

*Awardee Profiles
by State*

Illinois

Illinois

BLOOMINGTON

STATE FARM FINANCIAL SERVICES, F.S.B. (2001 BEA PROGRAM)

Location: Bloomington, Illinois
Award: \$110,000.00
Contact: Carl B. Sneed - (309) 735-2162

State Farm Financial Services, F.S.B. of Bloomington, Illinois, received an award of \$110,000 for making a \$1,000,000 deposit in ShoreBank of Chicago, a certified Community Development Financial Institution (CDFI). The awardee is a federal savings bank with total assets of \$509.7 million.

STATE FARM BANK (2003 BEA PROGRAM)

Location: Bloomington, Illinois
Award: \$60,000
Contact: Eleanor Y Mohammed - (309) 763-5847

State Farm Bank in Bloomington, Illinois received an award of \$60,000 for providing \$1,000,000 in financial support to ShoreBank, a certified Community Development Financial Institution (CDFI). The awardee is a savings association with total assets of \$4.9 billion.

BURR RIDGE

TCF NATIONAL BANK (2000 BEA PROGRAM)

Location: Burr Ridge, Illinois
Award: \$124,810 grant
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.

CHAMPAIGN

COMMUNITY COLLABORATION FOR ECONOMIC DEVELOPMENT (1998 CDFI PROGRAM - TECHNICAL ASSISTANCE)

Location: Champaign, Illinois
Award: \$25,000 technical assistance grant
Type: Microenterprise Fund
Contact: Thomas Moore - (217) 333-0041

The Community Collaboration for Economic Development (CCED) is a start-up organization whose purpose is to assist low-income and minority entrepreneurs in distressed communities around Champaign, Illinois. The CCED is being awarded a \$25,000 Technical Assistance grant which will be used for board and staff training in areas such as loan analysis, development of lending policies and procedures, and strategic planning. Also, a portion of the grant will be used to acquire computer and peripheral hardware and software.

CHICAGO

ACCION CHICAGO (2000 CDFI PROGRAM - CORE)

Location: Chicago, Illinois
Award: \$1,100,000 (\$500,000 capital grant and \$600,000 loan)
Contact: Leroy Pacheco - (773) 376-9004

ACCION Chicago has assisted over 250 microenterprises in distressed neighborhoods of Chicago since opening its doors in 1994. Historically focused on the predominantly Latino neighborhoods of Little Village and Pilsen on Chicago's West Side, ACCION Chicago's outreach strategy has expanded its market base among many minority-owned small businesses. The CDFI Fund's \$1,100,000 award (\$500,000 capital grant and \$600,000 loan) will help ACCION Chicago continue to expand its provision of lending products across metropolitan Chicago.

BANK LEUMI (1999 BEA PROGRAM)

Location: Chicago, Illinois
Award: \$143,150 grant
Contact: Sandra D. Archer - (312) 781-1800

Bank Leumi USA of Chicago, Illinois received an award of \$143,150 for increasing its financial support to seven Community Development Financial Institutions (CDFIs). In Chicago, Bank Leumi provided deposits and loans totaling \$1.1 million to Community Investment Corporation, Neighborhood Housing Services of Chicago and the South Shore Bank of Chicago. In California, Bank Leumi provided a total of \$400,000 in loans and deposits to Community Financial Resource Center, Clearinghouse CDFI, Comunidades Federal Credit Union, and Community Commerce Bank and a grant to FAME Renaissance. Bank Leumi is a state-chartered bank with total assets of \$3.1 billion.

BANK OF AMERICA, ILLINOIS (1996 BEA PROGRAM)

Location: Chicago, Illinois
Award: \$514,815 grant

Bank of America, Illinois was awarded \$514,815 for increasing its affordable housing and small business lending activity in distressed communities on the near north, west and south sides of Chicago. The bank also made loans of nearly \$3.7 million to Neighborhood Housing Services (NHS) of Chicago, Community Investment Corporation (CIC), and the Illinois Facilities Fund (IFF), all certified CDFIs. The bank's loan to NHS will be used to finance home improvement loans to low- and moderate-income homeowners in distressed neighborhoods. The loan to CIC will be used to finance multi-family apartment buildings in low- to moderate-income communities. The bank's loan to IFF will be used to support mortgages to non-profit social service agencies.

BANK OF AMERICA, NT & SA (1997 BEA PROGRAM)

Location: Chicago, Illinois
Award: \$18,000 grant
Contact: Edward Powers - (312) 828-4334

Bank of America, NT & SA, of Chicago, Illinois, (formerly Bank of America, Illinois) was awarded \$18,000 for providing a total of \$120,000 in grants to four Chicago CDFIs. These CDFIs are: FaithCorp Fund, Illinois Facilities Fund, Community Investment Corporation, and Neighborhood Housing Services of Chicago. Each of the CDFIs will use their grants for needed operating support.

(1998 BEA PROGRAM)

Award: \$474,777 grant

Contact: Frances R. Grossman - (312) 828-2718

Bank of America NT & SA received an award of \$474,777 for increasing its multi-family housing, commercial real estate, and business lending in distressed neighborhoods in Chicago. Among the projects financed was the construction of a 101-unit affordable senior housing facility on the Near North Side and a \$1.5 million line of credit to rehabilitate a day care facility on the West Side of Chicago. Bank of America NT & SA is national bank with total assets of \$239.1 billion.

(1999 BEA PROGRAM)

Award: \$302,421 grant

Contact: Edward Powers - (312) 828-4334

Bank of America, NA (formerly Bank of America, National Trust & Savings Association) of Chicago, Illinois, received an award of \$302,421 for increasing its housing, commercial real estate, and small business lending activities in distressed neighborhoods in Chicago. Bank of America also made a \$650,010 investment in FBA Bancorp, a certified Community Development Financial Institution (CDFI) that provides lending and financial services in distressed areas of Chicago through its subsidiary First Bank of the Americas. Bank of America NA is a national bank with total assets of \$250.7 billion.

BANK ONE, ILLINOIS (2000 BEA PROGRAM)

Location: Chicago, Illinois

Award: \$250,623 grant

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.

(2002 BEA PROGRAM)

Award: \$261,363.00

Contact: Ms. Caroline Goldstein - (312) 732-4173

Bank One, N.A. of Chicago, Illinois, received an award of \$261,363 for Equity Investments and CDFI Support Activities with International Bank of Chicago, a certified CDFI. The awardee is a national bank with total assets of \$157,768,000,000.

CEDA COMMUNITY DEVELOPMENT FUND (2000 CDFI PROGRAM - TECHNICAL ASSISTANCE)

Location: Chicago, Illinois

Award: \$45,000

Contact: Ms. Yevette Newton Boutall

CEDA Community Development Fund is a start-up CDFI that provides loans to small and micro-businesses in distressed areas in Cook County, Illinois, especially the low-income, underserved suburban communities south of Chicago. With a Technical Assistance award, to be used for strategic planning and enhanced computer hardware and loan accounting software, CEDA projects to increase the number of small businesses it is able to finance in its communities, which in turn will create jobs and provide services in these areas.

CHARTER ONE BANK, F.S.B. (2002 BEA PROGRAM)

Location: Chicago, Illinois
Award: \$11,000.00
Contact: Mr. Allen A. Rodriguez - (773) 804-2019

Charter One Bank, FSB of Chicago, Illinois, received an award of \$11,000 for CDFI Support Activities with the following certified CDFI: First Bank of the Americas. The awardee is a national bank with total assets of \$37,675,402,000.

CHICAGO COMMUNITY LOAN FUND (1998 CDFI PROGRAM -TECHNICAL ASSISTANCE)

Location: Chicago, Illinois
Award: \$38,000 technical assistance grant
Type: Housing/Facilities Loan Fund
Contact: Calvin Holmes - (312) 922-1350

The Chicago Community Loan Fund is a nonprofit housing loan fund that provides affordable housing-related loans and technical assistance to nonprofit organizations serving low- and moderate-income neighborhoods in the metropolitan Chicago area. The Loan Fund targets its assistance to organizations located in areas in which the credit needs are overlooked or not fully served by conventional lenders. The CDFI Fund's \$38,000 Technical Assistance Grant will support staff training in organizational development, fundraising, and underwriting. It will also help the Loan Fund to procure a local area network system to facilitate internal processing of loan documents. Finally, the grant will enable the Loan Fund to obtain consulting services related to business strategies and product development.

(2000 CDFI PROGRAM - CORE)

Award: \$1,150,000 (\$650,000 capital grant and \$500,000 loan)
Contact: Calvin L. Holmes - (312) 345-1770

Chicago Community Loan Fund (CCLF) is a non-profit loan fund serving the development financing needs of non-profit, community based organizations in metropolitan Chicago, Illinois. CCLF provides low-cost, flexible financing to community development organizations engaged in affordable housing, social services, and economic development in low- and moderate-income neighborhoods. CCLF offers predevelopment loans, construction/rehabilitation loans, mini-permanent mortgages, and equipment/working capital financing. Since CCLF began operations in the fall of 1991, it reports having made 50 loans for nearly \$4.7 million, primarily in low-income communities across the City of Chicago. CCLF reports that these loans have leveraged over \$50 million in public and private investments and have facilitated the creation of over 600 housing units as well as the creation or retention of over 50 jobs. The CDFI Fund's \$1,150,000 award (\$650,000 capital grant and \$500,000 loan) will support the growth of the organization's lending activities.

(2000 CDFI PROGRAM - TECHNICAL ASSISTANCE)

Award: \$30,000 technical assistance grant
Contact: Calvin L. Holmes - (312) 345-1770

Chicago Community Loan Fund (CCLF) is a nine-year old CDFI that provides financing and technical support to community based organizations and small CDCs working to develop affordable housing and provide services in Chicago's distressed communities. CCLF will use the TA grant to create a web site, perform a customer survey, and train staff.

(2002 CDFI PROGRAM - CORE)

Award: \$800,000
Contact: Mr. Calvin Holmes - (312) 252-0440

A non-profit loan fund established in 1991, Chicago Community Loan Fund (CCLF) provides financing for affordable housing development projects, housing co-op development projects, social enterprise business endeavors, and community facilities projects. The awardee provides financing to both non- and for-profit entities, but primarily serves a niche of smaller and mid-sized Community Development Corporations (CDCs) and other community development organizations in Chicago. The \$500,000 grant and \$300,000 loan will assist CCLF in expanding its lending for housing, business, and facilities loans.

COMMUNITY BANK OF LAWNSDALE (2000 BEA PROGRAM)

Location: Chicago, Illinois
Award: \$778,342 grant
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.

(2001 BEA PROGRAM)

Award: \$651,189.00
Contact: LeRoy Watts - (773) 533-6900

Community Bank of Lawndale of Chicago, Illinois, a certified Community Development Financial Institution (CDFI) received an award of \$651,189 for increasing its consumer, single family, multi-family, commercial real estate and small business lending as well as making deposits into six CDFIs: Unity National Bank of Houston, United Bank and Trust Company, Boston Bank of Commerce, Carver Federal Savings Bank, City First Bank of D.C., and Citizens Trust Bank. Community Bank is a state-chartered bank with total assets of \$54 million.

COMMUNITY BANK OF RAVENSWOOD (2000 BEA PROGRAM)

Location: Chicago, Illinois
Award: \$103,998 grant
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 INVESTMENT CORPORATION (1997 CDFI PROGRAM - CORE)

Location: Chicago, Illinois
Award: \$1 million grant
Type: Multi Bank CDC
Contact: Mr. John Pritscher - (312) 258-0070

Community Investment Corporation is a non-profit mortgage banking organization created in 1974 to research community credit needs and create loan products to meet those needs. After first provid-

ing single-family rehab loans in targeted Chicago neighborhoods, the awardee began offering multi-family loans in 1984. The organization is now embarking on a new strategy to make available a flexible pool of funds to facilitate the rehabilitation of multifamily buildings in communities and for borrowers not previously served by existing loan products. Community Investment Corporation has a loan pool funded by 64 financial institutions. In 13 years of multifamily lending, the organization has extended \$320 million in first mortgage loans that have financed 600 buildings and 19,200 units of housing. The \$1 million grant from CDFI Fund will be used as a guarantee fund to leverage additional investment in the new, innovative and creative financing product.

(1999 CDFI PROGRAM - CORE)

Award: \$2,000,000 capital grant
Type: Multibank CDC
Contact: Yvette LeGrand - (312) 258-0070

Community Investment Corporation (CIC) is a non-profit multi-bank community development corporation whose mission is to open up new neighborhood markets and build the capacity of borrowers in order to effectively engage the banking community in neighborhood lending. It serves distressed neighborhoods in a six-county area of metropolitan Chicago. The CDFI Fund's \$2,000,000 capital grant will be used to provide financing for buildings in need of rehabilitation.

(2002 CDFI PROGRAM - CORE)

Award: \$1,963,066
Contact: Mr. Martin Berg - (312) 258-0070

Community Investment Corporation (CIC) is a non-profit organization incorporated in 1973. CIC's mission is to conserve and revitalize older neighborhoods and low-and moderate income housing in the Chicago Metropolitan Area. CIC provides loans for the acquisition, rehabilitation and upgrade of mutli-family buildings. The CDFI Fund grant \$1,500,000 of will be used for loan capital.

COMMUNITY SAVINGS BANK (1999 BEA PROGRAM)

Location: Chicago, Illinois
Award: \$33,000 grant
Contact: William G. Deligiannis - (773) 685-5300

Community Savings Bank received an award of \$33,000 for providing financial support to a certified Community Development Financial Institution (CDFI). The bank made a \$300,000 loan to Neighborhood Housing Services of Chicago to provide rehabilitation and home improvement financing to homebuyers and homeowners in distressed communities within Chicago. The awardee is a state-chartered bank with total assets of \$348.4 million.

(2000 BEA PROGRAM)

Award: \$82,700 grant
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.

CONNECTIONS FOR COMMUNITY OWNERSHIP (2001 CDFI PROGRAM - SECA)

Location: Chicago, Illinois
Award: \$160,000
Contact: Mr. David Chandler - (773) 278-4800

The Connections for Community Ownership provides subordinate loans to entrepreneurs buying franchise businesses. It also matches qualified entrepreneurs with franchise's interested in investing in distressed communities. The \$150,000 in capital grant will enable the Connections to implement its comprehensive business plan. The \$50,000 grant for consulting services related to training Connections staff in loan monitoring.

FIRST BANK OF THE AMERICAS (2000 BEA PROGRAM)

Location: Chicago, Illinois
Award: \$935,684 grant
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.

(2001 BEA PROGRAM)

Award: \$328,875.00
Contact: Pamela S. Voss - (773) 523-3145

First Bank of the Americas of Chicago, Illinois received an award of \$328,875 for providing \$1.5 million in financial support to the following Community Development Financial Institutions (CDFIs): Accion Chicago, Neighborhood Housing Services of Chicago, Citizens Savings Bank & Trust, City First Bank of DC, City National Bank of NJ, Community Bank of Lawndale, Community Capital Bank of NY, Continental National Bank of Miami, Dryades Savings Bank, First American International Bank, International Bank of Chicago, Legacy Bank, Mission Community Bank, Mutual Bank, New York National Bank, Pan American Bank, and South Shore Bank of Chicago. First Bank of the Americas is a certified CDFI and a state chartered bank with total assets of \$60 million.

FIRST BANK OF THE AMERICAS SSB (1998 CDFI PROGRAM - CORE)

Location: Chicago, Illinois
Award: \$1,100,000 (\$1,000,000 Equity Investment and \$100,000 Technical Assistance)
Type: Bank/Bank Holding Company
Contact: Sam Carpenter - (773) 247-7214

FBA Bancorp, Inc. is an insured depository institution holding company that operates First Bank of the Americas, a start-up community bank that provides loans and related technical assistance to a low-income, predominately Hispanic population in the Pilsen/Little Village communities of Chicago, Illinois. The equity investment will be used to allow FBA to purchase two existing branches from an established lender in the area who intends to close them. Thus, FBA will ensure that low-income residents of the target neighborhoods have access to basic financial services.

(2001 CDFI PROGRAM - CORE)

Award: \$700,000

Contact: Mr. David H. Voss - (773) 523-3145

FBA Bancorp, through its affiliate First Bank of the Americas (FBA), provides lifeline financial services and housing, consumer and commercial real estate loans to low- and moderate-income, predominantly Hispanic communities on the southwest side of Chicago. FBA provides refinancing for consumer and home loans; in FY00, FBA reported making approximately 50 loans totaling \$3 million to refinance loans made by predatory lenders. FBA will use the CDFI Fund's \$100,000 grant and \$600,000 equity to expand financial service provision and education in other distressed communities in Chicago, most notably working in partnership with Fannie Mae Foundation, Chicago Department of Housing and housing non-profits to combat predatory lending practices in Chicago's Gage Park and Chicago Lawn neighborhoods.

FIRST NATIONAL BANK OF CHICAGO (1996 BEA PROGRAM)

Location: Chicago, Illinois

Award: \$322,230 grant

First National Bank of Chicago was awarded \$322,230 for making a \$1,998,200 investment in The Shorebank Corporation (Shorebank), and a \$150,000 capital grant to Neighborhood Housing Services (NHS) of Chicago, both certified CDFIs. Shorebank based in Chicago's south side, is a bank holding company that serves numerous distressed communities. First National's investment enabled Shorebank to acquire Indecorp and expand its service area to nine new neighborhoods in the south and mid-south sides of Chicago. The grant to NHS of Chicago will serve as a capital infusion for its revolving loan fund to support home improvement and rehabilitation loans and loans to people unable to obtain traditional mortgage financing.

(1998 BEA PROGRAM)

Award: \$450,000 grant

Contact: Bruce F. Martin - (312) 407-8883

The First National Bank of Chicago (FNB) was awarded \$450,000 for making a \$3,000,000 equity investment in the National Equity Fund, Inc. (NEF), a certified CDFI. The Fund is a non-profit corporation located in Illinois. NEF was formed in 1987 for the purpose of using the Federal Low Income Housing Tax Credits to encourage corporate investment in affordable housing. FNB's investment will be used to acquire an interest in limited partnerships and/or LLC's within seven designated distressed communities within Chicago. The awardee is a national bank with total assets of \$62.2 billion.

GREATER NORTH PULASKI LOCAL DEVELOPMENT CORPORATION (2002 CDFI PROGRAM - SECA)

Location: Chicago, Illinois

Award: \$34,000

Contact: Mr. James S. Lemonides - (773) 384-7074 xt 222

Greater North Pulaski Local Development Corporation (GNPLDC) was established with a mission to promote and assist the economic development and revitalization of the Greater North Pulaski area of Illinois. GNPLDC has programs that focus on community building, real estate development, and workforce development. The technical assistance award will be used to facilitate GNPLDC's strategic planning.

HARRIS TRUST AND SAVINGS BANK (1997 BEA PROGRAM)

Location: Chicago, Illinois
Award: \$5,400 grant
Contact: Winfred L. Watson - (312) 461-7825

Harris Trust and Savings Bank, of Chicago, Illinois, was awarded \$5,400 for providing a total of \$36,000 in grants to Neighborhood Housing Services of Chicago and Illinois Facilities Fund, both certified CDFIs. These contributions will provide needed operating support to these institutions that fund housing and community facilities in the Chicago area.

(1998 BEA PROGRAM)

Award: \$5,025 grant
Contact: Edward J. Williams - (312) 461-5601

Harris Trust and Savings Bank received an award of \$5,025 for increasing its grants to four CDFIs based in Chicago: ACCION Chicago, Illinois Facilities Fund, Neighborhood Housing Services of Chicago, and Non-Profit Financial Center. Harris Trust and Savings Bank is a state-chartered bank with total assets of \$17.4 billion.

(2000 BEA PROGRAM)

Award: \$97,725 grant
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.

IBC COMMUNITY DEVELOPMENT CORPORATION (2002 CDFI PROGRAM - SECA)

Location: Chicago, Illinois
Award: \$128,000
Contact: Ms. Lisa A. Lowe - (312) 222-6681

IBC CDC is a non-profit organization established in 2001. IBC CDC's mission is to promote community and economic development in underserved communities in the Chicago metro area, especially the Uptown and Chinatown neighborhoods in Chicago, and Stone Park, which is a western suburb of the city. As a start-up CDC, it plans to offer the following products: micro loans (\$500 to \$2500); Individual Development Accounts; and development services in the form of computer-based training modules and a three-part course designed to enhance financial literacy. The technical assistance award will be used for staff to develop internal loan policies and procedures; consulting services associated with developing a capitalization strategy and a marketing plan; and technology associated with the computer-based financial literacy training modules.

ILLINOIS FACILITIES FUND (1996 CDFI PROGRAM)

Location: Chicago, Illinois
Award: \$900,000 grant
Type: Community development loan fund
Service Area: Illinois
Products: Term loans for acquisition and construction of nonprofit facilities
Contact: Ms. Trinita Logue - (312) 629-0060

The Illinois Facilities Fund finances nonprofit facilities that support low income people in Chicago

and elsewhere in the state of Illinois. The Illinois Facilities Fund through the financing of day care centers, health care clinics, and other critical facilities, has improved the availability and quality of essential human services in its market area. Formed in 1988, the institution has made \$9.5 million in loans to human service agencies that otherwise lack access to conventional sources of financing. These borrowers not only provide critical services - but are often among the largest employers in lower-income neighborhoods. The CDFI Fund will provide IFF with a \$900,000 grant. This substantial investment will help build upon their strong track record and add to their net worth resulting in greater ability to create community impact through their unique lending focus.

(1998 CDFI PROGRAM - CORE)

Award: \$2,500,000 capital grant
Type: Housing/Facilities Loan Fund
Contact: Kristine Westerberg - (312) 629-0060

The Illinois Facilities Fund (IFF) finances nonprofit facilities that serve low-income people in Chicago and elsewhere in the State of Illinois. The IFF, through the financing of day care centers, health care clinics, and other critical facilities, has improved the availability and quality of essential human services in its market area. Formed in 1988, the IFF has provided nearly \$30 million through more than 130 loans to more than 90 nonprofits since 1990. IFF will use the capital grant to expand its current operations, develop new programs focused on funding community health care and child care facilities, expand its real estate consulting/technical assistance services, and expand its real estate management capacity.

(2000 CDFI PROGRAM - CORE)

Award: \$2,000,000 capital grant
Contact: Kristine Westerberg - (312) 629-0060

The Illinois Facilities Fund (IFF), created in 1988, provides financial and consulting services to nonprofits serving low-income communities throughout the State of Illinois. IFF provides below market interest rate loans to nonprofit human service and community development agencies, such as health care, child care, and youth education providers. It also provides real estate project management, project consulting, feasibility studies, financial planning analysis, and free technical assistance to such agencies. Since 1990 IFF has made 171 loans to Illinois nonprofits, totaling nearly \$31 million. The CDFI Fund's \$2,000,000 capital grant will assist IFF in continuing its support of Illinois nonprofits.

(2000 CDFI PROGRAM - TECHNICAL ASSISTANCE)

Award: \$50,000 technical assistance grant
Contact: Trinita Logue - (312) 629-0060

Illinois Facilities Fund is non-profit CDFI established in 1988 that provides loans and real estate development services to non-profit organizations in the Chicago area and throughout Illinois. With a particular focus on the development of child-care centers, IFF owns seven child-care centers, and has created programs to offer training, support and financing for renovation to operators of existing child care facilities. The technical assistance award will be used to upgrade and integrate IFF's information technology and for staff training.

(2002 CDFI PROGRAM - CORE)

Award: \$2,000,000
Contact: Ms. Trinita Logue - (312) 629-0060

The Illinois Facilities Fund (IFF), provides financial and consulting services to nonprofit social and community development organizations in the areas of facilities acquisition, construction, and renovation. The award to IFF will be used to increase the menu of products and services it provides to

non-profit organizations that serve low-income families throughout Illinois.

(2003 CDFI PROGRAM - FA COMPONENT)

Award: \$750,000

Contact: Michael G McDunnah (312) 596-5123

Established in 1988, the Illinois Facilities Fund (IFF) provides financial and consulting services to nonprofit social and community development organizations in the areas of facilities acquisition, construction, and renovation. The Fund's \$750,000 award will allow IFF to continue financing child-care facilities in low-income areas, an area of expertise for IFF; and to launch a new housing loan product targeted outside of Chicago, to the growing low-income suburban cities and to other cities throughout Illinois where affordable financing for housing projects may not be readily available. IFF projects over the next three years it will finance 12 new child-care development and expansion projects; and nine housing projects, for both single-family and multi-family affordable housing. Approximately 17% of this award will be targeted to Hot Zones.

ILLINOIS SERVICE FEDERAL SAVINGS & LOAN ASSOCIATION (2000 BEA PROGRAM)

Location: Chicago, Illinois

Award: \$16,308 grant

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.

INTERNATIONAL BANK OF CHICAGO (1999 BEA PROGRAM)

Location: Chicago, Illinois

Award: \$509,495 grant

Contact: Robert A. Klamp - (773) 769-2899

International Bank of Chicago, Illinois, a certified Community Development Financial Institution (CDFI), received an award of \$509,495 for increasing its lending in distressed communities within Chicago and for making a \$90,000 deposit in the South Shore Bank of Chicago, another certified CDFI. International Bank is a certified CDFI and a state-chartered bank with total assets of \$65.6 million.

(2000 BEA PROGRAM)

Award: \$652,407 grant

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.

(2001 BEA PROGRAM)

Award: \$1,649,822.00
Contact: Robert Klamp - (773) 769-2899

International Bank of Chicago of Chicago, Illinois, a certified Community Development Financial Institution, received an award of \$1,649,822 for increasing its consumer, single family, commercial real estate, and business lending activities throughout distressed communities in Chicago. The awardee is a state chartered bank with total assets of \$92.7 million.

(2002 CDFI PROGRAM - CORE)

Award: \$500,000
Contact: Mr. Bob Klamp - (773) 769-2899

International Bank of Chicago was established in 1992 in response to a growing concern over predatory lending practices prevalent in metropolitan Chicago's Low-Income and ethnically mixed communities. The Awardee plans to use the Fund's \$500,000 grant to pilot and expand their ACCESS loan program. This program will consist of personal loans to qualified individuals in need of money due to an unexpected emergency, for example, health care payments, prevention of foreclosures, or payment of delinquent taxes.

(2002 BEA PROGRAM)

Award: \$1,184,040.00
Contact: Mr. Robert Klamp - (773) 769-2899

International Bank of Chicago in Chicago, Illinois, received an award of \$1,184,040 for CDFI Support Activities with the following certified CDFIs: Albina Community Bank, Carver State Bank, Citizens Trust Bank, Community Commerce Bank, First American International Bank, Fort Gibson State Bank, Legacy Bank, Neighborhood National Bank, Pan American Bank, Seaway Bank, Shore Bank of Chicago, Shore Bank Cleveland, and University National Bank. The awardee is a state chartered bank with total assets of \$93,240,000.

LABE FEDERAL BANK (1998 BEA PROGRAM)

Location: Chicago, Illinois
Award: \$21,000 grant
Contact: Frank J. Kross - (773) 267-2700

Labe Federal Bank was awarded \$21,000 for increasing its single family loans and related project investments by \$511,445. The two projects financed are located within distressed neighborhoods in the Chicago, Illinois area and will support the construction phase of each project. Labe has total assets of \$154.9 billion.

LASALLE BANK, NA (1998 BEA PROGRAM)

Location: Chicago, Illinois
Award: \$122,250 grant
Contact: Nancy Foster - (773) 202-2853

LaSalle National Bank received an Award of \$122,250 for increasing its support of four Chicago CDFIs. LaSalle provided an equity investment of \$100,000 to the Non-Profit Financial Center; participated in loan pools of Neighborhood Housing Services of Chicago totaling \$900,000; and made loans of \$50,000 to ACCION Chicago and \$25,000 to Chicago Community Loan Fund. These investments will help these CDFIs provide lending for housing and micro-businesses in the Chicago area. LaSalle is a national bank with total assets of \$6 billion.

LATINO ECONOMIC DEVELOPMENT ASSISTANCE CORPORATION (2001 CDFI PROGRAM - SECA)

Location: Chicago, Illinois
Award: \$177,000
Contact: Ms. Erica Pascal - (312) 443-1360

The Latino Economic Development Assistance Corporation (LEDAC) is a nonprofit established for the purpose of promoting the "development and expansion of retail industries in low and moderate income Hispanic communities of Illinois." LEDAC fulfills its mission by providing business development training and equity investments to encourage entrepreneurship, particularly among Latin Americans. The technical assistance award will be used to provide for Board and staff training and to assist the awardee with other aspects of its organizational development.

MARQUETTE NATIONAL BANK (1999 BEA PROGRAM)

Location: Chicago, Illinois
Award: \$157,000 grant
Contact: Thomas Bamford - (773) 918-4507

Marquette National Bank of Chicago, Illinois received an award of \$157,000 for increasing its financial support to two Community Development Financial Institutions (CDFIs). The bank made loans and grants totaling \$1.4 million to Local Initiatives Support Corporation and Chicago Community Loan Fund to support activities in distressed communities. The awardee is a national bank with \$1.1 billion in assets.

(2001 BEA PROGRAM)

Award: \$41,800.00
Contact: Thomas J. Bamford - (773) 918-4507

Marquette National Bank of Chicago, Illinois received an award of \$41,800 for making deposits in four certified Community Development Financial Institutions (CDFIs) in Chicago, IL: Community Bank of Lawndale, First Bank of the Americas, Pan American Bank, and Shorebank. The awardee is a federally chartered bank with total assets of \$1 billion.

MID-CITY NATIONAL BANK OF CHICAGO (1999 BEA PROGRAM)

Location: Chicago, Illinois
Award: \$24,025 grant
Contact: Susan Lepore - (630) 833-9700

The Mid-City National Bank of Chicago, Illinois received an award of \$24,025 for providing financial support to two certified Community Development Financial Institutions. The bank made below-market rate deposits totaling \$200,000 in Austin/West Garfield Federal Credit Union and South Shore Bank of Chicago to support community development activities in distressed communities of Chicago. Mid-City is a national bank with total assets of \$783.0 million.

NAB BANK (2002 BEA PROGRAM)

Location: Chicago, Illinois
Award: \$463,477.00
Contact: Mr. Bruce J. Ide - (201) 868-3973

NAB Bank of Chicago, Illinois, received an award of \$463,477 for Development and Service Activities. The awardee is a state chartered bank with total assets of \$157,794,000.

NATIONAL BANK OF GREECE, CHICAGO BRANCH (1998 BEA PROGRAM)

Location: Chicago, Illinois
Award: \$22,000 grant
Contact: Gregory J. Fye - (312) 641-6600

National Bank of Greece received an award of \$22,000 for providing a below-market rate deposit in South Shore Bank of Chicago, a certified CDFI that provides financial services, consumer, housing, and business lending in distressed neighborhoods of Chicago. National Bank of Greece is state-authorized foreign bank with total assets of \$60 million.

NATIONAL COMMUNITY INVESTMENT FUND (2003 CDFI PROGRAM - FA COMPONENT)

Location: Chicago, Illinois
Award: \$1,315,000
Contact: Lisa Richter (773) 420-4910

National Community Investment Fund's (NCIF) will use the Fund's \$1,315,000 award to implement its business plan which calls for investing \$7.8 million over the next three years in up to 28 low-income credit unions and development banks that provide affordable homeownership opportunities and retail financial services in Hot Zones. This strategy aims to help close the homeownership gap for minority and low-income households in particularly distressed markets by stimulating low-income credit unions and selected banks to increase affordable mortgage production. This will result in over 250 new mortgages. Approximately 100% of this award will be targeted to Hot Zones.

NEIGHBORHOOD HOUSING SERVICES OF CHICAGO, INC. (1997 CDFI PROGRAM - CORE)

Location: Chicago, Illinois
Award: \$960,000 grant
Type: Housing Loan Fund
Contact: Mr. James Wheaton - (312) 738-2227

Neighborhood Housing Services of Chicago, Inc. (NHS of Chicago) and its affiliates provide loans to rehabilitate and purchase single and multi-family homes in Chicago. This CDFI works in twelve neighborhoods, which are predominantly minority and low to moderate income areas. With the CDFI Fund grant of \$960,000, NHS of Chicago will be able to provide more mortgage loans to lower income Chicago homebuyers and to expand its services to three new 9 neighborhoods.

(1998 CDFI PROGRAM - TECHNICAL ASSISTANCE)

Award: \$67,700 technical assistance grant
Type: Housing/Facilities Loan Fund
Contact: Jose Ortiz - (312) 738-2227

The nonprofit NHS provides financing to low-income individuals in many south- and west-side Chicago neighborhoods to enable them to purchase and maintain their homes. The organization has a long track record as one of Chicago's most effective affordable housing providers and seeks to expand its activities by roughly one-third within the next few years. The Fund's \$67,700 Technical Assistance grant will enable NHS to enhance and expand its database and computer systems, allowing the organization to manage its loan portfolio more efficiently and effectively.

(2000 CDFI PROGRAM - CORE)

Award: \$1,500,000 capital grant
Contact: James Wheaton - (312) 491-5101

Neighborhood Housing Services of Chicago, Inc. (NHSC) is a lender and resource for housing rehabilitation, homeownership, and community development in Chicago's low- to moderate-income

neighborhoods. Formed in 1975, the organization is one of Chicago's largest neighborhood revitalization organizations. In addition to its central office, NHSC operates ten neighborhood-based offices that provide homeownership, lending, and rehabilitation services. These offices serve neighborhoods such as Englewood, Back of the Yards, Chicago Lawn/Gage Park, Lawndale, Roseland, South Chicago, and West Humboldt Park. The CDFI Fund's \$1,500,000 capital grant will help leverage other funds and will support the continued expansion of NHSC's lending and housing counseling activities. The Fund's award will also help support NHSC's new lending initiatives, including the Neighborhood Oriented Recovery Mortgage Assistance Loan (NORMAL) program -- an initiative that provides foreclosure intervention, counseling, and refinancing for victims of predatory lenders.

NORTHERN TRUST COMPANY (1996 BEA PROGRAM)

Location: Chicago, Illinois

Award: \$93,713 grant

Northern Trust Company was awarded \$93,713 for making a \$624,750 investment in Sable Bancshares. The investment by Northern Trust Company enabled Sable Bancshares to acquire the Community Bank of Lawndale. An African American-owned bank that serves distressed neighborhoods in Chicago, for the purpose of converting it into a community development bank. Sable Bancshares has also established a subsidiary, REG Community Development Corporation, to promote housing and business development.

(1997 BEA PROGRAM)

Award: \$425,500 grant

Contact: Debby Kasemeyer - (312) 444-4031

The Northern Trust Company, of Chicago, Illinois, was awarded \$425,500 for making grants, loans and equity investments in five certified CDFIs. The CDFIs are: CANDO, Neighborhood Housing Services of Chicago (NHS), Chicago Community Loan Fund, Nonprofit Financial Center.

(1998 BEA PROGRAM)

Award: \$316,825 grant

Contact: Deborah L. Kasemeyer - (312) 444-4031

Northern Trust Company received an award of \$316,825 for increasing its support to five Chicago-based CDFIs: Chicago Community Loan Fund, CANDO, Illinois Facilities Funds, Neighborhood Housing Services of Chicago, and Partners in Community Investment. These investments will help support homeownership, minority business development, and development of day care centers in distressed areas of Chicago. Northern Trust Company is a state-chartered bank with total assets of \$25.7 billion.

(1999 BEA PROGRAM)

Award: \$1,286,460 grant

Contact: Deborah Kasemeyer - (312) 444-4031

The Northern Trust Company of Chicago, Illinois received an award of \$1,286,460 for increasing its commercial real estate and small business lending in a distressed communities within the city of Chicago. Northern Trust's activities included a \$16 million loan to support development of a retail center that will include a grocery store and other small businesses. It is expected that this development will bring 400 jobs as well as business opportunities to the North Lawndale community. The Northern Trust Company is a state-chartered bank with total assets of \$22.9 billion.

(2000 BEA PROGRAM)

Award: \$616,382 grant

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.

(2002 BEA PROGRAM)

Award: \$970,400.00

Contact: Ms. Deborah L. Kasemeyer - (312) 444-4031

Northern Trust Company of Chicago, Illinois, received an award of \$970,400 for Equity Investment and CDFI Support Activities with the following certified CDFIs: Chicago Community Loan Fund, Florida Community Loan Fund, Local Initiatives Support Corporation, and Neighborhood Housing Services of Chicago. The awardee is a state chartered bank with total assets of \$31,176,026,000.

NORTHSIDE COMMUNITY FEDERAL CREDIT UNION (1998 CDFI PROGRAM - TECHNICAL ASSISTANCE)

Location: Chicago, Illinois

Award: \$39,500 technical assistance grant

Type: Community Development Credit Union

Contact: Daisy Bonilla - (773) 549-1537

NorthSide Community Federal Credit Union, a certified CDFI and community development credit union, serves low-income neighborhoods in Chicago, IL. The CDFI Fund's \$39,500 technical assistance grant award will enable the credit union to purchase consulting services for strategic planning, business plan development, market analysis, a feasibility study for new and current products and the completion of its total quality management process.

(2001 CDFI PROGRAM - SECA)

Award: \$200,000

Contact: Mr. Edward H. - (773) 549-1537

North Side is a 27-year old community development credit union with a primary mission of offering affordable financial services, education, and affordable loans to a Low-Income Targeted Population residing in four neighborhoods on the north side of Chicago. The awardee will use its award from the Fund to expand its microenterprise lending program as well as its consumer loan product which is an alternative to pay-day loan products offered from predatory lenders. North Side will also continue to expand its basic affordable financial services (savings and checking accounts and ATM cards) to more Low-Income residents of its service area and offer savings incentives such as an Individual Development Account to help Low-Income members save for home purchase, small business, and education.

PAN AMERICAN BANK (2001 BEA PROGRAM)

Location: Chicago, Illinois
Award: \$815,192.00
Contact: Jim Dray - (773) 254-9700

Pan American Bank of Chicago, Illinois, a certified Community Development Financial Institution (CDFI), received an award of \$815,192 for increasing its consumer, single-family and business lending in its distressed community in Chicago. It also placed deposits in the following CDFIs: Mission Community Bank, Mutual Bank, First Bank of the Americas, City National Bank, Citizens Trust Bank, Citizens Savings Bank & Trust, First American International Bank, City First Bank of DC, Louisville Community Development Bank and Carver Federal Savings. The awardee is a state-chartered bank with total assets of \$32 million.

PARK FEDERAL SAVINGS BANK (1998 BEA PROGRAM)

Location: Chicago, Illinois
Award: \$115,500 grant
Contact: Richard J. Remijas - (773) 582-8616

Park Federal Savings Bank received an award of \$115,500 for providing a total of \$1,050,000 in loans to Neighborhood Housing Services of Chicago, a certified CDFI. These funds will help the CDFI provide first and second mortgages for affordable housing in distressed areas of Chicago. Park Federal Savings Bank is a Federally chartered thrift with total assets of \$182 million.

(2000 BEA PROGRAM)

Award: \$218,979 grant
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.

(2001 BEA PROGRAM)

Award: \$162,136.00
Contact: Paul J. Lopez - (773) 434-6040

Park Federal Savings Bank of Chicago, Illinois received an award of \$162,136 for providing loans to Neighborhood Lending Services and Neighborhood Housing Services of Chicago and making a grant to NHS of Chicago-certified Community development Financial Institutions (CDFIs) that provide affordable housing lending services to distressed communities in Chicago. The awardee is a federal savings bank with total assets of \$234 million.

PULLMAN BANK AND TRUST (2002 BEA PROGRAM)

Location: Chicago, Illinois
Award: \$110,000.00
Contact: Mr. John Kratkoczki - (773) 602-8377

Pullman Bank and Trust of Chicago, Illinois, received an award of \$110,000 for CDFI Support Activities by way of a deposit in Shorebank CDFI. The awardee is a state chartered bank with total assets of \$1,009,220,000.

SABLE BANCSHARES, INC. (1997 CDFI PROGRAM -CORE)

Location: Chicago, Illinois
Award: \$1 million equity
Type: Bank
Contact: Mr. Michael O. Brown - (312) 222-6637

Created to serve low and moderate-income neighborhoods in the Chicago area, Sable Bancshares is a community development bank holding company that owns a bank, a for-profit real estate development company, and the nonprofit Urban Development and Technology Center. In operation for two years, this CDFI was created when it purchased the Community Bank of Lawndale. Sable's strategy is to combine commercial real estate and residential lending with community development activities in order to stem business flight and stimulate neighborhood revitalization. A \$1,000,000 equity investment by the CDFI Fund will be used to strengthen the CDFI's capital base and enable the institution to increase commercial, and residential lending. In addition, through a program with the State of Illinois, the awardee will explore and devise strategies to bring public assistance beneficiaries into the banking and credit system.

(1998 CDFI PROGRAM -TECHNICAL ASSISTANCE)

Award: \$29,000 technical assistance grant
Type: Bank/Bank Holding Company
Contact: Michael O. Brown - (773) 533-7079

Sable Bancshares, Inc. of Chicago, Illinois was awarded a \$29,000 technical assistance grant from the CDFI Fund. Through its network of affiliates and partnering relationships, Sable provides financial products, training, and counseling services to residents, businesses, religious and service organizations throughout the south and southwest side of Chicago. In addition to needed software and audio/video equipment, the CDFI Fund technical assistance grant will be used for training of staff in the provision of homeownership counseling including budget and credit counseling, property maintenance, and pre-purchase training.

(1999 CDFI PROGRAM - TECHNICAL ASSISTANCE)

Location: Chicago, Illinois
Award: \$21,250 technical assistance grant
Type: Bank/Bank Holding Company
Contact: Michael O Brown - (312) 222-6637

Sable Bancshares, Inc. (Sable) is a bank holding company serving low and moderate income residents and businesses in Chicago's west and south sides. Sable's subsidiary organizations include Community Bank of Lawndale R.E.G. Development Corporation UD&TC and SBI Mortgage Services, LLC. The 1999 TA award will be used for the development and implementation of its new Individual Development Account program.

SEAWAY NATIONAL BANK OF CHICAGO (2001 BEA PROGRAM)

Location: Chicago, Illinois
Award: \$322,500.00
Contact: George M. Ward - (773) 487-4800

Seaway National Bank of Chicago, Illinois a certified Community Development Financial Institution (CDFI), received a \$322,500 award for making deposits in four other CDFIs in Chicago: Community Bank of Lawndale, First Bank of Americas, Pan American Bank, and Shore Bank. The awardee is a national bank with total assets of \$286 million.

(2003 BEA PROGRAM)

Award: \$8,439
Contact: George M. Ward - (773) 602-4153

Seaway National Bank of Chicago, Illinois received an award of \$8,439 for increasing its financing activities in economically distressed areas in Cook County, Illinois. The awardee is a certified community development financial institution as well as national bank with total assets of over \$295 million.

SHOREBANK (2001 BEA PROGRAM)

Location: Chicago, Illinois
Award: \$347,092.00
Contact: Anne Arvia - (773) 420-4719

ShoreBank of Chicago, Illinois, a certified Community Development Financial Institution (CDFI) received an award of \$347,092 for increasing its lending in distressed communities in Chicago and Detroit and for making deposits in five certified CDFIs: Albina Community Bank of Portland, Oregon; Central Appalachian Federal Credit Union of Berea, Kentucky; Community Bank of Lawndale of Chicago, Illinois; Neighborhood National Bank of San Diego, California; and Self-Help Credit Union of Durham, North Carolina. The awardee is a state-chartered bank with total assets \$1.1 billion.

THE SOUTH SHORE BANK OF CHICAGO (1997 BEA PROGRAM)

Location: Chicago, Illinois
Award: \$713,920 grant
Contact: David Shyrock - (773) 753-5645

South Shore Bank, of Chicago, Illinois, was awarded \$713,920 for increasing its consumer, multi-family housing, and business loans in Chicago's distressed communities. Lending in these targeted neighborhoods totaled approximately \$19 million.

(1998 BEA PROGRAM)

Award: \$1,060,390 grant
Contact: Margaret Cheap - (773) 753-5697

South Shore Bank of Chicago received an award of \$1,060,390 for increasing its single and multi-family housing, commercial real estate, and small business loans in distressed neighborhoods across Chicago. During the assessment period, South Shore Bank financed 45 multi-family housing loans, totaling nearly \$11 million in activity. South Shore Bank also placed a \$100,000 below-market deposit in Louisville Community Development Bank, a certified CDFI. South Shore Bank of Chicago, a certified CDFI, is a state-chartered bank with total assets of \$739.8 million.

(1999 BEA PROGRAM)

Award: \$1,225,755 grant
Contact: Wendy Baird - No Phone

South Shore Bank of Chicago received an award of \$1,225,755 for increasing its lending in distressed Chicago neighborhoods. South Shore Bank also made deposits of \$100,000 each into five Community Development Financial Institutions (CDFIs). These CDFIs are Alternatives Federal Credit Union in Ithaca, New York, City First Bank in Washington D.C., Community Commerce Bank in Los Angeles, California, First American Credit Union in Window Rock, Arizona, and First Bank of the Americas in Chicago, Illinois. South Shore Bank is a certified CDFI and a state-chartered bank with total assets of \$79.9 million.

(2000 BEA PROGRAM)

Award: \$362,790 grant
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.

UNIVERSAL FEDERAL SAVINGS BANK (2000 BEA PROGRAM)

Location: Chicago, Illinois
Award: \$23,500 grant
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.

URBAN ENTERPRISE FUND (2001 CDFI PROGRAM - SECA)

Location: Chicago, Illinois
Award: \$30,000
Contact: Mr. Doug Kenshol - (312) 573-8908

Urban Enterprise Fund (UEF) of Chicago, IL is a start up non-profit entity. UEF was incorporated in July of 2000 and was established to create jobs for economically disadvantaged individuals in the greater Chicago area by providing capital and management assistance to businesses and nonprofit organizations whose objectives are to create such jobs. The SECA Award will be used for staff and board training, for the development of lending procedures and underwriting guidelines.

WOMEN'S SELF-EMPLOYMENT PROJECT (1998 CDFI PROGRAM - CORE)

Location: Chicago, Illinois
Award: \$625,000 (\$500,000 Capital Grant and \$125,000 Technical Assistance)
Type: Microenterprise Fund
Contact: Connie E. Evans - (312) 606-8255

The Women's Self-Employment Project (WSEP) is a microenterprise program designed to provide loan capital and technical assistance to promote the economic self-reliance of low-income women in the Chicago, Illinois area. The capital grant award will be used to expand the lending capacity of the microenterprise program and enable WSEP to increase its lending volume. The technical assistance will be used to refine loan policies, underwriting guidelines, and risk management tools to ensure success with the introduction of small business loans and new types of loans. It will also be used to develop improved management information systems to track key financial and non financial performance indicators for each of its programs.

WOMEN'S SELF-EMPLOYMENT PROJECT (1ST ROUND - PRESIDENTIAL AWARDS FOR EXCELLENCE IN MICROENTERPRISE DEVELOPMENT - EXCELLENCE IN PROGRAM DELIVERY: POVERTY ALLEVIATION)

Location: Chicago, Illinois
Program Type: A comprehensive range of services that assist low-income women to move toward economic self-sufficiency through self-employment.
Service Area: Metropolitan Chicago
Target Group: Low- and moderate-income women, AFDC recipients
Contact: Connie E. Evans, President - (312) 606-8255

The Women's Self-Employment Project (WSEP) is a private nonprofit created in 1986 to provide assistance to low-income women interested in self-employment as a route to economic self-sufficiency. WSEP offers a range of services to its clients, including entrepreneurship training, marketing assistance, individual and peer group loans, and saving and networking programs. WSEP has served over 3,000 women over the past ten years. Approximately 60% of its clients have annual household incomes of less than \$15,000. Survey data indicates that WSEP has a business survival rate of 79%. WSEP has recently completed a special demonstration project focused solely on AFDC recipients. Of the 162 women who entered its training program, 94 started businesses and 39 found wage employment. To date, 30 women have decreased their reliance on welfare and many others continue to develop their business plans and increase their incomes.

CICERO

WEST TOWN SAVINGS BANK (1999 BEA PROGRAM)

Location: Cicero, Illinois
Award: \$95,000 grant
Contact: James J. Kemp, Jr. - (630) 571-7711

West Town Savings Bank of Cicero, Illinois, received an award of \$95,000 for making a \$1 million deposit into First Bank of the Americas, a certified Community Development Financial Institution (CDFI) that provides lending and financial services in distressed communities in Chicago. The awardee is a state-chartered savings bank with total assets of \$30.1 million.

CLARENDON HILLS

MID AMERICA BANK, FSB (2000 BEA PROGRAM)

Location: Clarendon Hills, Illinois
Award: \$82,500 grant
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.

(2003 BEA PROGRAM)

Award: \$6,000
Contact: Andrew Glas - (630) 887-3182

Mid America Bank of Clarendon Hills, Illinois received an award of \$6,000 for providing \$100,000 in financial support to ShoreBank, a certified Community Development Financial Institution (CDFI). The awardee is a federal savings bank with total assets of \$6 billion.

COUNTRYSIDE

STATE BANK OF COUNTRYSIDE (2001 BEA PROGRAM)

Location: Countryside, Illinois
Award: \$110,000.00
Contact: Yvonne Riechers - (708) 485-3100

State Bank of Countryside, located in Countryside, Illinois, received an award of \$110,000 for making a deposit in ShoreBank of Chicago, Illinois, a certified Community Development Financial Institution (CDFI). The awardee is a state-chartered bank with total assets of \$611.6 million.

(2003 BEA PROGRAM)

Award: \$60,000
Contact: Yvonne Reichers - (708) 485-3100

State Bank of Countryside, Illinois received an award of \$60,000 for providing \$1,000,000 in financial support to ShoreBank, a certified Community Development Financial Institution (CDFI). The awardee is a state chartered bank with total assets of \$687 million.

DARIEN

REPUBLIC BANK OF CHICAGO

Location: Darien, Illinois
Award: \$60,000
Contact: Patrick Antos - (630) 241-4500

Republic Bank of Chicago of Chicago, Illinois received an award of \$60,000 for providing \$1,000,000 in financial support to Shorebank, a certified Community Development Financial Institution (CDFI). The awardee is a state chartered bank with total assets of \$498 million.

DIETERICH

FIRST NATIONAL BANK OF DIETERICH (2001 BEA PROGRAM)

Location: Dieterich, Illinois
Award: \$11,000.00
Contact: Thomas A. Niebrugge

First National Bank of Dieterich, Illinois received an award of \$11,000 for making a deposit in Louisville Community Development Bank of Kentucky, a certified Community Development Financial Institution (CDFI). The awardee is a national bank with total assets of \$111 million.

GALENA

GALENA STATE BANK AND TRUST COMPANY (2000 BEA PROGRAM)

Location: Galena, Illinois
Award: \$11,000 grant
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.

(2002 BEA PROGRAM)

Award: \$22,000.00
Contact: Ms. Jacquie Manternach (563) 589-1993

Galena State Bank & Trust Co. of Galena, Illinois, received an award of \$22,000 for CDFI Support Activities with two certified CDFIs: Shorebank Cleveland and South Shore Bank of Chicago. The awardee is a state chartered bank with total assets of \$177,322,000.

HARVEY

MUTUAL BANK (2000 BEA PROGRAM)

Location: Harvey, Illinois
Award: \$466,844 grant
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.

(2001 BEA PROGRAM)

Award: \$1,364,781.00
Contact: Annette A. Pedraza - (708) 339-2900

Mutual Bank of Harvey, Illinois, a certified Community Development Financial Institution (CDFI) received an award of \$1,364,781 for increasing its consumer, single-family housing, multifamily housing, commercial real estate, and business lending in several distressed communities. The awardee also received the award for making \$100,000 deposits each into 25 different: Berean Federal Savings Bank, Boston Bank of Commerce, Carver State Bank of Georgia, Central Bank of Kansas City, Citizens Savings Bank and Trust, Nashville, Citizens Trust Bank, Atlanta, City First Bank of DC, City National Bank of New Jersey, Community Capital Bank of New York, Community Commerce Bank, Continental National Bank of Miami, Douglass National Bank, Dryades Savings Bank, Elk Horn Bank and Trust, First Bank of the Americas, First National Bank of Phillips County, International Bank of Chicago, Legacy Bank, Louisville Community Bank, Pan American Bank, Shore Bank of Cleveland, United Bank of Philadelphia, Unity National Bank of Houston. The awardee is a state chartered bank with total assets of \$75 million.

NEIGHBORHOOD AND FAMILY INVESTMENT FUND (1999 CDFI PROGRAM - CORE)

Location: Harvey, Illinois
Award: \$300,000 capital grant
Type: Housing/Facilities Loan Fund
Contact: Alex Lopez - (708) 333-2009

Neighborhood and Family Investment Fund is a nonprofit loan fund based in Harvey, Illinois. The organization principally serves low-income families and individuals in Harvey and the south side of Chicago. The CDFI Fund's \$300,000 capital grant will help the organization increase its mortgage lending activity in partnership with its parent organization, New Cities Community Development Corporation, and with the Metropolitan Alliance of Congregations.

HINSDALE

LIBERTY FEDERAL BANK (2000 BEA PROGRAM)

Location: Hinsdale, Illinois
Award: \$107,426 grant
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.

MELROSE PARK

MIDWEST BANK AND TRUST COMPANY (2003 BEA PROGRAM)

Location: Melrose Park, Illinois
Award: \$60,000
Contact: Debora A Petrungaro - (708) 450-6756

Midwest Bank and Trust Company of Melrose Park, Illinois received an award of \$60,000 for providing \$1,000,000 in financial support to ShoreBank, a certified Community Development Financial Institution (CDFI). The awardee is a state-chartered bank with total assets of \$1.9 billion.

MORTON GROVE

FIRST NATIONAL BANK OF MORTON GROVE (1999 BEA PROGRAM)

Location: Morton Grove, Illinois
Award: \$11,000 grant
Contact: Susan Lepore - (630) 833-9700

First National Bank of Morton Grove, Illinois received an award of \$11,000 for providing financial support to a certified Community Development Financial Institution (CDFI). Specifically, the bank made a below-market rate deposit totaling \$100,000 in Austin/West Garfield Federal Credit Union to support activities in a distressed community within Chicago. The awardee is a national bank with total assets of \$285 million.

MOUNT PROSPECT

MOUNT PROSPECT NATIONAL BANK (2003 BEA PROGRAM)

Location: Mount Prospect, Illinois
Award: \$6,000
Contact: Charles Bruning - (847) 222-1112

Mount Prospect National Bank of Mount Prospect, Illinois received an award of \$6,000 for providing \$100,000 in financial support to ShoreBank, a certified Community Development Financial Institution (CDFI). The awardee is a national bank with total assets of \$267 million.

NAPERVILLE

REGENCY SAVINGS BANK, F.S.B. (1996 BEA PROGRAM)

Location: Naperville, Illinois
Award: \$77,250 grant

Regency Savings Bank, F.S.B. was awarded \$77,250 for making a \$515,000 equity investment in The Shorebank Corporation (Shorebank). Shorebank is a bank holding company, a certified CDFL that serves numerous distressed communities and is based on the south side of Chicago. The bank's investment enabled Shorebank to acquire Indecorp, and expand its service area to nine new neighborhoods in the south and mid-south sides of Chicago.

NEW LENOX

NLSB (2003 BEA PROGRAM)

Location: New Lenox, Illinois
Award: \$6,000
Contact: Michael L Gallagher - (815) 485-7500

NLSB of New Lenox, Illinois received an award of \$6,000 for providing \$100,000 in financial support to Louisville Community Development Bank, a certified Community Development Financial Institution (CDFI). The awardee is a state chartered bank with total assets of \$952 million.

NORTHBROOK

ALLSTATE FEDERAL SAVINGS BANK (1999 BEA PROGRAM)

Location: Northbrook, Illinois
Award: \$22,000 grant
Contact: Linda Nolan - (847) 551-2774

Allstate FSB of Deerfield, Illinois received an award of \$22,000 for making deposits of \$100,000 each into two certified Community Development Financial Institutions (CDFIs). The awardee provided financial support to the Community Bank of the Bay in Oakland, California and Louisville Community Development Bank in Louisville, Kentucky. Allstate is a federally chartered savings bank with total assets of \$66.3 million.

OAK PARK

COSMOPOLITAN BANK AND TRUST (2001 BEA PROGRAM)

Location: Oak Park, Illinois
Award: \$110,000.00
Contact: Todd C. Schneider - (708) 445-3182

Cosmopolitan Bank and Trust of Oak Park, Illinois received an award of \$110,000 for making a \$1,000,000 deposit in ShoreBank of Chicago, Illinois. The awardee is a state-chartered bank with total assets of \$265 million.

FIRST BANK OF OAK PARK (1998 BEA PROGRAM)

Location: Oak Park, Illinois
Award: \$41,840 grant
Contact: Robert V. Polenzani - (708) 386-5000

First Bank of Oak Park received an award of \$41,840 for increasing its lending for the purchase and rehabilitation of multi-family housing in the Austin Neighborhood of Chicago. First Bank of Oak Park is a state-chartered bank with total assets of \$154.9 million.

(2000 BEA PROGRAM)

Award: \$38,143 grant
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-charted bank with total assets of \$174 million.

REGENCY SAVINGS BANK, FSB (2001 BEA PROGRAM)

Location: Oak Park, Illinois
Award: \$110,000.00
Contact: Todd C. Schneider - (708) 445-3182

Regency Savings Bank, FSB of Oak Park, Illinois received an award of \$110,000 for making a \$1,000,000 deposit in ShoreBank of Chicago, Illinois. The awardee is a federal savings bank with assets of \$1.1 billion.

ORLAND PARK

HARRIS BANK ARGO (2001 BEA PROGRAM)

Location: Orland Park, Illinois
Award: \$11,000.00
Contact: Albert P. Fiorentino - (708) 873-7620

Harris Bank Argo of Orland Park, Illinois received an award of \$11,000 for making a deposit in ShoreBank of Chicago, Illinois. The awardee is a state-chartered bank with total assets of \$313 million.

ROCKFORD

RIVERSIDE COMMUNITY BANK (2000 BEA PROGRAM)

Location: Rockford, Illinois
Award: \$11,000 grant
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.

(2002 BEA PROGRAM)

Award: \$22,000.00
Contact: Ms. Jacquie Manternach - (563) 589-1993

Riverside Community Bank of Rockford, Illinois, received an award of \$22,000 for CDFI Support Activities with the following certified CDFIs: Shorebank, Cleveland and South Shore Bank of Chicago. The awardee is a state chartered bank with total assets of \$139,189,000.

SKOKIE

COLE TAYLOR BANK (1998 BEA PROGRAM)

Location: Skokie, Illinois
Award: \$120,628 grant
Contact: Karen N. Thomas - (847) 763-2640

Cole Taylor Bank received an award of \$120,628 for increasing its lending in distressed communities in Chicago and increasing its support of five Chicago CDFIs: ACCION Chicago, Illinois Facilities Fund, Neighborhood Housing Services of Chicago, Non-Profit Financial Center, and Partners in Community Development. Among its activities was a mortgage loan for a day care center. Support to these institutions will increase the availability of homeownership, rental housing, community facilities, and support to small businesses in the Chicago area. Cole Taylor Bank is a state-chartered bank with total assets of \$1.9 billion.

(1999 BEA PROGRAM)

Award: \$356,393 grant
Contact: Karen N. Thomas - No Phone

Cole Taylor Bank of Skokie, Illinois received an award of \$356,393 for increasing its lending in distressed communities in Chicago. Cole Taylor's activities included a \$3.8 million loan for construction of a medical facility in the Pilsen neighborhood and \$1.15 million for construction of a facility to house a social services center. Cole Taylor Bank is a state-chartered bank with total assets of \$1.9 billion.

(2000 BEA PROGRAM)

Award: \$156,434 grant
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.

(2001 BEA PROGRAM)

Award: \$479,375.00
Contact: Karen Thomas - (847) 763-2642

Cole Taylor Bank of Skokie, Illinois received an award of \$479,375 for providing financial support to ACCION Chicago, Chicago Community Loan Fund, Community Investment Corp., IBC Bancorp, Illinois Facilities Fund, Neighborhood Housing Services of Chicago, Neighborhood Lending Services, and Nonprofit Financial Center, all certified Community Development Financial Institutions (CDFIs) serving economically distressed areas in Chicago. The awardee is a state char-

tered bank with total assets of \$2.3 billion.

(2003 BEA PROGRAM)

Award: \$267,465

Contact: Karen N Thomas - (847) 763-2640

Cole Taylor Bank of Skokie, Illinois received an award of \$267,465 for increasing its financing activities in economically distressed areas in Cook County, Illinois. The awardee also provided \$65,775 in financial support to the following certified Community Development Financial Institutions (CDFIs): ACCION Chicago, Community Investment Corporation, Neighborhood Housing Services of Chicago and Illinois Facilities Fund. The awardee is a state chartered bank with total assets of \$2.6 billion.

SPRINGFIELD

ILLINOIS VENTURES FOR COMMUNITY ACTION (IVCA) (1999 CDFI PROGRAM - TECHNICAL ASSISTANCE)

Location: Springfield, Illinois

Award: \$27,250 technical assistance grant

Type: Business Loan Fund

Contact: Ms. Laura Smoczyk - (217) 522-4553

Illinois Ventures for Community Action (IVCA) of Springfield, IL is a non-profit consortium of 36 community action agencies throughout the state of Illinois. IVCA acts as a lender for the state's Community Service Block Grant program recipients; establishes for-profit ventures to encourage economic development; and provides technical assistance to its member organizations to assist with the development of community facilities. The technical assistance grant will be used for staff training consulting and the acquisition of computer equipment.

WHEELING

COLE TAYLOR BANK (1996 BEA PROGRAM)

Location: Wheeling, Illinois

Award: \$115,500 grant

Cole Taylor Bank was awarded \$115,500 for making \$1,050,000 in loans to the Illinois Facilities Fund (IFF) and Chicago Community Loan Fund (CCLF), both certified CDFIs. IFF makes real estate loans to non-profit social service agencies. The proceeds from Cole Taylor Bank's loan to IFF will be used to finance projects in Chicago's near west and lower west sides and Humbolt Park. CCLF finances affordable housing and economic development projects.

(1997 BEA PROGRAM)

Location: Wheeling, Illinois

Award: \$29,480 grant

Contact: Karen Thomas - (847) 908-6312

Cole Taylor Bank, based in Wheeling, Illinois, was awarded \$29,480 for making a \$50,000 grant and \$200,000 loan to Neighborhood Housing Services of Chicago, a certified CDFI. The grant will support this CDFI's neighborhood office in the Back of the Yards community of Chicago. The loan will be used to fund a loan pool for second mortgage rehabilitation financing.

WILLOWBROOK

HINSBROOK BANK AND TRUST (2003 BEA PROGRAM)

Location: Willowbrook, Illinois
Award: \$12,000
Contact: Jeffrey D. Baker - (630) 321-5234

Hinsbrook Bank and Trust of Willowbrook, Illinois received an award of \$12,000 for providing \$200,000 in financial support to ShoreBank, a certified Community Development Financial Institution (CDFI). The awardee is a state chartered bank with total assets of \$363 million.

WOOD DALE

HOUSEHOLD BANK, F.S.B. (1996 BEA PROGRAM)

Location: Wood Dale, Illinois
Award: \$88,090 grant

Household Bank, f.s.b. was awarded \$88,090 for making a \$588,000 investment in Sable Bancshares, a certified CDFI. The investment enabled Sable Bancshares to acquire the Community Bank of Lawndale, an African American-owned bank, which serves distressed neighborhoods in Chicago, for the purpose of converting it into a community development bank. Sable Bancshares has also established a subsidiary, REG Community Development Corporation, to promote housing and business development.

(2000 BEA PROGRAM)

Award: \$25,500 grant
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.

(2002 BEA PROGRAM)

Award: \$60,500.00
Contact: Mr. Sam Hyso (630) 521-6484

Household Bank, F.S.B., of Wooddale, Illinois, received an award of \$60,500 for CDFI Support Activities with the following certified CDFI: NHS Neighborhood Lending Services. The awardee is a federal savings bank with total assets of \$11,213,145,000.