

**THE COMMUNITY DEVELOPMENT
FINANCIAL INSTITUTIONS FUND**

United States Department of the Treasury



**Award Profiles of the FY 2006
Bank Enterprise Award (BEA) Program
By State**

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Arkansas West Helena

First National Bank of Phillips County

Location: West Helena, AR
Award: \$500,000
Contact: Michael Boone - (870) 816-1121

First National Bank of Phillips County has been selected to receive an award of \$500,000 through the FY 2006 round of the Bank Enterprise Award Program for its support of the community through affordable housing development loans, small business loans, home improvement loans, education loans, and commercial real estate loans to underserved areas of West Helena, AR. First National Bank of Phillips County is a certified CDFI with \$186 million in assets.

California Huntington Beach

First Bank

Location: Huntington Beach, CA
Award: \$156,000
Contact: Susan Montoya - (714) 375-7041

First Bank has been selected to receive an award of \$156,000 through the FY 2006 round of the Bank Enterprise Award Program for its CDFI equity investment in The Clearinghouse CDFI and CDFI support activities at the Neighborhood Housing Services of Orange County, Inc. First Bank, of Huntington Beach, CA, is a state chartered bank with \$9 billion in assets.

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Oakland

Community Bank of the Bay

Location: Oakland, CA

Award: \$500,000

Contact: Gary Burns - (510) 433-5404

Community Bank of the Bay has been selected to receive an award of \$500,000 through the FY 2006 round of the Bank Enterprise Award Program for its support of the community through affordable housing development, small business loans, and commercial real estate loans to underserved areas of Oakland, CA. Community Bank of the Bay is a certified CDFI with \$55 million in assets.

San Francisco

First Republic Bank

Location: San Francisco, CA

Award: \$120,225

Contact: Christine Maia-Fleres - (415) 296-3706

First Republic Bank has been selected to receive an award of \$120,225 through the FY 2006 round of the Bank Enterprise Award Program for its equity investments and support of CDFI activities at the following organizations: Asian Pacific Revolving Loan Fund, Northern California Community Loan Fund, Community Financial Resources Center, Telacu Community Capital, L.A. Neighborhood Housing Services Inc, and Neighborhood Housing Services. First Republic Bank is a state chartered bank with \$9 billion in assets.

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Florida Sarasota

Bank of America, N.A.

Location: Sarasota, FL

Award: \$500,000

Contact: Larry West - (941) 952-2734

Bank of America, N.A. has been selected to receive an award of \$500,000 through the FY 2006 round of the Bank Enterprise Award Program for its support of CDFI activities at: ACCION USA, Cooperative Business Assistance Corporation, Cooperative Fund of New England, Idaho-Nevada CDFI, Lenders for Community Development, MaineStream Finance, National Federation of Community Development Credit Unions, National Housing Trust Community Development Fund, Northern California Community Loan Fund, Richmond Economic Development Corporation, Shorebank Enterprise Pacific, The Housing Fund, Inc., and the Washington Area Housing Trust Fund. Bank of America, N.A. is a national bank with \$1 trillion in assets.

Georgia Atlanta

Citizens Trust Bank

Location: Atlanta, GA

Award: \$6,059

Contact: Charlotte Moore - (404) 653-2890

Citizens Trust Bank, of Atlanta, GA, has been selected to receive an award of \$6,059 through the FY 2006 round of the Bank Enterprise Award Program for its support of affordable home mortgages, affordable housing development loans, small business loans, commercial real estate loans, and support of CDFI activities at Liberty Bank Assistance. Citizens Trust Bank is a certified CDFI with \$328 million in assets.

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Savannah

The Carver State Bank

Location: Savannah, GA

Award: \$385,304

Contact: Robert James - (912) 232-0910

The Carver State Bank has been selected to receive an award of \$385,304 through the FY 2006 round of the Bank Enterprise Award Program for its support of the community through affordable home mortgages, affordable housing development, small business loans, home improvement loans, and commercial real estate loans to underserved areas of Savannah, Georgia. The Carver State Bank is a certified CDFI with \$32 million in assets.

Trenton

Bank of Dade

Location: Trenton, GA

Award: \$18,000

Contact: Patrick Townsend - (706) 657-6842

Bank of Dade has been selected to receive an award of \$18,000 through the FY 2006 round of the Bank Enterprise Award Program for its support of CDFI activities at the Louisville Community Development Bank, Carver State Bank of Savannah, and Central Bank of Kansas City. Bank of Dade is a state chartered bank in Trenton, Georgia with \$75 million in assets.

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Illinois Chicago

Citizens Bank and Trust

Location: Chicago, IL

Award: \$500,000

Contact: Michael Speziale - (773) 763-6200

Citizens Bank and Trust has been selected to receive an award of \$500,000 through the FY 2006 round of the Bank Enterprise Award Program for its support of the community through affordable home mortgages, affordable housing development loans, and commercial real estate loans to underserved areas of Chicago, IL. Citizens Bank and Trust is a certified CDFI with \$77 million in assets.

Community Bank of Lawndale

Location: Chicago, IL

Award: \$500,000

Contact: Lolita Sereleas - (773) 281-8845

Community Bank of Lawndale has been selected to receive an award of \$500,000 through the FY 2006 round of the Bank Enterprise Award Program for providing affordable home mortgages, providing commercial real estate loans, and supporting CDFI activities at the following organizations: Santa Cruz Community Credit Union, Community Trust Credit Union, Mendo Lake Credit Union, Brooklyn Cooperative Federal Credit Union, Progressive Neighborhood Federal Credit Union, Alternatives Federal Credit Union, Syracuse Cooperative Federal Credit Union, Lower East Side People's Federal Credit Union, United Bank and Trust Company, Dryades Savings Bank, and Liberty Bank & Trust Company. Community Bank of Lawndale is a certified CDFI with \$38 million in assets.

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NAB Bank

Location: Chicago, IL
Award: \$500,000
Contact: Lloyd Gibson - (312) 225-5991

NAB Bank, of Chicago, IL, has been selected to receive an award of \$500,000 through the FY 2006 round of the Bank Enterprise Award Program for its support of the community through affordable home mortgages, home improvement loans, and commercial real estate loans. NAB Bank is a certified CDFI with \$144 billion in assets.

Pacific Global Bank

Location: Chicago, IL
Award: \$500,000
Contact: Betty Chow - (312) 225-2323

Pacific Global Bank has been selected to receive an award of \$500,000 through the FY 2006 round of the Bank Enterprise Award Program for its support of the community through small business loans and commercial real estate loans to underserved communities of Chicago. Pacific Global Bank is a certified CDFI with \$121 million in assets.

Pullman Bank and Trust

Location: Chicago, IL
Award: \$60,000
Contact: John Kratkoczki - (773) 602-8377

Pullman Bank and Trust has been selected to receive an award of \$60,000 through the FY 2006 round of the Bank Enterprise Award Program for its support of CDFI activities at Shorebank. Pullman Bank and Trust is a national bank with \$1.2 billion in assets.

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Stone Park

International Bank of Chicago

Location: Stone Park, IL

Award: \$500,000

Contact: Lolita Sereleas - (773) 281-8845

International Bank of Chicago has been selected to receive an award of \$500,000 through the FY 2006 round of the Bank Enterprise Award Program for its support of affordable home mortgages, small business loans, commercial real estate loans, and support of CDFI activities at the following organizations: Santa Cruz Community Credit Union, Community Trust Credit Union, Mendo Lake Credit Union, and Brooklyn Cooperative Federal Credit Union. International Bank of Chicago is a certified CDFI with \$141 million in assets.

Kansas

Overland Park

First National Bank of Kansas

Location: Overland Park, KS

Award: \$12,600

Contact: Michele Snyder - (913) 266-9116

First National Bank of Kansas has been selected to receive an award of \$12,600 through the FY 2006 round of the Bank Enterprise Award Program for its support of CDFI activities at the Central Bank of Kansas City. First National Bank of Kansas is a national bank with \$1.1 billion in assets.

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Kentucky

Bedford

Bedford Loan & Deposit Bank

Location: Bedford, KY

Award: \$6,000

Contact: John Manning - (502) 255-3287

Bedford Loan & Deposit Bank, of Bedford, Ky, has been selected to receive an award of \$6,000 through the FY 2006 round of the Bank Enterprise Award Program for its support of CDFI activities at Louisville Community Development Bank. Bedford Loan & Deposit Bank is a state chartered bank with \$67 million in

Crestview Hills

The Bank of Kentucky

Location: Crestview Hills, KY

Award: \$6,000

Contact: Martin Gerrety - (859) 372-5169

The Bank of Kentucky, of Crestview Hills, KY, has been selected to receive an award of \$6,000 through the FY 2006 round of the Bank Enterprise Award Program for its support of CDFI activities at Louisville Community Development Bank. The Bank of Kentucky is a state chartered bank with \$956 million in assets.

Georgetown

Farmers Bank & Trust Company

Location: Georgetown, KY

Award: \$5,940

Contact: Rachel Goble - (502) 863-2393

Farmers Bank & Trust Company, of Georgetown, KY, has been selected to receive an award of \$5,940 through the FY 2006 round of the Bank Enterprise Award Program for its support of CDFI activities at Louisville Community Development Bank. Farmers Bank & Trust Company is a state chartered bank with \$298 million in assets.

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Grayson

The Commercial Bank of Grayson

Location: Grayson, KY
Award: \$6,000
Contact: Mark Strother - (606) 474-7811

The Commercial Bank of Grayson has been selected to receive an award of \$6,000 through the FY 2006 round of the Bank Enterprise Award Program for its support of CDFI activities at the Louisville Community Development Bank. The Commercial Bank of Grayson is a state chartered bank with \$151 million in assets.

LaGrange

THE BANK -- Oldham County, Inc.

Location: LaGrange, KY
Award: \$6,000
Contact: Dana Emily - (502) 222-8430

THE BANK -- Oldham County, Inc., of LaGrange, KY, has been selected to receive an award of \$6,000 through the FY 2006 round of the Bank Enterprise Award Program for its support of CDFI activities at The Development Bank. THE BANK -- Oldham County, Inc. is a state chartered bank with \$136 million in assets.

Louisville

First Capital Bank of Kentucky

Location: Louisville, KY
Award: \$27,000
Contact: Robin Graf - (502) 891-4406

First Capital Bank of Kentucky has been selected to receive an award of \$27,000 through the FY 2006 round of the Bank Enterprise Award Program for its support of CDFI activities at Louisville Community Development Bank. First Capital Bank of Kentucky is a state chartered bank with \$257 million in assets.

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Louisville Community Development Bank

Location: Louisville, KY

Award: \$405,577

Contact: Ramona Anderson - (502) 775-2526

Louisville Community Development Bank has been selected to receive an award of \$405,577 through the FY 2006 round of the Bank Enterprise Award Program for its support of the community through affordable housing development loans, small business loans, and commercial real estate loans. Louisville Community Development Bank is a certified CDFI with \$33 million in assets.

National City Bank of Kentucky

Location: Louisville, KY

Award: \$89,646

Contact: Deborah Williams - (502) 581-6342

National City Bank of Kentucky has been selected to receive an award of \$89,646 through the FY 2006 round of the Bank Enterprise Award Program for its support of CDFI activities at Kentucky Highlands Investment Corporation. National City Bank of Kentucky is a national bank with \$9 billion in assets.

Republic Bank and Trust Company

Location: Louisville, KY

Award: \$67,829

Contact: Garry Throckmorton - (502) 584-3600

Republic Bank and Trust Company has been selected to receive an award of \$67,829 through the FY 2006 round of the Bank Enterprise Award Program for equity investments and CDFI support activities in Community Ventures Corporation, Inc. and Louisville Central Community Center. Republic Bank and Trust Co. is a state chartered bank with \$2 billion in assets.

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Shelbyville

Citizens Union Bank

Location: Shelbyville, KY

Award: \$9,000

Contact: Kimberly Davis - (502) 647-7425

Citizens Union Bank has been selected to receive an award of \$9,000 through the FY 2006 round of the Bank Enterprise Award Program for its support of CDFI activities at the Louisville Community Development Bank. Citizens Union Bank is a certified CDFI with \$568 million in assets.

Maine

Bangor

Bangor Savings Bank

Location: Bangor, ME

Award: \$145,524

Contact: John Moore - (207) 942-5211

Bangor Savings Bank has been selected to receive an award of \$145,524 through the FY 2006 round of the Bank Enterprise Award Program for its support of affordable housing mortgages, affordable housing development loans, small business loans, home improvement loans, and commercial real estate loans to underserved areas of Bangor, Maine. Bangor Savings Bank is a state chartered bank with \$1.8 billion in assets.

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Massachusetts Boston

Boston Bank of Commerce

Location: Boston, MA
Award: \$500,000
Contact: Robert Cooper - (617) 457-4415

OneUnited Bank (aka Boston Bank of Commerce) has been selected to receive an award of \$500,000 through the FY 2006 round of the Bank Enterprise Award Program for its support of the community through affordable home mortgages and affordable housing development loans to underserved areas of Boston. OneUnited Bank is a state chartered bank with \$518 million in assets.

Wainwright Bank & Trust Company

Location: Boston, MA
Award: \$300,000
Contact: Pamela Feingold - (617) 478-4000

Wainwright Bank & Trust Company has been selected to receive an award of \$300,000 through the FY 2006 round of the Bank Enterprise Award Program for its support of affordable housing development, commercial real estate loans, and CDFI activities at the Boston Community Loan Fund to underserved areas of Boston. Wainwright Bank & Trust Company is a state chartered bank with \$841 million in assets.

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Raynham

Bridgewater Savings Bank

Location: Raynham, MA

Award: \$120,000

Contact: Mark Ingalls - (508) 884-3312

Bridgewater Savings Bank, of Raynham, MA, has been selected to receive an award of \$120,000 through the FY 2006 round of the Bank Enterprise Award Program for its support of CDFI activities at The Community's Bank. Bridgewater Savings Bank is a state chartered bank with \$366 million in assets.

Minnesota

Minneapolis

Franklin National Bank

Location: Minneapolis, MN

Award: \$500,000

Contact: Nikki Foster - (651) 265-5608

Franklin National Bank has been selected to receive an award of \$500,000 through the FY 2006 round of the Bank Enterprise Award Program for its support of the community through small business loans, home improvements loans, and commercial real estate loans in underserved areas of Minneapolis, Minnesota. Franklin National Bank is a certified CDFI with \$122 million in assets.

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St Paul

University National Bank

Location: St Paul, MN

Award: \$500,000

Contact: Nikki Foster - (651) 265-5608

University National Bank has been selected to receive an award of \$500,000 through the FY 2006 round of the Bank Enterprise Award Program for its support of the community through affordable housing development loans, home improvement loans, and commercial real estate loans to underserved areas of the Twin Cities. University National Bank is a certified CDFI with \$109 million in assets.

Missouri Kansas City

Central Bank of Kansas City

Location: Kansas City, MO

Award: \$500,000

Contact: Gayle Matsuoka - (816) 483-1210

Central Bank of Kansas City has been selected to receive an award of \$500,000 through the FY 2006 round of the Bank Enterprise Award Program for its support of affordable home mortgages, affordable housing development, small business loans, home improvement loans, commercial real estate loans, and CDFI support activities at the EDC Loan Corporation. Central Bank of Kansas City is a certified CDFI with \$139 million in assets.

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New Jersey

Newark

City National Bank of New Jersey

Location: Newark, NJ

Award: \$226,805

Contact: Raul Oseguera - (973) 624-0865

City National Bank of New Jersey has been selected to receive an award of \$500,000 through the FY 2006 round of the Bank Enterprise Award Program for its support of the community through affordable home mortgages, small business loans, and commercial real estate loans to underserved areas of New Jersey. City National Bank of New Jersey is a certified CDFI with \$367 million in assets.

New York

Brooklyn

Community Capital Bank

Location: Brooklyn, NY

Award: \$500,000

Contact: Gina Bolden-Rivera - (718) 802-1212

Community Capital Bank has been selected to receive an award of \$500,000 through the FY 2006 round of the Bank Enterprise Award Program for its support of the community through small business loans and commercial real estate loans to underserved areas of Brooklyn, New York. Community Capital Bank is a certified CDFI with \$163 million in assets.

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First American International Bank

Location: Brooklyn, NY
Award: \$500,000
Contact: Patrick Yau - (718) 321-3131 2

First American International Bank has been selected to receive an award of \$500,000 through the FY 2006 round of the Bank Enterprise Award Program for its support of the community through affordable housing development and commercial real estate loans to underserved areas of Brooklyn, NY. First American International Bank is a certified CDFI with \$308 million in assets.

New York

Bank of Tokyo-Mitsubishi Trust Company

Location: New York, NY
Award: \$500,000
Contact: Beth Gilroy - (212) 782-4627

Bank of Tokyo-Mitsubishi Trust Company has been selected to receive an award of \$500,000 through the FY 2006 round of the Bank Enterprise Award Program for its support of CDFI activities and equity investments in: Accion New York, Bethex Federal Credit Union, Brooklyn Cooperative Federal Credit Union, Community Partnership Development Corporation, CREDIT, Inc., Father Burke Federal Credit Union, Lower East Side People's Federal Credit Union, Low Income Investment Fund, Neighborhood Trust Federal Credit Union, New York City Financial Network Action Consortium, Seedco Financial Services, and Union Settlement Federal Credit Union. Bank of Tokyo-Mitsubishi Trust Company is a national bank with \$4 billion in assets.

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Mizuho Corporate Bank (USA)

Location: New York, NY

Award: \$500,000

Contact: Rosalie Hannigan - (212) 282-4162

Mizuho Corporate Bank (USA) has been selected to receive an award of \$500,000 through the FY 2006 round of the Bank Enterprise Award Program for its support of CDFI activities at the following organizations: Enterprise Community Loan Fund, Inc., Local Initiatives Support Corporation, Low Income Investment Fund (formerly Low Income Housing Fund), Neighborhood Housing Services of New York City, Inc., Nonprofit Finance Fund, Primary Care Development Corporation, Seedco Financial Services, and National Federation of Community Development Credit Unions. Mizuho Corporate Bank is a state chartered bank with \$3 billion in assets.

North Carolina Lumberton

Branch Banking and Trust Co.

Location: Lumberton, NC

Award: \$270,000

Contact: Chester Williams - (704) 954-1100

Branch Banking and Trust Co., of Lumberton, NC, has been selected to receive an award of \$270,000 through the FY 2006 round of the Bank Enterprise Award Program for its support of CDFI activities at Community Ventures Corporation, Inc. Branch Banking and Trust, Co. is a certified CDFI with \$109 billion in assets.

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Oregon Portland

Albina Community Bank

Location: Portland, OR

Award: \$500,000

Contact: Anne-Lise Wamstad - (503) 288-7290

Albina Community Bank has been selected to receive an award of \$500,000 through the FY 2006 round of the Bank Enterprise Award Program for its support of the community's local businesses through small business loans, home improvement loans and commercial real estate loans to underserved areas of Portland. Albina Community Bank is a certified CDFI with \$119 million in assets.

South Carolina Columbia

South Carolina Community Bank

Location: Columbia, SC

Award: \$500,000

Contact: Tammy Wilson - (803) 324-0679

South Carolina Bank, of Columbia, South Carolina, has been selected to receive an award of \$500,000 through the FY 2006 round of the Bank Enterprise Award Program for its support of the community through affordable housing development, small business loans, home improvement loans, and commercial real estate loans underserved areas. South Carolina Community Bank is a certified CDFI with \$49 million in assets.

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Lexington

Carolina First Bank

Location: Lexington, SC

Award: \$195,741

Contact: Tammy Wilson - (803) 324-0679

Carolina First Bank of Lexington, South Carolina received a Bank Enterprise Award grant of \$195,741 for supporting CDFI activities at Business Carolina, Inc. and South Carolina Community Bank. The awardee is a state- chartered bank with total assets of \$9 billion.

South Dakota

Aberdeen

Dacotah Banks, Inc.

Location: Aberdeen, SD

Award: \$30,000

Contact: Diana Pfister - (605) 229-7117

Dacotah Banks has been selected to receive an award of \$30,000 through the FY 2006 round of the Bank Enterprise Award Program for its equity investment in South Dakota Rural Enterprise, Inc. Dacotah Banks is a state chartered bank with \$1 billion in assets.

Mitchell

Cor Trust Bank

Location: Mitchell, SD

Award: \$15,000

Contact: Joel Parrill - (605) 995-1107

Cor Trust Bank has been selected to receive an award of \$15,000 through the FY 2006 round of the Bank Enterprise Award Program for its CDFI equity investment in South Dakota Rural Enterprise, Inc. Cor Trust Bank is a national bank with assets of \$412 million.

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Pierre

Bank West, Inc.

Location: Pierre, SD

Award: \$22,500

Contact: Steven Bumann - (605) 945-3749

Bank West, Inc. has been selected to receive an award of \$22,500 through the FY 2006 round of the Bank Enterprise Award Program for its CDFI equity investment in South Dakota Rural Enterprise, Inc. Bank West, Inc. is a state chartered bank with \$536 million in assets.

Wall

First Western Bank Wall

Location: Wall, SD

Award: \$17,250

Contact: Russell Andrews - (605) 279-2141

First Western Bank Wall has been selected to receive an award of \$17,250 through the FY 2006 round of the Bank Enterprise Award Program for its equity investment in South Dakota Rural Enterprise, Inc. First Western Bank Wall is a certified CDFI with \$356 million in assets.

Watertown

Great Western Bank

Location: Watertown, SD

Award: \$75,000

Contact: MICHAEL GOUGH - (605) 886-8401

F&M Bank, also known as Great Western Bank, has been selected to receive an award of \$75,000 through the FY 2006 round of the Bank Enterprise Award Program for its equity investment in South Dakota Rural Enterprise, Inc. F&M Bank is a certified CDFI with \$1 billion in assets.

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Tennessee Lexington

FirstBank

Location: Lexington, TN

Award: \$75,000

Contact: Penny Vise - (731) 847-1677

FirstBank, of Lexington, Tennessee, has been selected to receive an award of \$75,000 through the FY 2006 round of the Bank Enterprise Award Program for its CDFI equity investment in Southeast Community Capital and Affordable Housing Resources. FirstBank is a state chartered bank with \$1.2 billion in assets.