote, stimulate and advance business prosperity and employment in distressed and underserved communities and among targeted underserved populations through business financing and related development services. The awardee is a state-chartered bank with total assets of \$98,000,000.

**Farmers & Merchants Bank**

**Location:** Stuttgart, AR  
**Award:** \$11,000  
**Contact:** Don Pattilo - (870) 673-6911

Farmers & Merchants Bank of Stuttgart, Arkansas received an award of \$11,000 for making a deposit in Elk Horn Bank & Trust, a certified Community Development Financial Institution (CDFI) in Arkadelphia, AR. The awardee is a state-chartered bank with total assets of \$183.9 million.

**Farmers & Merchants Bank of Long Beach**

**Location:** Long Beach, CA  
**Award:** \$250,000  
**Contact:** W. Henry Walker - (562) 437-0011

Farmers & Merchants Bank of Long Beach, California received an award of \$250,000 for making a \$2,000,000 loan and \$200,000 equity investment to the Clearinghouse CDFI, a Community Development Financial Institution (CDFI). Clearinghouse CDFI provides loans to non-profits and small businesses in distressed communities. The awardee is a state-chartered bank with total assets of \$1.9 billion.

**Farmers Exchange Bank**

**Location:** Cherokee, OK  
**Award:** \$15,000  
**Contact:** Loren Rieger, (580) 596-3371

The Farmers Exchange Bank of Cherokee, Oklahoma received an award of \$15,000 for making a \$100,000 equity-like loan to the Oklahoma MetaFund, a certified Community Development Financial Institution (CDFI). Oklahoma MetaFund is a non-profit multi-bank Community Development Corporation that works throughout the state to promote, stimulate and advance business prosperity and employment in distressed and underserved communities and among targeted underserved populations through business financing and related development services. The awardee is a state-chartered bank with total assets of \$71 million.

**Farmers National Bank**

**Location:** Cynthiana, KY  
**Award:** \$12,788  
**Contact:** Ed Purdom, JR. - (606) 234-3100

The Farmers National Bank of Cynthiana, Kentucky received an award of \$12,788 for making an \$85,250 grant to the Community Ventures Corporation (CVC). Established in 1982, CVC is a non-profit, community-based organization dedicated to improving the quality of life for urban and rural residents of the Bluegrass Region of central Kentucky. Its loan products include microenterprise loans and homeownership loans. The awardee is a national bank with total assets of \$88 million.

**First Niagara Bank**

**Location:** Lockport, NY  
**Award:** \$92,175  
**Contact:** Michelle Lennert - (716) 625-7508

First Niagara Bank of Lockport, New York received an award of \$92,175 for increasing its multifamily, commercial real estate, and small business lending in economically distressed communities in New York state. The awardee is a state-chartered bank with total assets of \$1.8 billion.

**First American National Bank of Pennsylvania**

**Location:** Everett, PA  
**Award:** \$47,904  
**Contact:** Merle W. Helsel - (814) 652-2131

First American National Bank of Pennsylvania in Everett, Pennsylvania received an award of \$47,904, for increasing its business loans within distressed communities in Blair County, Pennsylvania. The awardee is a national bank with total assets of \$139.3 million.

**First Bank of Oak Park**

**Location:** Oak Park, IL  
**Award:** \$38,143  
**Contact:** Robert V. Polenzani - (708) 386-5000

First Bank of Oak Park, Illinois received an award of \$38,143 for increasing its consumer, multi-family housing, and commercial real estate lending in distressed areas in Chicago's distressed Austin neighborhood. The awardee is a state-chartered bank with total assets of \$174 million.

**First Bank of the Americas**

**Location:** Chicago, IL  
**Award:** \$935,684  
**Contact:** David H. Voss - (773) 523-3145

First Bank of the Americas of Chicago, Illinois received an award of \$935,684 for increasing its deposit taking, financial services, and lending in distressed areas in Chicago and for support of a number of certified Community Development Financial Institutions (CDFIs). First Bank of the Americas' activities included the opening of a new branch in a distressed community, providing "lifeline" financial services such as utility bill payment and check cashing, opening Electronic Transfer Accounts for low-income residents at a local Social Security office, and increasing lending at its branches in the distressed community. The awardee is a certified Community Development Financial Institution (CDFI) and a state-chartered savings bank with total assets of \$49 million.

**First Bethany Bank & Trust, N.A.**

**Location:** Bethany, OK  
**Award:** \$62,100  
**Contact:** Peter G. Pierce, III, (405) 789-1110

The First Bethany Bank & Trust, of Bethany, Oklahoma received an award of \$62,100 for making a \$414,000 equity-like loan to the Oklahoma MetaFund, a certified Community Development Financial Institution (CDFI). Oklahoma MetaFund is a non-profit multi-bank Community Development Corporation that works throughout the state to promote, stimulate and advance business prosperity and employment in distressed and underserved communities and among targeted underserved populations through business financing and related development services. The awardee is a national bank with total assets of \$97 million.

**First Citizens Bank & Trust Company**

**Location:** Raleigh, NC  
**Award:** \$550,000  
**Contact:** James L. Mebane, (919) 716-7280

First Citizens Bank and Trust Company of Raleigh, North Carolina received an award of \$550,000 for making a \$5,000,000 loan to Self-Help Ventures Fund. Self-Help, certified Community Development Financial Institution (CDFI), provides home, small business, and community facilities financing to minorities, women, and rural residents throughout the state of North Carolina. The awardee is a savings bank with total assets of \$9.2 billion.

**First Commonwealth Bank**

**Location:** Indiana, PA  
**Award:** \$75,000  
**Contact:** John J. Dolan, (724) 349-3400

First Commonwealth Bank of Pennsylvania in Indiana, Pennsylvania received an award of \$75,000 for making a \$500,000 equity investment in The Progress Fund, a certified Community Development Financial Institution (CDFI). The Progress Fund provides financing to small and start-up businesses in the state of Pennsylvania. The awardee is a state-chartered bank with total assets of \$3.29 billion.

**First Community Bank, FSB**

**Location:** Keokuk, IA  
**Award:** \$11,000  
**Contact:** James E. Hanks, (319) 524-6921

First Community Bank of Keokuk, Iowa received an award of \$11,000 for making a below-market rate deposit in Louisville Community Development Bank, a certified Community Development Financial Institution (CDFI). The deposit will enable the CDFI to increase its lending in distressed communities in Louisville. The awardee is a federal savings bank with total assets of over \$100 million.

**First Farmers and Merchants National Bank**

**Location:** Columbia, TN  
**Award:** \$1,851  
**Contact:** John T. Cotham, (931) 388-3145

First Farmers and Merchants National Bank received an award of \$1,851 for increasing its consumer and single-family mortgage lending activity, and providing financial counseling to residents in distressed communities in Tennessee. The awardee is a national bank with total assets of \$592 million.

**First Fidelity Bank, NA**

**Location:** Oklahoma City, OK  
**Award:** \$112,500  
**Contact:** D. Scott McLaws, (405) 416-2528

First Fidelity Bank of Oklahoma City, Oklahoma received an award of \$112,500 for making an equity-like loan of \$750,000 to the Oklahoma MetaFund, a certified Community Development Financial Institution (CDFI). Oklahoma MetaFund is a non-profit multi-bank Community Development Corporation that works throughout the state to promote, stimulate and advance business prosperity and employment in distressed and underserved communities and among targeted underserved populations through business financing and related development services. The awardee is a national bank with total assets of \$519 million.

**First National Bank**

**Location:** Midwest City, OK  
**Award:** \$75,000  
**Contact:** Robert Croak, (405) 732-4571

First National Bank of Midwest City, Oklahoma received an award of \$75,000 for making a \$500,000 equity-like loan to the Oklahoma MetaFund, a certified Community Development Financial Institution (CDFI). Oklahoma MetaFund is a non-profit multi-bank Community Development Corporation that works throughout the state to promote, stimulate and advance business prosperity and employment in distressed and underserved communities and among targeted underserved populations through business financing and related development services. The awardee is a national bank with total assets of \$286 million.

**First National Bank and Trust Company**

**Location:** Shawnee, OK  
**Award:** \$15,000  
**Contact:** R. Paul McIntire, (405) 275-8830

First National Bank and Trust Company of Shawnee, Oklahoma received an award of \$15,000 for making an equity-like loan of \$100,000 to the Oklahoma MetaFund, a certified Community Development Financial Institution (CDFI). Oklahoma MetaFund is a non-profit multi-bank Community Development Corporation that works throughout the state to promote, stimulate and advance business prosperity and employment in distressed and underserved communities and among targeted underserved populations through business financing and related development services. The awardee is a national bank with total assets of \$59,000,000.

**First National Bank of Phillips County**

**Location:** Helena, AR  
**Award:** \$218,435  
**Contact:** Bart Lindsey, (870) 816-1111

First National Bank of Phillips County in Helena, Arkansas received a \$218,435 award for increasing its consumer, commercial real estate, and small business lending in distressed areas of the Mississippi Delta region. The bank also made a \$100,000 deposit in the Phillips County (AR) Self-Help Federal Credit Union, a certified Community Development Financial Institution (CDFI), and provided technical assistance to help the credit union improve its lending practices. First National also opened two individual development accounts for low-income Phillips County residents. The awardee is a national bank with assets of \$118.4 million.

**First Professional Bank, N.A.**

**Location:** Santa Monica, CA  
**Award:** \$52,793  
**Contact:** John Hampton, (310) 458-1521

First Professional Bank of Santa Monica, California received an award of \$52,793 for providing loans, grants, and technical assistance to three certified Community Development Financial Institutions (CDFIs): Calvert Social Investment Foundation, Low Income Housing Fund and NHS Neighborhood Lending Services. The awardee is a national bank with total assets of over \$286 million.

**First Republic Bank**

**Location:** Los Angeles, CA  
**Award:** \$ 927,675  
**Contact:** Walter R. Cook, (310) 302-7001

First Republic Bank of Los Angeles, California received an award of \$429,125 for increasing its consumer, multi-family, commercial real estate, and business lending activities as well as its support to Community Development Financial Institutions (CDFI). Support to CDFIs includes deposits, equity investments, grants, and loans to: Clearinghouse CDFI, NHS Neighborhood Lending Services, Local Initiatives Support Corporation, Community Bank of the Bay, Community Capital Bank, Community Commerce Bank, Northeast Community Federal Credit Union, and Community Financial Resources Center. The awardee is a savings bank with total assets of \$3.8 billion.

**First Security Bank and Trust Company**

**Location:** Oklahoma City, OK  
**Award:** \$15,000  
**Contact:** Dick J. Beshear, (405) 424-4341

First Security Bank and Trust Company of Oklahoma City, Oklahoma received an award of \$15,000 for making a \$100,000 equity-like loan to the Oklahoma MetaFund, a certified Community Development Financial Institution (CDFI). Oklahoma MetaFund is a non-profit multi-bank Community Development Corporation that works throughout the state to promote, stimulate and advance business prosperity and employment in distressed and underserved communities and among targeted underserved populations through business financing and related development services. The awardee is a state-chartered bank with total assets of \$34 million.

**First State Bank of DeQueen**

**Location:** DeQueen, AR  
**Award:** \$11,000  
**Contact:** Noel Bard, (870) 642-4423

First State Bank of DeQueen received an \$11,000 award for making a \$100,000 deposit in Elk Horn Bank & Trust, a certified Community Development Financial Institution (CDFI) in Arkadelphia, AR. The awardee is a state-chartered bank with assets of \$32.1 million.

**First State Bank of Fort Collins**

**Location:** Fort Collins, CO  
**Award:** \$5,500  
**Contact:** Brian A. Shepherd, (970) 266-2010

First State Bank of Fort Collins received an award of \$5,500 for making a loan of \$50,000 to Funding Partners for Housing Solutions, a certified Community Development Financial Institution (CDFI). The Community Development Financial Institution (CDFI) operates as a housing loan fund that finance housing developers that rent to low-income families in several distressed communities in Colorado. First State Bank of Fort Collins is a state-chartered bank with total assets of \$77 million.

**First State Bank of Kansas City**

**Location:** Kansas City, KS  
**Award:** \$40,399  
**Contact:** Steven W. Ketteler, (913) 371-1242

First State Bank of Kansas City, Kansas received an award of \$40,399 for increasing its community services and single-family, commercial real estate, and business loans in several distressed communities throughout Kansas and Missouri. The bank also made a \$98,000 deposit in the Central Bank of Kansas City, a certified Community Development Financial Institution (CDFI). The awardee is a state bank with total assets of \$58 million.

**First Union National Bank**

**Location:** Charlotte, NC  
**Award:** \$3,350,500  
**Contact:** Jane N. Henderson, (704) 383-4114

First Union National Bank of Charlotte, North Carolina received an award of \$3,350,500 for its support of Community Development Financial Institutions (CDFIs). First Union National Bank made equity investments, loans, or deposits totaling \$29.6 million to: Sustainable Jobs Fund, The Enterprise Foundation, Washington Area Community Investment Fund, Federation of Appalachian Housing Enterprises, Inc., Berean Federal Savings Bank, Victory Masonic Mutual Credit Union, Virginia Foundation for Housing Preservation, CityFirst Bank of DC, Business Loan Fund of the Palm Beaches, Inc., Lee County Employment & Economic Development Corp., National Community Capital Association, Florida Community Loan Fund, Virginia Community Development Loan Fund, Self-Help Credit Union, Self-Help Ventures Fund, Unitarian Universalist Affordable Housing Corporation, Nashville Housing Fund, Community Equity Investment Fund, Connecticut Housing Investment Fund, Neighborhood Housing Services of Richmond, and Borinquen Federal Credit Union. The awardee is a national bank with total assets of \$231.7 billion.

**Frost National Bank**

**Location:** Galveston, TX  
**Award:** \$45,875  
**Contact:** F.A. "Andy" Odom, (409) 770-7143

Frost National Bank received an award of \$45,875 for increasing its community services, as well as its consumer and business lending activity in economically distressed areas of Galveston Texas. The awardee is a national bank with total assets of \$6.9 million.

**Fuji Bank and Trust Company**

**Location:** New York, NY  
**Award:** \$2,177,625  
**Contact:** Kenichiro Tanaka, (212) 898-2402

Fuji Bank & Trust Company of New York, New York received an award of \$2,177,625 for increasing equity investments in and loans to CDFIs. The awardee is a state-charted bank with total assets of \$696.2 million.

**Galena State Bank and Trust Company**

**Location:** Galena, IL  
**Award:** \$11,000  
**Contact:** Jerry L. Murdock, (815) 777-0663

Galena State Bank and Trust Company received an award of \$11,000 for making a \$100,000 below-market rate deposit in the Louisville Community Development Bank, a certified Community Development Financial Institution (CDFI). The awardee is a state-chartered bank with total assets of \$137 million.

**General Bank**

**Location:** Los Angeles, CA  
**Award:** \$98,200  
**Contact:** Peter Lowe, (213) 972-4104

General Bank of Los Angeles, California received an award of \$98,200 for providing financial support to Local Initiatives Support Corporation and Lenders for Community Development, both certified Community Development Financial Institutions (CDFIs). The awardee is a state chartered bank with total assets of \$1.8 billion.

**Harbor Bank of Maryland**

**Location:** Baltimore, MD  
**Award:** \$126,690  
**Contact:** Ted Hernandez, (410) 528-1800

Harbor Bank of Maryland received a \$126,690 award for increasing its consumer, single-family, commercial real estate, and small business lending in economically distressed areas of Baltimore and for providing financial support to four Community Development Financial Institutions (CDFIs). The bank made deposits totaling \$400,000 in CityFirst Bank of DC, Douglass National Bank in Kansas City, KS, Neighborhood National Bank in San Diego, and Unity National Bank of Houston. Harbor Bank is a state-chartered bank with assets of \$168.3 million.

**Harris Trust and Savings Bank**

**Location:** Chicago, IL  
**Award:** \$97,725  
**Contact:** Edward J. Williams, (312) 461-5701

Harris Trust and Savings Bank, of Chicago, Illinois received an award of \$97,725, for its support of four certified Community Development Financial Institutions in Chicago. Harris provided a \$100,000 equity-like loan to ACCION Chicago, a \$12,500 grant to Chicago Association of Neighborhood Development Organizations, a \$500,000 equity-like loan and \$10,000 grant to Illinois Facilities Fund, and grants totaling \$101,500 to Neighborhood Housing Services of Chicago. The awardee is a state-chartered bank with total assets of \$21 billion.

**Hawthorne Savings Bank**

**Location:** El Segundo, CA  
**Award:** \$1,192,826  
**Contact:** Dave Hardin, (310) 725-5601

Hawthorne Savings Bank of El Segundo, California received an award of \$1,192,826 for increasing its consumer, multi-family and commercial real estate lending within its distressed communities in Los Angeles, Orange, and Ventura Counties, and for providing support to Community Development Financial Institutions (CDFIs). The awardee's activities include a grant to Inglewood Neighborhood Housing Services, and two grants to Neighborhood Housing Services and Neighborhood Lending Services. The awardee is a federally chartered savings bank with total assets of \$1.6 billion.

**Household Bank, F.S.B.**

**Location:** Wood Dale, IL  
**Award:** \$25,500  
**Contact:** Lisa Adams, (630) 350-6394

Household Bank of Wood Dale, Illinois, received an award of \$25,500 for providing loans totaling \$500,000 and grants of \$25,000 to Neighborhood Lending Services and Neighborhood Housing Services of Chicago, affiliated certified Community Development Financial Institutions (CDFIs) that provide financing for homeownership in distressed neighborhoods in Chicago. Household Bank is a federal savings bank with total assets of \$9.8 billion.

**HSBC Bank USA**

**Location:** New York City, NY  
**Award:** \$644,925  
**Contact:** Philippe P. Deterville (716) 841-7449

HSBC Bank of New York City, New York received an award of \$644,925 for increasing its financial support to 32 certified Community Development Financial Institutions (CDFIs). The CDFIs are: ACCION New York, Alternatives Federal Credit Union, Audubon Partnership for Economic Development, Bethex Federal Credit Union, CDC Long Island Funding Corp, Central Brooklyn Federal Credit Union, Central Harlem Local Development Corporation, Corporation for Supportive Housing, Enterprise Foundation, Greater Jamaica LDC, Home Headquarters Inc., Homesteaders Federal Credit Union, Local Initiatives Support Corporation, Low Income Housing Fund, Lower East Side People's Federal Credit Union, National Federation of Community Development Credit Unions, Neighborhood Housing Services of New York City, Neighborhood Trust Federal Credit Union, Nonprofit Finance Fund, Parodneck Foundation, Primary Care Development Corporation, Progressive Federal Credit Union, Project Enterprise, Regional Economic Development Assistance Corporation, Roberto Clemente Federal Credit Union, Rural Opportunities Enterprise Center, SEEDCO, Union Settlement Federal Credit Union, Washington Heights Inwood Development Corporation, Westchester Housing Fund Inc., Capital District Community Loan Fund, Community Preservation Corporation. The awardee is a state-chartered bank with total assets of \$82.3 billion.

**Hudson River Bank & Trust Company**

**Location:** Hudson, NY  
**Award:** \$71,400  
**Contact:** Gary Pollard, (518) 828-4600

Hudson River Bank & Trust Company of Hudson, New York received an award of \$71,400 for increasing its equity investments in CDFIs. The Awardee is a state-chartered bank with total assets of \$1.2 billion.

**Illinois Service Federal Savings & Loan Association**

**Location:** Chicago, IL  
**Award:** \$16,308  
**Contact:** Gwendolyn P. Robinson, (773) 624-2000

Illinois Service Federal Savings and Loan Association of Chicago, Illinois received an award of \$16,308 for increasing its financial services and community services and consumer, single-family housing, multi-family housing, commercial real estate and small business lending. The bank provided lending, investment, and service activities totaling almost \$1.5 million in distressed communities in Chicago. The awardee is a federally chartered thrift with total assets of over \$113 million.

**Independence Federal Savings Bank**

**Location:** Washington, DC  
**Award:** \$11,000  
**Contact:** Donna Fitzgerald Shuler, (202) 628-5500

Independence Federal Savings Bank of Washington DC received an award of \$11,000 for making a deposit into CityFirst Bank, a certified Community Development Financial Institution (CDFI) located in Washington, DC. The deposit will allow CityFirst to increase its lending and services in economically distressed neighborhoods in Washington, DC. The awardee is a federal mutual savings bank with total assets of \$262

million.

**Inter National Bank**

**Location:** McAllen, TX  
**Award:** \$44,218  
**Contact:** Robby Hymel, (956) 630-1700

Inter National Bank received an award of \$44,218 for making a loan to McAllen Affordable Homes, a certified Community Development Financial Institution (CDFI). The loan is for the construction and permanent financing of single-family loans in McAllen County, Texas. The awardee is a national bank with total assets of over \$365 million.

**International Bank of Chicago**

**Location:** Chicago, IL  
**Award:** \$652,407  
**Contact:** Robert A. Klamp, (773) 769-2899

International Bank of Chicago, Illinois received an award of \$652,407 for increasing its deposit taking, financial services and community services geared toward its largely immigrant community, and business and commercial real estate lending in distressed neighborhoods in Chicago. The activities included a \$1,000,000 line of credit to finance the rehabilitation of the Uptown Theatre, a historic landmark in the distressed community. In addition, International Bank provided deposits to six certified CDFIs. International Bank of Chicago is a certified CDFI and a state-chartered bank with total assets of \$77 million.

**Jackson Federal Bank**

**Location:** San Bernadino, CA  
**Award:** \$250,000  
**Contact:** Robert A. Camerota, Sr., (909) 383-2205

Jackson Federal Bank of San Bernardino, California received an award of \$250,000 for providing financial support to Clearinghouse CDFI, a certified Community Development Financial Institution (CDFI). The awardee is a federally chartered thrift with total assets of \$337.7 billion.

**Keybank, N.A.**

**Location:** Cleveland, OH  
**Award:** \$668,500  
**Contact:** John Kastellic, (216) 689-7191

Key Bank of Cleveland, Ohio received an award of \$668,500 for providing financial support (including equity-like loans and loans) to: Cascadia Revolving Fund, Columbus Growth Fund, Housing Partner Development Fund, Impact Capital, Local Initiatives Support Corporation, Mutual Financial Services, NHS of Toledo, Northern Community Investment Corporation, Progressive Neighborhood Federal Credit Union, Rural Opportunities Enterprise, The Enterprise Foundation, Vermont Community Development Loan Fund, and Western Maine Finance, all certified Community Development Financial Institution (CDFI). The awardee is a national bank with total assets of \$75.3 billion.

**Laredo National Bank**

**Location:** Laredo, TX  
**Award:** \$768,354  
**Contact:** John V. Puig, (956) 723-1151

Laredo National Bank of Laredo, Texas received an award of \$768,354 for increasing its consumer, single family, commercial real estate, and small business lending in distressed communities in Cameron, Harris, Nueces, Webb and Willacy Counties in Texas. Laredo National Bank also made a grant of \$25,000 and a loan of \$546,900 to the Laredo-Webb Neighborhood Housing Services, a certified Community Development Financial Institution (CDFI), for operating costs and for the purchase of duplexes to be used as affordable rental properties in a distressed community. The awardee is a national bank with total assets of \$1.95 billion.

**Liberty Federal Bank**

**Location:** Hinsdale, IL  
**Award:** \$107,426  
**Contact:** Donald Berg, (630) 794-8732

Liberty Federal Bank of Hinsdale, Illinois received an award of \$107,426 for supporting two Community Development Financial Institutions, (CDFIs): the Neighborhood Housing Services of Chicago and the Community Investment Corporation. The awardee has provided NHS of Chicago with a grant to support operations, programs, and special events and is participating with NHS and other lenders in a mortgage loan pool to expand housing opportunities in the distressed communities of Chicago, Illinois. Liberty Federal Bank is also participating in an apartment-lending program with the Community Reinvestment Corporation. The awardee is a national bank with total assets of \$1.8 billion.

**Local Oklahoma Bank, N.A.**

**Location:** Oklahoma City, OK  
**Award:** \$150,000  
**Contact:** Christopher C. Turner, (405) 841-2300

Local Oklahoma Bank of Oklahoma City, Oklahoma received an award of \$150,000 for making an equity-like loan of \$ 1,000,000 to the Oklahoma MetaFund, a certified Community Development Financial Institution (CDFI). Oklahoma MetaFund is a non-profit multi-bank Community Development Corporation that works throughout the state to promote, stimulate and advance business prosperity and employment in distressed and underserved communities and among targeted underserved populations through business financing and related development services. The awardee is a national bank with total assets of \$2 billion.

**Lone Star National Bank**

**Location:** Pharr, TX  
**Award:** \$46,200  
**Contact:** A. Jabier Rodriguez, (956) 984-2540

Lone Star National Bank received an award of \$46,200 for making a loan to McAllen Affordable Homes, a certified Community Development Financial Institution (CDFI). The loan is for the construction and permanent financing of single-family loans in McAllen County, Texas. The awardee is a national bank with total assets over \$244 million.

**Manufacturers and Traders Trust Company**

**Location:** Buffalo, NY  
**Award:** \$195,752  
**Contact:** Bradley Dossinger, (716) 842-5845

Manufacturers & Traders Trust Company received an award of \$195,752 for increasing its equity investments in and loans to CDFIs and multi-family lending in distressed communities. The awardee is a state-chartered bank with total assets of \$21.9 billion.

**Mellon First Business Bank**

**Location:** Los Angeles, CA  
**Award:** \$244,100  
**Contact:** Penne Hasson, (310) 538-4433

Mellon First Business Bank of Los Angeles, California received an award of \$244,100 for providing support to Community Development Financial Institutions (CDFIs). The awardee's activities included grants made to Accion San Diego, Community Financial Resources Center, FAME Renaissance, Inglewood Neighborhood Housing Services and Los Angeles Neighborhood Housing Services, and \$2.2 million worth of loans made to Calvert Social Investment, Local Support Initiatives Corporation, Neighborhood National Bank, and The Enterprise Foundation. Mellon First Business Bank is a state chartered bank with total assets of \$1.7 billion.

**Merchants and Planters Bank**

**Location:** Clarendon, AR  
**Award:** \$11,000  
**Contact:** J. Perry Lee, (870) 747-3319

Merchants & Planters Bank of Clarendon, Arkansas received an \$11,000 award for making a \$100,000 deposit in Elk Horn Bank and Trust, a certified Community Development Financial Institution (CDFI) in Arkadelphia, AR. The awardee is a state-chartered bank with assets of \$27.3 million.

**Mid America Bank, FSB**

**Location:** Clarendon Hills, IL  
**Award:** \$82,500  
**Contact:** Jerry A. Weberling, (630) 887-5999

Mid America Bank of Clarendon Hills, Illinois received an award of \$82,500 for participating in a loan pool with Neighborhood Lending Services (NLS), a certified Community Development Financial Institution (CDFI) in Chicago. Mid America Bank's loan will help NLS lend to homebuyers in distressed neighborhoods in Chicago. The awardee is a federal savings bank with total assets of \$4.8 billion.

**MidFirst Bank**

**Location:** Oklahoma City, OK  
**Award:** \$135,000  
**Contact:** Robert F. Dilg, Jr., (405) 840-7600

Mid First Bank of Oklahoma City, Oklahoma received an award of \$135,000 for making a \$900,000 equity-like loan to the Oklahoma MetaFund, a certified Community Development Financial Institution (CDFI). Oklahoma MetaFund is a non-profit multi-bank Community Development Corporation that works throughout the state to promote, stimulate and advance business prosperity and employment in distressed and underserved communities and among targeted underserved populations through business financing and related development services. The awardee is a federal savings association with total assets of \$5.6 billion.

**Mutual Bank**

**Location:** Harvey, IL  
**Award:** \$466,844  
**Contact:** Amrish Mahajan, (708) 339-2900

Mutual Bank of Harvey, Illinois, a certified Community Development Financial Institution (CDFI), received an award of \$466,844 for making a \$100,000 below-market rate deposit in the Community Bank of Lawndale, a CDFI, and for increasing its business, commercial real estate, consumer and single family lending activities in the distressed communities of Cook County, Illinois. The awardee is a state-chartered bank with total assets of \$51 million.

**NBC Bank**

**Location:** Pawhuska, OK  
**Award:** \$18,750  
**Contact:** T. Brent Ballinger, (918) 287-4111

NBC Bank of Pawhuska, Oklahoma received an award of \$18,750 for making an equity-like loan of \$150,000 in Oklahoma MetaFund, a certified Community Development Financial Institution (CDFI). Oklahoma MetaFund is a non-profit multi-bank Community Development Corporation that works throughout the state to promote, stimulate and advance business prosperity, employment and economic welfare in distressed and underserved communities and among targeted underserved populations through business financing and related development services. The awardee is a state-chartered bank with total assets of \$34,000,000.

**Neighborhood National Bank**

**Location:** San Diego, CA  
**Award:** \$1,244,952  
**Contact:** Robert G. Hasse, (619) 544-1642

Neighborhood National Bank of San Diego, California, a certified Community Development Financial Institution (CDFI), received an award of \$1,244,952 for increasing its consumer, commercial real estate, and small business lending in distressed neighborhoods of San Diego and for its support of 20 CDFIs around the country. The awardee is a national bank with total assets of \$36 million.

**New Mexico Bank & Trust**

**Location:** Albuquerque, NM  
**Award:** \$11,000  
**Contact:** R. Gregg Leyendecker, (505) 830-8101

New Mexico Bank & Trust of Albuquerque, New Mexico received an award of \$11,000 for making a deposit into the Louisville Community Development Bank, a Community Development Financial Institution (CDFI). Louisville Community Development Bank's mission is to stimulate economic growth by making business loans, real estate development loans, home improvement loans, and single-family acquisition and rehabilitation loans to entities either located within or having a direct impact upon distressed communities within the city of Louisville. The awardee is a state-chartered bank with total assets of \$212 million.

**New Washington State Bank**

**Location:** New Washington, IN  
**Award:** \$27,500  
**Contact:** John Bowen, (812) 293-3321

New Washington State Bank of New Washington, Indiana received an award of \$27,500 for making a deposit in Louisville Community Development Bank, a certified Community Development Financial Institution (CDFI). The deposit will enable the CDFI to increase its lending in distressed communities in Louisville, Kentucky. The awardee is a state-chartered bank with total assets over \$141 million.

**New York National Bank**

**Location:** Bronx, NY  
**Award:** \$389,431  
**Contact:** Serafin U. Mariel, (718) 401-6100

New York National Bank of Bronx, New York received an award of \$226,290 for increasing its consumer, single family and multi-family lending in distressed community in New York City. The Awardee is a national bank with total assets of \$112.8 million.

**Northern Trust Bank of Arizona**

**Location:** Phoenix, AZ  
**Award:** \$29,495  
**Contact:** David A. Highmark, (602) 468-2560

Northern Trust Bank of Phoenix, Arizona received a \$29,495 award for increasing its commercial real estate and small business lending in economically distressed areas of Phoenix and for providing financial support to two CDFIs. The bank provided grants to both Neighborhood Housing Services of Phoenix and the Phoenix office of the Local Initiatives Support Corporation (LISC). Northern Trust is a national bank with assets of \$753.7 million.

**Northern Trust Bank of Florida, N.A.**

**Location:** Miami, FL  
**Award:** \$14,530  
**Contact:** Carlos Noble, (305) 789-1424

Northern Trust Bank of Florida in Miami, Florida received an award of \$14,530 for its \$25,000 grant to Florida Community Loan Fund and for its \$98,000 deposit into Boston Bank of Commerce, both certified Community Development Financial Institutions (CDFIs). The awardee is a national bank with total assets of

\$3.4 billion.

**Northern Trust Company**

**Location:** Chicago, IL  
**Award:** \$616,382  
**Contact:** Deborah L. Kasemeyer, (312) 444-4031

The Northern Trust Company of Chicago, Illinois received an award of \$616,382 for providing over \$4.8 million in grants, equity-like loans, and loans to certified Community Development Financial Institutions (CDFIs) in Florida, Illinois and Washington. The CDFIs are: ACCION Chicago, Cascadia Revolving Fund, Chicago Association of Neighborhood Development Organizations, Chicago Community Loan Fund, Florida Community Loan Fund, Impact Capital, LISC, Neighborhood Housing Services of Chicago, Neighborhood Lending Services, Non-Profit Financial Center, Seattle Economic Development Fund, and South Shore Bank of Chicago. The awardee is a state-chartered bank with total assets of \$28 billion.

**Park Federal Savings Bank**

**Location:** Chicago, IL  
**Award:** \$218,979  
**Contact:** Richard J. Remijas, Jr., (773) 582-8616

Park Federal Savings Bank of Chicago, Illinois received an award of \$218,979 for providing financial support to Neighborhood Lending Services and Neighborhood Housing Services of Chicago (NHS), two affiliated certified Community Development Financial Institutions (CDFI) that finance homeownership in distressed neighborhoods in Chicago. Park Federal Savings Bank provided a \$1,000,000 line of credit to finance acquisition and rehabilitation of properties in distressed areas, and participated in two loan pools -- one to finance first mortgages and one to finance second mortgages. In addition, Park Federal provided grants totaling \$12,500 to support NHS. The awardee is a federal savings bank with total assets of \$210 million.

**Parkvale Savings Bank**

**Location:** Monroeville, PA  
**Award:** \$12,500  
**Contact:** Robert A. Stephens, (412) 373-4809

Parkvale Savings Bank of Monroeville, Pennsylvania received an award of \$12,500 for making a \$10,000 grant and \$100,000 loan to Mon Valley Initiative, a certified Community Development Financial Institution (CDFI). Mon Valley Initiative's primary mission of community development includes financing housing and economic development projects in the distressed Mon Valley region. The awardee is a savings bank with total assets of \$1.2 billion.

**Peoples State Bank**

**Location:** Chaplin, KY  
**Award:** \$11,000  
**Contact:** James O. King JR., (502) 459-5000

Peoples State Bank received an award of \$11,000 for making a below market-rate deposit of \$100,000 into the Louisville Community Development Bank, a certified Community Development Financial Institution (CDFI). Louisville Community Development Bank's mission is to stimulate economic growth by making business loans, real estate development loans, home improvement loans, and single-family acquisition and rehabilitation loans to entities either located within or having a direct impact upon distressed communities within the city of Louisville. The awardee is a state-chartered bank with total assets of \$32 million.

**Pioneer Savings Bank**

**Location:** Troy, NY  
**Award:** \$11,300  
**Contact:** John E. Hayes, (518) 274-4800

Pioneer Savings Bank of Troy, New York received an award of \$11,300 for increasing its financial support to Capital District Community Loan Fund, a certified Community Development Financial Institution (CDFI). The awardee is a state-chartered bank with total assets of \$511.9 million.

**Plantation Federal Savings Bank**

**Location:** Pawleys Island, SC  
**Award:** \$44,682  
**Contact:** Don Henry, (843) 237-3404

Plantation Federal Savings Bank of Pawleys Island, South Carolina received an award of \$44,862 for increasing its consumer, commercial real estate, and business lending activities. The awardee is a savings bank with total assets of \$148.7 million.

**PNC Bank, FSB**

**Location:** Philadelphia, PA  
**Award:** \$28,250  
**Contact:** Donald C. Kelly, (215) 585-7659

PNC Bank, F.S.B. received an award of \$28,250 for making a \$20,000 grant and \$500,000 loan to National Community Capital Association (NCCA), a certified Community Development Financial Institution (CDFI). NCCA serves distressed communities across the entire United States by building and strengthening a national network of effective, performance-driven local CDFIs that have the capacity to meet the great and growing credit needs of distressed communities. The awardee is a savings bank with total assets of \$1.4 billion.

**PNC Bank, N.A.**

**Location:** Louisville, KY  
**Award:** \$894  
**Contact:** Leonard Watkins, (502) 581-2672

PNC Bank, N.A. received an award of \$894 for providing technical assistance to Louisville Community Development Bank, a certified Community Development Financial Institution (CDFI). The awardee is a national bank with total assets of \$69 billion.

**Pulaski Bank & Trust Company**

**Location:** Little Rock, AR  
**Award:** \$56,788  
**Contact:** William Scholl, (501) 661-7751

Pulaski Bank & Trust Company of Little Rock, Arkansas received a \$56,788 award for increasing its community services, as well as its consumer, single-family, multi-family, commercial real estate, and business lending activity in economically distressed areas of Little Rock. The awardee is a state-chartered bank with assets of \$258.9 million.

**Quail Creek Bank, N.A.**

**Location:** Oklahoma City, OK  
**Award:** \$24,563  
**Contact:** Steven R. Thompson, (405) 755-1000

Quail Creek Bank of Oklahoma City, Oklahoma received an award of \$24,563 for making an equity-like loan of \$163,750 to the Oklahoma MetaFund, a certified Community Development Financial Institution (CDFI). Oklahoma MetaFund is a non-profit multi-bank Community Development Corporation that works throughout the state to promote, stimulate and advance business prosperity and employment in distressed and underserved communities and among targeted underserved populations through business financing and related development services. The awardee is a national bank with total assets of \$212 million.

**Regions Bank**

**Location:** Birmingham, AL  
**Award:** \$75,000  
**Contact:** Samuel E. Upchurch, Jr., (205) 326-7860

Regions Bank of Birmingham, Alabama received an award of \$75,000 for making a \$500,000 equity investment in Enterprise Corporation of the Delta, LLC. The awardee is a state-chartered bank with total assets of \$41.9 billion.

**Republic Bank & Trust Company**

**Location:** Louisville, KY  
**Award:** \$161,485  
**Contact:** Garry Throckmorton, (502) 561-7159

The Republic Bank and Trust Company of Louisville, Kentucky received an award of \$161,485 for providing financial support to Community Development Financial Institutions (CDFIs). The awardee made two loans and one grant to the Community Ventures Corporation, a non-profit, community-based organization dedicated to improving the quality of life for urban and rural residents of the Bluegrass Region of central Kentucky. The bank also made a below market-rate deposit of \$100,000 into the Louisville Community Development Bank, a CDFI. Louisville Community Development Bank's mission is to stimulate economic growth by making business loans, real estate development loans, home improvement loans, and single-family acquisition and rehabilitation loans to entities either located within or having a direct impact upon distressed communities within the city of Louisville, Kentucky. The awardee is a federal savings bank with total assets of \$1.4 billion.

**Republic Bank of Norman**

**Location:** Norman, OK  
**Award:** \$75,000  
**Contact:** Jeff Pilkington, (405) 366-2777

Republic Bank of Norman of Norman, Oklahoma received an award of \$75,000 for making an equity-like loan of \$500,000 to the Oklahoma MetaFund, a certified Community Development Financial Institution (CDFI). Oklahoma MetaFund is a non-profit multi-bank Community Development Corporation that works throughout the state to promote, stimulate and advance business prosperity, employment and economic welfare in distressed and underserved communities and among targeted underserved populations through business financing and related development services. The awardee is a state-chartered bank with total assets of \$114,000,000.

**Ridgewood Savings Bank**

**Location:** Ridgewood, NY  
**Award:** \$51,900  
**Contact:** Edward O'Brien, (718) 240-4745

Ridgewood Savings Bank of Ridgewood, New York received an award of \$51,900 for increasing its equity investments in and loans to CDFIs. The awardee is a state-chartered bank with total assets of \$2.3 billion.

**Riverside Community Bank**

**Location:** Rockford, IL  
**Award:** \$11,000  
**Contact:** Williard C Brenner, (815) 637-7020

Riverside Community Bank received an award of \$11,000 for making a below-market rate deposit of \$100,000 in Louisville Community Development Bank, a certified Community Development Financial Institution (CDFI). The deposit will enable the CDFI to increase its lending in distressed communities in Louisville, Kentucky. The awardee is a state-chartered bank with total assets over \$86 million.

**Roslyn Savings Bank**

**Location:** Garden City, NY  
**Award:** \$389,727  
**Contact:** Daniel E. Martin, (516) 739-4342

Roslyn Savings Bank received an award of \$389,727 for increasing its multi-family and commercial real estate lending in distressed communities. The Awardee is state-chartered bank with total assets of \$7.2 billion.

**San Diego National Bank**

**Location:** San Diego, CA  
**Award:** \$280,000  
**Contact:** Gordon Boerner, (619) 744-2188

San Diego National Bank received an award of \$280,000 for making a below market-rate deposit of \$2,000,000 and an \$400,000 equity investment into the Neighborhood National Bank, a certified Community Development Financial Institution (CDFI). Neighborhood National Bank provides business, consumer, and mortgage loans primarily to low and moderate income and first time homebuyers throughout distressed communities in San Diego County. The awardee is a national bank with total assets of \$1.35 billion.

**Santa Barbara Bank & Trust**

**Location:** Santa Barbara, CA  
**Award:** \$5,200  
**Contact:** Ed Czajka, (805) 899-8498

Santa Barbara Bank and Trust of Santa Barbara, California received an award of \$5,200 for providing support to Community Development Financial Institutions (CDFIs). The awardee made a \$50,000 grant to Women's Economic Ventures. The awardee is a state chartered bank with total assets of \$2.6 billion.

**Shorebank, Cleveland**

**Location:** Cleveland, OH  
**Award:** \$858,231  
**Contact:** Eric Von Hendrix, (216) 268-6100

ShoreBank, Cleveland of Cleveland, Ohio, a certified Community Development Financial Institution (CDFI), received an award of \$858,231 for increasing its single-family loans, multi-family loans, and project investments. ShoreBank also made deposits of \$100,000 each into four certified CDFIs: Alternatives Federal Credit Union, Bank of Cherokee County, Central Appalachian People's Federal Credit Union, and Community Bank of Lawndale. The awardee is a state-chartered bank with total assets of \$53.2 million.

**South Shore Bank of Chicago**

**Location:** Chicago, IL  
**Award:** \$362,790  
**Contact:** Anne Ariva, (773) 753-5666

South Shore Bank of Chicago, Illinois received an award of \$362,790 for increasing its consumer, multi-family housing, and commercial real estate lending in economically distressed neighborhoods of Chicago. The bank's activities included 87 multi-family housing loans with an average size of \$180,108, which are used to finance the purchase and renovation of properties in the bank's service area. The awardee is a certified Community Development Financial Institution (CDFI) and a state-chartered bank with total assets of \$877 million.

**SpiritBank**

**Location:** Tulsa, OK  
**Award:** \$150,000  
**Contact:** Albert C. Kelly, Jr., (918) 367-4150

SpiritBank of Tulsa, Oklahoma received an award of \$150,000 for making a \$1,000,000 equity-like loan to the Oklahoma MetaFund, a certified Community Development Financial Institution (CDFI). Oklahoma MetaFund is a non-profit multi-bank Community Development Corporation that works throughout the state to promote, stimulate and advance business prosperity and employment in distressed and underserved communities and among targeted underserved populations through business financing and related development services. The awardee is a national bank with total assets of \$337 million.

**Stillwater National Bank and Trust Company**

**Location:** Stillwater, OK  
**Award:** \$140,000  
**Contact:** Rick Green, (405) 742-1802

Stillwater National Bank and Trust Company of Stillwater, Oklahoma received an award of \$140,000 for making a \$1,000,000 equity-like loan to the Oklahoma MetaFund, a certified Community Development Financial Institution (CDFI). Oklahoma MetaFund is a non-profit multi-bank Community Development Corporation that works throughout the state to promote, stimulate and advance business prosperity and employment in distressed and underserved communities and among targeted underserved populations through business financing and related development services. The awardee is a national bank with total assets of \$1.2 billion.

**Stock Yards Bank & Trust Company**

**Location:** Louisville, KY  
**Award:** \$11,000  
**Contact:** David Heintzman, (502) 625-2455

Stock Yards Bank & Trust of Louisville, Kentucky received an award of \$11,000 for making a below market-rate deposit of \$100,000 in the Louisville Community Development Bank, a certified Community Development Financial Institution (CDFI). Louisville Community Development Bank's mission is to stimulate economic growth by making business loans, real estate development loans, home improvement loans, and single-family acquisition and rehabilitation loans to entities either located within or having a direct impact upon distressed communities within the city of Louisville. The awardee is a state-chartered bank with total assets of \$719 million.

**Strata Bank**

**Location:** Medway, MA  
**Award:** \$11,000  
**Contact:** Warren W. Chase, Jr., (508) 533-3100

Strata Bank of Medway, Massachusetts received an award of \$11,000 for making a below market rate deposit in Boston Bank of Commerce, a certified Community Development Financial Institution (CDFI) located in Boston, Massachusetts. The awardee is a state chartered bank with total assets of 206.9 million.

**SunTrust Bank, Atlanta**

**Location:** Atlanta, GA  
**Award:** \$146,224  
**Contact:** Lalla A. Harris, (404) 588-7858

SunTrust Bank of Atlanta, Georgia received an award of \$146,224 for increasing its consumer, single-family, commercial real estate, and business lending activities. The awardee also increased its financial support of Community Development Financial Institutions (CDFIs), including Washington Area Community Investment Fund, Unitarian Universalist Affordable Housing Corp., Local Initiatives Support Corporation, Neighborhood Housing Services of Richmond, Nashville Housing Fund, CityFirst Bank of DC, Community Redevelopment Loan and Investment Fund, Florida Community Loan Fund, and Virginia Community Development Loan Fund. The awardee is a national bank with total assets of \$93.1 billion.

**TCF National Bank**

**Location:** Burr Ridge, IL  
**Award:** \$124,810  
**Contact:** Timothy A. Herwig, (630) 986-7862

TCF National Bank of Burr Ridge, Illinois, received an award of \$124,810, for providing support totaling \$1,257,667 to Neighborhood Housing Services of Chicago and Neighborhood Lending Services, affiliated certified Community Development Financial Institutions (CDFIs) that provide financing for homeownership in distressed neighborhoods in Chicago. TCF National Bank is a national bank with total assets of \$3.5 billion.

**Tokai Bank of California**

**Location:** Los Angeles, CA  
**Award:** \$62,643  
**Contact:** J. Richard Belliston, (213) 972-0253

Tokai Bank of Los Angeles, California received an award of \$62,643 for providing financial support to Community Development Financial Institutions (CDFIs), including: ACCION San Diego, Community Financial Resources Center, FAME Renaissance, Inglewood Neighborhood Housing Services, Low Income Housing Fund, Northern California Community Loan Fund, Comunidades Federal Credit Union, and Mission Area Federal Credit Union. The awardee is a state chartered bank with total assets of \$1.97 billion.

**Union Bank of Florida**

**Location:** Plantation, FL  
**Award:** \$11,000  
**Contact:** Ricarlda Rubino, (954) 745-2916

Union Bank of Florida of Plantation, Florida received an award of \$11,000 for making a below-market rate deposit in Boston Bank of Commerce, a certified Community Development Financial Institution (CDFI) with branches in southern Florida. The awardee is a state chartered bank with total assets of \$320.1 million.

**Union Planters Bank National Association**

**Location:** Cordova, TN  
**Award:** \$130,000  
**Contact:** Scott Pope, (901) 580-2158

Union Planters Bank of Cordova, Tennessee received an award of \$130,000 for providing financial support to Community Development Financial Institutions (CDFIs). The bank's support included a \$500,000 equity investment in ECDI, LLC, and a certified CDFI. ECDI, an affiliate of the Enterprise Corporation of the Delta, is a venture fund providing patient capital and technical assistance to small and start-up businesses and minority-owned enterprises in the chronically distressed Mississippi Delta region of Arkansas, Louisiana, and Mississippi. Also, the bank made deposits of \$500,000 into the Louisville Community Development Bank, a CDFI. Louisville Community Development Bank's mission is to stimulate economic growth by making business loans, real estate development loans, home improvement loans, and single-family acquisition and rehabilitation loans to entities either located within or having a direct impact upon distressed communities within the city of Louisville. The awardee is a national bank with total assets of \$34 million.

**United Citizens Bank & Trust Company**

**Location:** Campbellsburg, KY  
**Award:** \$11,000  
**Contact:** Darryl T. Traylor, (502) 532-7392

United Citizens Bank & Trust Company of Campbellsburg, Kentucky received an award of \$11,000 for making a below market-rate deposit of \$100,000 into the Louisville Community Development Bank, a Community Development Financial Institution (CDFI). The deposit will enable the CDFI to increase its lending in distressed communities in Louisville. The awardee is a state-chartered bank with total assets of \$74 million.

**United Commercial Bank**

**Location:** San Francisco, CA  
**Award:** \$249,342  
**Contact:** Rosana Yu, (415) 929-6374

United Commercial Bank of San Francisco, California received an award of \$249,342 for providing support to Community Development Financial Institutions (CDFIs). The awardee's activities include a \$2,000,000 loan and a \$200,000 stock purchase the Clearinghouse CDFI, and a \$3,000 grant to Lenders for Community Development. The awardee is a state chartered bank with total assets of \$2.3 billion.

**Unity National Bank of Houston**

**Location:** Houston, TX  
**Award:** \$990,000  
**Contact:** Tommy Brooks, (713) 620-4350

Unity National Bank of Houston received an award of \$990,000 for increasing its below-market rate deposits and uninsured deposits totaling \$3,000,000 in the following certified CDFIs: Blackfeet National Bank, Bank of Cherokee County, Berean Federal Savings Bank, Boston Bank of Commerce, Central Bank of Kansas City, Citizens Trust Bank of Atlanta, City First Bank of DC, City National Bank of New Jersey, Community Bank of Lawndale, Community Bank of the Bay, Community Capital Bank, Community Commerce Bank, Douglass National Bank, First Bank of the Americas, International Bank of Chicago, Louisville Community Development Bank, Neighborhood National Bank and South Shore Bank. The awardee is a national bank with total assets over \$41 million.

**Universal Federal Savings Bank**

**Location:** Chicago, IL  
**Award:** \$23,500  
**Contact:** Maureen Navarro, (312) 421-3070

Universal Federal Savings Bank of Chicago, Illinois received an award of \$23,500 for providing financial support to ACCION Chicago, Neighborhood and Family Investment Fund, and First Bank of the Americas, all certified Community Development Financial Institutions (CDFIs) serving economically distressed areas of Chicago. The awardee is a thrift savings bank with total assets over \$44 million.

**Viking Community Bank**

**Location:** Seattle, WA  
**Award:** \$124,430  
**Contact:** Rich Mulcahy, (206) 784-2200

Viking Community Bank of Seattle, Washington received an award of \$124,430 for increasing its consumer, commercial real estate, and business lending activities in economically distressed areas of Seattle. The awardee is a state-chartered bank with assets of \$118.6 million.

**Wachovia Bank**

**Location:** Raleigh, NC  
**Award:** \$1,100,000  
**Contact:** Gregory W. Owen, (919) 755-7677

Wachovia Bank of Raleigh, North Carolina received an award of \$1,100,000 for its \$10 million loan to Self-Help Ventures Fund. Self-Help, a Community Development Financial Institution (CDFI), provides home, small business, and community facilities financing to minorities, women, and rural residents throughout the state of North Carolina. The awardee is a national bank with total assets of \$63.3 billion.

**Wainwright Bank and Trust**

**Location:** Boston, MA  
**Award:** \$275,333  
**Contact:** Pamela Feingold, (617) 478-4000

Wainwright Bank and Trust of Boston, Massachusetts received an award of \$275,333 for increasing its single-family, multifamily, commercial real estates, and business lending in economically distressed communities in Massachusetts. The bank also provided over \$380,000 in financial support to Boston Community Loan Fund. Wainwright is a state-chartered bank with 390.6 million in assets.

**Washington Mutual Bank**

**Location:** Stockton, CA  
**Award:** \$3,289,000  
**Contact:** Myron Perryman, (213) 996-7774

Washington Mutual Bank of Stockton, California received an award of \$3,289,000 for providing support to

Community Development Financial Institutions (CDFIs). The awardee's activities consist of \$24 million in loans to Cascadia Revolving Loan Fund, Clearinghouse CDFI, Community Financial Resources Center, Corporation of Economic Development of Harris County, Enterprise Foundation, Florida Community Loan Fund, Impact Capital, Low Income Housing Fund, Neighborhood Housing Services of Boise, Neighborhood Housing Services of Inglewood, Neighborhood Housing Services Neighborhood Lending Services, Northern California Community Loan Fund and Pasadena Development Corporation; a \$3,000,000 equity investment to the National Community Investment Fund; and a \$300,000 stock purchase in Clearinghouse CDFI. The awardee is a federally chartered bank with total assets of \$149.1 billion.

**Wells Fargo Bank Minnesota, N.A.**

**Location:** Minneapolis, MN  
**Award:** \$150,000  
**Contact:** Mary S. Gabler, (612) 667-2890

Wells Fargo Bank of Minneapolis, Minnesota received an award of \$150,000 for providing equity-like loans to the Minnesota Investment Network Corporation, a certified Community Development Financial Institution (CDFI). The loans will enable the CDFI to increase its investments in distressed communities of Minnesota. The awardee is a national bank with total assets of over \$40 billion.

**Wells Fargo Bank, N.A.**

**Location:** Los Angeles, CA  
**Award:** \$31,500  
**Contact:** Brenda Ross-Dulan, (213) 253-7133

Wells Fargo Bank, N.A. of Los Angeles, California received an award of \$31,500 for providing support to certified Community Development Financial Institutions (CDFIs). The awardee's activities include two grants to Women's Economic Ventures for a total of \$60,000, two grants to Los Angeles Community Reinvestment (Community Financial Resources Center) for a total of \$75,000, a grant to FAME Renaissance for \$25,000, and a grant to Los Angeles Neighborhood Housing Services for \$50,000. Well Fargo Bank, N.A. is a federally chartered bank with total assets of \$99.2 billion.

**Western Financial Bank**

**Location:** Irvine, CA  
**Award:** \$248,670  
**Contact:** Helen O'Sullivan, (949) 753-3077

Western Financial Bank of Irvine, California received an award of \$248,670 for providing support to Clearinghouse CDFI, Inglewood Neighborhood Housing Services, Lenders for Community Development, and Neighborhood Lending Services, all certified Community Development Financial Institutions (CDFIs). The awardee is a federal savings bank with total assets of \$5.1 billion.

**Williamsport National Bank**

**Location:** Williamsport, PA  
**Award:** \$19,991  
**Contact:** C. Thomas Sauerwein, (570) 326-2431

Williamsport National Bank of Williamsport, Pennsylvania received an award of \$19,991, for increasing its single-family loans, commercial real estate loans and business loans within distressed communities in Lycoming County, Pennsylvania. The awardee is a national bank with total assets of \$245.5 million.

**Wisconsin Community Bank**

**Location:** Cottage Grove, WI  
**Award:** \$11,000  
**Contact:** David M. Fink, (608) 829-0500

Wisconsin Community Bank received an award of \$11,000 for increasing its below-market rate deposits to \$100,000 in Louisville Community Development Bank, a certified Community Development Financial Institution (CDFI). The deposit will enable the CDFI to increase its lending in distressed communities in Louisville. The awardee is a state-chartered bank with total assets over \$192 million.