



# Community Development Financial Institutions Fund

*Bank Enterprise  
Award Program*

FY 2011

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# Overview

## The BEA Program: Providing Incentives for Banks to Serve the Underserved

The Bank Enterprise Award Program (BEA Program) recognizes—and seeks to expand—the important role that banks and thrifts play in community development lending and investing. Established in 1994, the program provides monetary incentives for financial institutions insured by the Federal Deposit Insurance Corporation (FDIC) to increase their community development activities in designated Distressed Communities, either directly or through investment in certified Community Development Financial Institutions (CDFIs). The BEA Program is administered by the U.S. Department of the Treasury’s Community Development Financial Institutions Fund (CDFI Fund), and, like the CDFI Fund’s other programs, is helping to generate economic opportunity in low-income communities throughout the nation.

### How the BEA Program Works

The BEA Program helps to create economic opportunity in a variety of ways. It provides significant incentives to encourage banks and thrifts to: 1) make investments in CDFIs that serve Distressed Communities; and 2) expand their lending services to Distressed Communities and low-income residents. This in turn strengthens the financial and organizational capacity of CDFIs that serve low-income communities, and increases the flow of investment capital to communities where capital is needed most.

The basic idea is that BEA Program provides cash awards to applicants that demonstrate that they have increased their lending and investing activities in low-income communities from one year to the next. The amount of the increase determines the amount of the award; the maximum award amount is \$2 million but may be subject to a lower cap due to availability of funds. An organization that receives an award is required to reinvest the money in BEA Program Qualified Activities.

### Key Provisions of the BEA Program

**Eligibility Requirements:** Any depository institution that is insured by the FDIC is eligible to apply for a BEA Program award.

**Qualified Activities:** An applicant can receive a BEA Program award for increasing the dollar amount of what are known as Qualified Activities during a specified year. There are three categories of Qualified Activities:

- **CDFI-related activities:** Investments in CDFI Fund-certified CDFIs — specialized financial institutions that provide financial services to low-income communities— are Qualified Activities. This includes equity investments (such as grants and stock purchases), equity-like loans, and CDFI support activities (such as loans, deposits, and technical assistance).
- **Distressed Community financing activities:** Loans and investments in designated Distressed Communities for a variety of purposes, including affordable mortgages, affordable housing development, home improvement, education, small businesses and commercial real estate development.

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- **Service activities:** Including deposit accounts, financial services (such as check-cashing, money orders, and certified checks), Electronic Transfer Accounts, Individual Development Accounts, and other community services for low- to moderate-income individuals or the institutions serving them.

The CDFI Fund must award eligible applicants for CDFI-related activities before it makes awards for Distressed Community financing activities or Service activities.

**Distressed Communities:** The BEA Program requires that most Qualified Activities take place in Distressed Communities—census tracts where at least 30 percent of the residents have incomes less than the national poverty level and the unemployment rate is at least 1.5 times the national unemployment rate. Approximately 4,000 census tracts nationwide qualify as Distressed Communities.

**Calculation of Awards:** The CDFI Fund makes BEA Program awards in the form of grants. The amount of the award is based on a percentage of the increase in the dollar amount associated with Qualified Activities from one year (called the Baseline Period) to the following year (called the Assessment Period). For example, for the funding round for 2011, the Baseline Period is calendar year 2009 (January 1, 2009 through December 31, 2009) and the Assessment Period is calendar year 2010 (January 1, 2010 through December 31, 2010).

### Impact of the BEA Program

Since the inception of the BEA Program in 1994, the CDFI Fund has awarded grants totaling approximately \$358 million to BEA awardees.

### For More Information

Please visit the CDFI Fund's Web site at [www.cdfifund.gov](http://www.cdfifund.gov) for more information about the BEA Program. You will find complete details about the regulations governing the program, as well the current Notice of Funds Availability and application materials. You will also find information about all of the CDFI Fund's other programs to promote economic revitalization in our nation's low-income communities.

# List of Award Recipients



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## List of Award Recipients

Awardee Name	City	State	Total Award
Albina Community Bank	Portland	OR	\$246,737
American Metro Bank	Chicago	IL	\$500,000
Austin Bank of Chicago	Chicago	IL	\$500,000
Bank of America, N.A.	Sarasota	FL	\$500,000
Bank of Kilmichael	Kilmichael	MS	\$500,000
Bankers Bank, The	Oklahoma City	OK	\$30,000
BankPlus	Ridgeland	MS	\$500,000
Caldwell Bank & Trust Co.	Columbia	LA	\$58,105
Carver Federal Savings Bank	New York	NY	\$36,921
Carver State Bank, The	Savannah	GA	\$500,000
Central Bank & Trust Company	Lexington	KY	\$60,000
Central Bank of Kansas City	Kansas City	MO	\$500,000
Citizens Bank and Trust Company of Ardmore	Ardmore	OK	\$75,000
Citizens Trust Bank	Atlanta	GA	\$500,000
Citizens Union Bank	Shelbyville	KY	\$15,000
City First Bank of D.C., N.A.	Washington	DC	\$500,000
City National Bank of New Jersey	Newark	NJ	\$500,000
Community Bank of the Bay	Oakland	CA	\$500,000
Community Capital Bank of Virginia	Christiansburg	VA	\$500,000
Community South Bank	Parsons	TN	\$80,910
Community Trust Bank	Pikeville	KY	\$54,000
Country Club Bank	Kansas City	MO	\$60,000
Covenant Bank	Chicago	IL	\$500,000

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Awardee Name	City	State	Total Award
Cumberland Valley National Bank	London	KY	\$30,000
Edgebrook Bank	Chicago	IL	\$500,000
Exchange Bank and Trust Company	Perry	OK	\$56,250
Farmers National Bank	Danville	KY	\$20,195
First American International Bank	Brooklyn	NY	\$448,470
First Bethany Bank and Trust	Bethany	OK	\$62,100
First Choice Bank	Cerritos	CA	\$500,000
First Eagle Bank	Hanover Park	IL	\$418,435
First Fidelity Bank, NA	Oklahoma City	OK	\$112,500
First Independence Bank	Detroit	MI	\$63,194
First National Bank	Midwest City	OK	\$75,000
First National Bank and Trust Company	Shawnee	OK	\$15,000
First National Bank of Dieterich	Dieterich	IL	\$15,000
First Security Bank and Trust Company	Oklahoma City	OK	\$15,000
Franklin National Bank	Minneapolis	MN	\$500,000
Guaranty Bank	Milwaukee	WI	\$500,000
Guaranty Bank & Trust	Belzoni	MS	\$500,000
Harbor Bank of Maryland	Baltimore	MD	\$500,000
Harris N.A.	Chicago	IL	\$393,686
Highland Community Bank	Chicago	IL	\$198,969
Industrial Bank	Washington	DC	\$252,888
Inland Bank and Trust	Oak Brook	IL	\$35,308
International Bank of Chicago	Stone Park	IL	\$500,000
JP Morgan Chase, N.A.	New York	NY	\$500,000

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Awardee Name	City	State	Total Award
Kentucky Bank	Paris	KY	\$60,000
Liberty Bank and Trust Company	New Orleans	LA	\$500,000
Metro Bank	Louisville	KY	\$382,763
MidFirst Bank	Oklahoma City	OK	\$135,000
Mission Community Bank, N.A.	San Luis Obispo	CA	\$500,000
Mission Valley Bank	Sun Valley	CA	\$500,000
Neighborhood National Bank	National City	CA	\$500,000
North Milwaukee State Bank	Milwaukee	WI	\$500,000
Old National Bank	Evansville	IN	\$ 6,000
One PacificCoast Bank, FSB	Oakland	CA	\$500,000
OneUnited Bank	Boston	MA	\$500,000
Pacific Global Bank	Chicago	IL	\$500,000
Pan American Bank	Chicago	IL	\$500,000
Park Midway Bank	St. Paul	MN	\$500,000
Premier Bank	Wilmette	IL	\$387,327
Quail Creek Bank, N.A.	Oklahoma City	OK	\$24,563
Regions Bank	Birmingham	AL	\$22,459
Republic Bank and Trust Company	Louisville	KY	\$52,334
Republic Bank of Norman	Norman	OK	\$75,000
SCBT National Association	Columbia	SC	\$ 6,000
Seaway Bank & Trust Company	Chicago	IL	\$470,747
Security Federal Bank	Aiken	SC	\$205,929
South Carolina Community Bank	Columbia	SC	\$167,650
SpiritBank	Tulsa	OK	\$150,000
Springfield State Bank	Springfield	KY	\$15,000

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Awardee Name	City	State	Total Award
Sunwest Bank	Tustin	CA	\$127,500
Tri-State Bank of Memphis	Memphis	TN	\$500,000
Union First Market Bank	Ruther Glen	VA	\$30,000
United Bank	Atmore	AL	\$209,060
University National Bank	St. Paul	MN	\$500,000

# Highlights of Award Round

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## FY 2011 Bank Enterprise Award Program Awardee Highlights

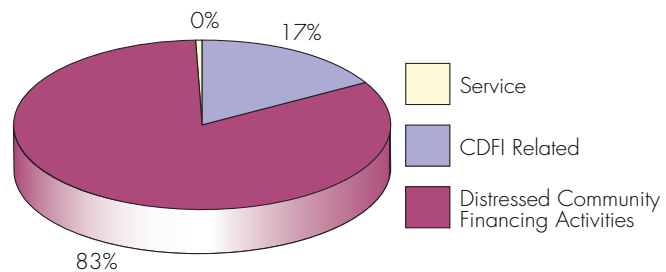
Through the Bank Enterprise Award Program (BEA Program), the Community Development Financial Institutions Fund (CDFI Fund) supports financial institutions around the country that are dedicated to financing and supporting community and economic development activities. The BEA Program complements the community development activities of insured depository institutions (i.e., banks and thrifts) by providing financial incentives to expand investments in CDFIs and to increase lending, investment, and service activities within economically distressed communities. Providing monetary awards for increasing community development activities leverages the CDFI Fund's dollars and puts more capital to work in distressed communities throughout the nation.

In the fiscal year 2011 funding round, 82 applicants requested more than \$68 million in awards for increasing their support of CDFIs or their activities in distressed communities throughout the country. The CDFI Fund selected 77 FDIC-insured institutions to receive approximately \$22 million in BEA Program awards. The average award was \$285,143.

### Award Amounts by Category<sup>1</sup>

- 48 awards in the Distressed Community Financing Activities Category totaling \$18.2 million.
- 40 awards in the CDFI Related Category totaling \$3.7 million.
- 3 awards in the Service Category totaling \$98,318.

FY 2011 BEA Awards By Category:  
Percentage of Total Dollar Amount Awarded



### Awardee Activity Level<sup>1</sup>

- Comparing the Assessment Period, of January 1, 2010 - December 31, 2010, to the Baseline Period (calendar year 2009), BEA Program awardees:
  - Increased their loan, deposits, and technical assistance to CDFIs by \$35.1 million;
  - Increased their equity, equity like loan and grants to CDFIs by \$30.9 million;
  - Increased their loans and investments in distressed communities by \$201.1 million; and,
  - Increased the provision of financial services in distressed communities by \$1.2 million.

<sup>1</sup> Total numbers of applicants and awardees may be greater than the number of applicants and awardees because banks may apply for and may receive awards in multiple categories.

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- In 2010, of the 77 BEA Program awardees:
  - 27 provided \$65.9 million in qualified loans, deposits, and technical assistance to CDFIs;
  - 15 provided \$35.6 million in equity, equity like loans and grants to CDFIs;
  - 48 provided \$305.2 million in qualified loans or investments in distressed communities; and,
  - 3 provided \$1.2 million in qualified financial services in distressed communities.
- 45 eligible CDFI Partners received financial assistance from BEA applicants.

### Awardee Characteristics

- Awardees are headquartered in 22 states and the District of Columbia.
- 41 (53%) of the BEA Program Awardees are certified CDFIs and they received awards totaling \$18.2 million (83%).<sup>2</sup>
- 22 (28%) of the BEA Program Awardees are Minority Depository Institutions and they received awards totaling \$8.9 million (40%).<sup>3</sup>

<sup>2</sup> To be considered as a CDFI in the FY 2011 funding round, applicants must be certified as a CDFI as of the end of the applicable Assessment Period.

<sup>3</sup> As identified by the Federal Deposit Insurance Corporation.

# Awardee Profiles



## COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

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### Alabama

#### Regions Bank

Birmingham, AL

Award: \$22,459

Contact: Melissa Cameron - (205) 264-4531

Regions Bank has been selected to receive an award of \$22,459 through the FY 2011 funding round of the Bank Enterprise Award Program for providing affordable housing development loans and project investments in distressed communities in Louisiana and Alabama. Regions Bank is a state chartered bank with \$1.28 billion in assets.

#### United Bank

Atmore, AL

Award: \$209,060

Contact: Robert Jones, III - (251) 446-6008

United Bank has been selected to receive an award of \$209,060 through the FY 2011 funding round of the Bank Enterprise Award Program for providing commercial real estate loans and project investments, home improvement loans, and small business loans and project investments in distressed communities in Florida and Alabama. United Bank is a state chartered bank with \$466 million in assets.

### California

#### Community Bank of the Bay

Oakland, CA

Award: \$500,000

Contact: Brian Garrett - (510) 433-5402

Community Bank of the Bay has been selected to receive an award of \$500,000 through the FY 2011 funding round of the Bank Enterprise Award Program for providing small business loans, commercial real estate loans and affordable home mortgages in distressed communities in California. Community Bank of the Bay is a certified CDFI and a state chartered bank with \$116 million in assets.

#### First Choice Bank

Cerritos, CA

Award: \$500,000

Contact: Neena Bansil - (562) 345-9244

First Choice Bank has been selected to receive an award of \$500,000 through the FY 2011 funding round of the Bank Enterprise Award Program for providing commercial real estate loans and small business loans in distressed communities in California. First Choice Bank is a certified CDFI and a state chartered bank with \$202 million in assets.

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### Mission Community Bank, N.A.

San Luis Obispo, CA

Award: \$500,000

Contact: Anita Robinson - (805) 781-5000

Mission Community Bank, N.A. has been selected to receive an award of \$500,000 through the FY 2011 funding round of the Bank Enterprise Award Program for providing commercial real estate and small business loans and project investments and financial services in distressed communities in California. Mission Community Bank, N.A. is a certified CDFI and a state chartered bank with \$199 million in assets.

### Mission Valley Bank

Sun Valley, CA

Award: \$500,000

Contact: Tamara Gurney - (818) 394-2330

Mission Valley Bank has been selected to receive an award of \$500,000 through the FY 2011 funding round of the Bank Enterprise Award Program for its support of Brooklyn Cooperative Federal Credit Union, Bethex Federal Credit Union, O.U.R. Federal Credit Union, and Brewery Credit Union; and for providing small business loans and project investments in distressed communities in California and Colorado. Mission Valley Bank is a state chartered bank and certified CDFI with \$254 million in assets.

### Neighborhood National Bank

San Diego, CA

Award: \$500,000

Contact: Robert McGill - (619) 789-4416

Neighborhood National Bank has been selected to receive an award of \$500,000 through the FY 2011 funding round of the Bank Enterprise Award Program for its small business lending in California. Neighborhood National Bank is a federally chartered bank and certified CDFI with \$131 million in assets.

### One PacificCoast Bank, FSB

Oakland, CA

Award: \$500,000

Contact: Harry Haigood - (510) 550-8428

One PacificCoast Bank, FSB has been selected to receive an award of \$500,000 through the FY 2011 funding round of the Bank Enterprise Award Program for providing small business loans in distressed communities throughout California. One PacificCoast Bank is a certified CDFI and federal savings bank with \$295 million in assets.

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### Sunwest Bank

Tustin, CA

Award: \$127,500

Contact: Elsa Monte - (714) 730-4421

Sunwest Bank has been selected to receive an award of \$127,500 through the FY 2011 funding round of the Bank Enterprise Award Program for its support of the Clearinghouse CDFI and Neighborhood Housing Services of Orange County. Sunwest Bank is a state chartered bank with \$615 million in assets.

### District of Columbia

#### City First Bank of D.C., N.A.

Washington, DC

Award: \$500,000

Contact: Marie Bibbs - (202) 243-7115

City First Bank of DC, N.A. has been selected to receive an award of \$500,000 through the FY 2011 funding round of the Bank Enterprise Award Program for providing commercial real estate loans and small business loans in distressed communities in Washington, DC. City First Bank of DC, N.A. is a certified CDFI and federally chartered bank with \$158 million in assets.

### Industrial Bank

Washington, DC

Award: \$252,888

Contact: Thomas Wilson - (202) 722-2000

Industrial Bank has been selected to receive an award of \$252,888 through the FY 2011 funding round of the Bank Enterprise Award Program for providing commercial real estate loans and project investments in Washington, D.C. and Maryland. Industrial Bank is a state chartered bank and certified CDFI with \$382 million in assets.

### Florida

#### Bank of America, N.A.

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 2011 funding round of the Bank Enterprise Award Program for its support of Community Housing Capital, Inc., Cooperative Business Assistance Corporation, Grow America Fund, NeighborWorks Capital Corporation, Nonprofit Finance Fund, Opportunity Fund Northern California, The Community Development Trust, L.P., and Valley Economic Development Center. Bank of America, N.A. is a federally chartered bank with \$1.5 trillion in assets.

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### Georgia

#### Carver State Bank, The Savannah, GA

Award: \$500,000

Contact: Robert James, II - (912) 232-0910

The Carver State Bank has been selected to receive an award of \$500,000 through the FY 2011 funding round of the Bank Enterprise Award Program for providing affordable housing development loans and project investments, commercial real estate loans and project investments, and small business loans and project investments in distressed communities in Savannah, Georgia. The Carver State Bank is a certified CDFI and state chartered bank with \$45 million in assets.

#### Citizens Trust Bank

Atlanta, GA

Award: \$500,000

Contact: James Young - (404) 653-2881

Citizen Trust Bank of Atlanta has been selected to receive an award of \$500,000 through the FY 2011 funding round of the Bank Enterprise Award Program for providing commercial real estate loans and project investments in distressed communities in Georgia and Alabama. Citizen Trust Bank of Atlanta is a state chartered bank with \$388 million in assets.

### Illinois

#### American Metro Bank

Chicago, IL

Award: \$500,000

Contact: Laura Lee - (773) 328-5029

American Metro Bank has been selected to receive an award of \$500,000 through the FY 2011 funding round of the Bank Enterprise Award Program for providing home improvement loans and project investments and commercial real estate loans in distressed communities in Chicago, Illinois. American Metro Bank is a state chartered bank and certified CDFI with \$94 million in assets.

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### Austin Bank of Chicago

Chicago, IL

Award: \$500,000

Contact: Sam Scott - (312) 604-1100

Austin Bank of Chicago has been selected to receive an award of \$500,000 through the FY 2011 funding round of the Bank Enterprise Award Program for its support of North Side Community Federal Credit Union and for providing affordable housing development loans and project investments, affordable home mortgage loans, commercial real estate loans and project investments, and small business loans and project investments in distressed communities in Chicago, Illinois. Austin Bank of Chicago is a certified CDFI and state chartered bank with \$308 million in assets.

### Covenant Bank

Chicago, IL

Award: \$500,000

Contact: Bill Williams - (773) 533-2109

Covenant Bank has been selected to receive an award of \$500,000 through the FY 2011 funding round of the Bank Enterprise Award Program for supporting affordable housing development and providing affordable housing loans, funds for commercial real estate and small business lending in distressed communities in Illinois. Covenant Bank is a certified CDFI and state chartered bank with \$69 million in assets.

### Edgebrook Bank

Chicago, IL

Award: \$500,000

Contact: John Ptak - (773) 594-2000

Edgebrook Bank has been selected to receive an award of \$500,000 through the FY 2011 funding round of the Bank Enterprise Award Program for providing small business, affordable housing development, and commercial real estate loans and project investments in distressed communities in Chicago, Illinois. Edgebrook Bank is a certified CDFI and a state chartered bank with \$90 million in assets.

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### First Eagle Bank

Hanover Park, IL

Award: \$418,435

Contact: Andy Salk - (312) 850-9230

First Eagle Bank has been selected to receive an award of \$418,435 through the FY 2011 funding round of the Bank Enterprise Award Program for its support of Alternatives Federal Credit Union, Brewery Credit Union, Fairfax County Federal Credit Union, and Northside Community Federal Credit Union. First Eagle Bank is also being awarded for providing affordable home mortgage loans, affordable housing development loans and project investments, small business loans and project investments, and commercial real estate loans and project investments in distressed communities in Chicago, Illinois. First Eagle Bank is a certified CDFI and state chartered bank with \$332 million in assets.

### First National Bank of Dieterich

Dieterich, IL

Award: \$15,000

Contact: Brenda Kroeger - (217) 925-5225

The First National Bank of Dieterich has been selected to receive an award of \$15,000 through the FY 2011 funding round of the Bank Enterprise Award Program for its support of Metro Bank. The First National Bank of Dieterich is a federally chartered bank with \$317 million in assets.

### Harris N.A.

Chicago, IL

Award: \$393,686

Contact: Steven Quasny - (312) 461-5459

Harris N.A. has been selected to receive an award of \$393,686 through the FY 2011 funding round of the Bank Enterprise Award Program for CDFI related activities and distressed community financing activities in Illinois, Indiana and Wisconsin. Harris is a federally chartered bank with \$50 billion in assets.

### Highland Community Bank

Chicago, IL

Award: \$198,969

Contact: Chris Brokemon - (773) 881-7526

Highland Community Bank has been selected to receive an award of \$198,969 through the FY 2011 funding round of the Bank Enterprise Award Program for providing affordable home mortgage loans and small business loans and project investments in distressed communities in Illinois. Highland Community Bank is a certified CDFI and state chartered bank with \$101 million in assets.

## COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

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### Inland Bank and Trust

Oak Brook, IL

Award: \$35,308

Contact: Mark Pikus - (630) 645-3795

Inland Bank and Trust has been selected to receive an award of \$35,308 through the FY 2011 funding round of the Bank Enterprise Award for providing small business loans and project investments, affordable housing development loans, and affordable home mortgage loans in distressed communities in Chicago and Evanston, Illinois. Inland Bank and Trust is a state chartered bank with \$1.2 billion in assets.

### International Bank of Chicago

Stone Park, IL

Award: \$500,000

Contact: Frank Wang - (773) 769-2899

International Bank of Chicago has been selected to receive an award of \$500,000 through the FY 2011 funding round of the Bank Enterprise Award Program for providing affordable home mortgage loans, commercial real estate loans and project investments, and small business loans and project investments in Chicago, Illinois. International Bank of Chicago is a certified CDFI and state chartered bank with \$239 million in assets.

### Pacific Global Bank

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 2011 funding round of the Bank Enterprise Award Program for providing affordable home mortgage loans, affordable housing development loans and project investments, commercial real estate loans and project investments, and small business loans and project investments in distressed communities in Chicago, Illinois. Pacific Global Bank is a certified CDFI and state chartered bank with \$169 million in assets.

### Pan American Bank

Chicago, IL

Award: \$500,000

Contact: Frank Cerrone - (773) 254-9700

Pan American Bank has been selected to receive an award of \$500,000 through the FY 2011 funding round of the Bank Enterprise Award Program for providing small business loans, affordable housing development loans, commercial real estate loans and project investments, and education loans in distressed communities in Chicago, IL. Pan American Bank is a certified CDFI and a state chartered bank with \$206 million in assets.

## COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

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### Premier Bank

Wilmette, IL

Award: \$387,327

Contact: Shamim Esmail - (847) 920-1400

Premier Bank has been selected to receive an award of \$387,327 through the FY 2011 funding round of the Bank Enterprise Award Program for providing affordable home mortgage loans and small business loans and project investments in distressed communities in Illinois. Premier Bank is a certified CDFI and state chartered bank with \$290 million in assets.

### Seaway Bank and Trust Company

Chicago, IL

Award: \$470,747

Contact: Jeanne McGraw - (773) 602-4140

Seaway Bank and Trust Company has been selected to receive an award of \$470,747 through the FY 2011 funding round of the Bank Enterprise Award Program for its support of New Community Federal Credit Union, North Side Community Federal Credit Union, Total Community Action Federal Credit Union, Hope Federal Credit Union, and Brewery Credit Union. Seaway Bank and Trust Company is also being awarded for providing commercial real estate loans and project investments and small business loans and project investments in distressed communities in Illinois and Indiana. Seaway Bank and Trust Company is a certified CDFI and state chartered bank with \$516 million in assets.

## Indiana

### Old National Bank

Evansville, IN

Award: \$6,000

Contact: Jane Kuhn - (812) 464-1452

Old National Bank has been selected to receive an award of \$6,000 through the FY 2011 funding round of the Bank Enterprise Award Program for its support of Metro Bank. Old National Bank is a federally chartered bank with \$7.1 billion in assets.



## COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

### Kentucky

#### Central Bank & Trust Company

Lexington, KY

Award: \$60,000

Contact: Patricia Price - (859) 253-6009

Central Bank & Trust Company has been selected to receive an award of \$60,000 through the FY 2011 funding round of the Bank Enterprise Award Program for its support of Community Ventures Corporation. Central Bank & Trust Company is a state chartered bank with \$1.8 billion in assets.

#### Citizens Union Bank

Shelbyville, KY

Award: \$15,000

Contact: Kimberly Davis - (502) 647-7425

Citizens Union Bank has been selected to receive an award of \$15,000 through the FY 2011 funding round of the Bank Enterprise Award Program for its support of Metro Bank. Citizens Union Bank is a state chartered bank with \$628 million in assets.

#### Community Trust Bank

Pikeville, KY

Award: \$54,000

Contact: Larry Jones - (859) 389-5352

Community Trust Bank has been selected to receive an award of \$54,000 through the FY 2011 funding round of the Bank Enterprise Award Program for its support of Community Ventures Corporation. Community Trust Bank is a state chartered bank with \$3.15 billion in assets.

#### Cumberland Valley National Bank

London, KY

Award: \$30,000

Contact: Tim Edwards - (606) 878-7010

Cumberland Valley National Bank has been selected to receive an award of \$30,000 through the FY 2011 funding round of the Bank Enterprise Award Program for its support of Community Ventures Corporation. Cumberland Valley National Bank is a state chartered bank with \$423 million in assets.

## COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

### Farmers National Bank

Danville, KY

Award: \$20,195

Contact: Gregory Russell - (859) 238-2658

Farmers National Bank has been selected to receive an award of \$20,195 through the FY 2011 funding round of the Bank Enterprise Award Program for its support of Metro Bank. Farmers National Bank is a federally chartered bank with \$489 million in assets.

### Kentucky Bank

Paris, KY

Award: \$60,000

Contact: Gregory Dawson - (859) 987-1795

Kentucky Bank has been selected to receive an award of \$60,000 through the FY 2011 funding round of the Bank Enterprise Award Program for its support of Community Ventures Corporation. Kentucky Bank is a state chartered bank with \$658 million in assets.

### Metro Bank

Louisville, KY

Award: \$382,763

Contact: Pedro Bryant - (502) 775-2555

Metro Bank has been selected to receive an award of \$382,763 through the FY 2011 funding round of the Bank Enterprise Award Program for its support of Syracuse Cooperative Federal Credit Union, Bethex Federal Credit Union, and South Side Community Federal Credit Union. Metro Bank is also being awarded for providing home improvement loans and small business loans and project investments in Louisville, Kentucky. Metro Bank is a state chartered bank and certified CDFI with \$35 million in assets.

### Republic Bank and Trust Company

Louisville, KY

Award: \$52,334

Contact: Nancy Presnell - (502) 561-7159

Republic Bank and Trust Company has been selected to receive an award of \$52,334 through the FY 2011 funding round of the Bank Enterprise Award Program for its support of Community Ventures Corporation and Metro Bank. Republic Bank and Trust Company is a state chartered bank with \$3.5 billion in assets.

## COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

### Springfield State Bank

Springfield, KY

Award: \$15,000

Contact: Christy Carpenter - (859) 336-3939

Springfield State Bank has been selected to receive an award of \$15,000 through the FY 2011 round of the Bank Enterprise Award Program for performing CDFI support activities in Louisville, Kentucky. Springfield State Bank is a state chartered bank with \$240 million in assets.

### Louisiana

#### Caldwell Bank and Trust Co.

Columbia, LA

Award: \$58,105

Contact: Susan Chappell - (318) 376-0290

Caldwell Bank and Trust Company has been selected to receive an award of \$58,105 through the FY 2011 funding round of the Bank Enterprise Award Program for providing financial services in distressed communities in Columbia, Louisiana. Caldwell Bank and Trust Company is a state chartered bank with \$98 million in assets.

#### Liberty Bank and Trust Company

New Orleans, LA

Award: \$500,000

Contact: Julius Kimbrough - (504) 240-5264

Liberty Bank and Trust Company has been selected to receive an award of \$500,000 through the FY 2011 funding round of the Bank Enterprise Award Program for its support of ASI Federal Credit Union, Brewery Credit Union, Hope Federal Credit Union, Syracuse Cooperative Federal Credit Union, and Total Community Action Federal Credit Union. Liberty Bank and Trust Company is also being awarded for providing affordable home mortgage loans, commercial real estate loans and project investments, and small business loans and project investments in distressed communities in Louisiana, Tennessee, Kansas, Missouri, Mississippi, Wisconsin, Florida, and Texas. Liberty Bank and Trust Company is a state chartered bank and certified CDFI with \$463 million in assets.

## COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

### Maryland

#### Harbor Bank of Maryland

Baltimore, MD

Award: \$500,000

Contact: Joseph Haskins - (410) 528-1882

Harbor Bank of Maryland has been selected to receive an award of \$500,000 through the FY 2011 funding round of the Bank Enterprise Award Program for its support of Shiloh of Alexandria Federal Credit Union, and for providing small business loans and project investments, commercial real estate loans and project investments, and affordable housing development loans and project investments in distressed communities in Baltimore, Maryland. Harbor Bank of Maryland is a state chartered bank and certified CDFI with \$249 million in assets.

### Massachusetts

#### OneUnited Bank

Boston, MA

Award: \$500,000

Contact: Robert Cooper - (617) 457-4415

OneUnited Bank has been selected to receive an award of \$500,000 through the FY 2011 funding round of the Bank Enterprise Award Program for providing affordable home mortgage loans in distressed communities in California. OneUnited Bank is a state chartered bank and certified CDFI with \$523 million in assets.

### Michigan

#### First Independence Bank

Detroit, MI

Award: \$63,194

Contact: Alberta Pearson - (313) 256-8400

First Independence Bank has been selected to receive an award of \$63,194 through the FY 2011 funding round of the Bank Enterprise Award Program for providing small business loans and project investments in distressed communities in Michigan. First Independence Bank is a state chartered bank with \$183 million in assets.

## COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

### Minnesota

#### Franklin National Bank

Minneapolis, MN

Award: \$500,000

Contact: Nikki Foster - (651) 259-2221

Franklin National Bank has been selected to receive an award of \$500,000 through the FY 2011 funding round of the Bank Enterprise Award Program for providing commercial real estate, affordable housing development and small business loans, and financial services in distressed communities in Minneapolis, Minnesota. Franklin National Bank is a certified CDFI and a state chartered bank with \$130 million in assets.

#### Park Midway Bank

St. Paul, MN

Award: \$500,000

Contact: Nikki Foster - (651) 259-2221

Park Midway Bank has been selected to receive an award of \$500,000 through the FY 2011 funding round of the Bank Enterprise Award Program for providing small business loans and project investments, commercial real estate loans and project investments, and affordable housing development loans and project investments in distressed communities in Saint Paul and Minneapolis, Minnesota. Park Midway Bank is a federally chartered bank and certified CDFI with \$261 million in assets.

#### University National Bank

St Paul, MN

Award: \$500,000

Contact: Nikki Foster - (651) 259-2221

University National Bank has been selected to receive an award of \$500,000 through the FY 2011 funding round of the Bank Enterprise Award Program for providing affordable home mortgage loans and commercial real estate loans and project investments in distressed communities in Minneapolis and Saint Paul, Minnesota. University National Bank is a federally chartered bank and certified CDFI with \$194 million in assets.

## COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

### Mississippi

#### Bank of Kilmichael

Kilmichael, MN

Award: \$500,000

Contact: Melissa Nester - (662) 262-7844

Bank of Kilmichael has been selected to receive an award of \$500,000 through the FY 2011 funding round of the Bank Enterprise Award Program for providing home improvement loans, affordable housing development, and small business loans and project investments in distressed communities throughout the state of Mississippi. Bank of Kilmichael is a CDFI certified, state chartered bank with \$88 million in assets.

### BankPlus

Ridgeland, MS

Award: \$500,000

Contact: Eloise Patridge - (601) 898-4981

BankPlus has been selected to receive an award of \$500,000 through the FY 2011 funding round of the Bank Enterprise Award Program for providing affordable housing development loans and project investments, commercial real estate loans and project investments, home improvement loans, and small business loans and project investments in distressed communities in Alabama, Georgia, Illinois, Louisiana, and Mississippi. BankPlus is a certified CDFI and state chartered bank with \$2.23 billion in assets.

### Guaranty Bank and Trust

Belzoni, MS

Award: \$500,000

Contact: Huey Townsend - (662) 247-5109

Guaranty Bank and Trust has been selected to receive an award of \$500,000 through the FY 2011 funding round of the Bank Enterprise Award Program for providing small business loans and project investments in distressed communities in Arkansas, California, Georgia, Louisiana and Mississippi. Guaranty Bank and Trust is also being awarded for its support of the B.O.N.D Community Federal Credit Union, Hope Federal Credit Union, and NCI Community Development Credit Union. Guaranty Bank and Trust is a certified CDFI and a state chartered bank with \$491 million in assets.

## COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

### Missouri

#### Central Bank of Kansas City

Kansas City, MO

Award: \$500,000

Contact: William Dana - (816) 483-1210

Central Bank of Kansas City has been selected to receive an award of \$500,000 through the FY 2011 funding round of the Bank Enterprise Award Program for providing affordable home mortgage loans, affordable housing development loans and project investments, commercial real estate loans and project investments, and small business loans and project investments in distressed communities in Kansas City, Missouri. Central Bank of Kansas City is a certified CDFI and state chartered bank with \$171 million in assets.

#### Country Club Bank

Kansas City, MO

Award: \$60,000

Contact: Brian Walker - (816) 751-1480

Country Club Bank has been selected to receive an award of \$60,000 through the FY 2011 funding round of the Bank Enterprise Award Program for its support of Central Bank of Kansas City. Country Club Bank is a state chartered bank with \$962 million in assets.

### New Jersey

#### City National Bank of New Jersey

Newark, NJ

Award: \$500,000

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 2011 funding round of the Bank Enterprise Award Program for providing home improvement loans and commercial real estate loans in distressed communities in New Jersey and New York, and for its support of Northwest Baptist Federal Credit Union, Fairfax County Federal Credit Union, and New Community Federal Credit Union. City National Bank of New Jersey is a certified CDFI and a federally chartered bank with \$387 million in assets.

## COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

### New York

#### Carver Federal Savings Bank

New York, NY

Award: \$36,921

Contact: Blondel Pinnock - (212) 360-8887

Carver Federal Savings Bank has been selected to receive an award of \$36,921 through the FY 2011 funding round of the Bank Enterprise Award Program for providing service activities in the state of New York. Carver is a certified CDFI and state chartered bank with \$743 million in assets.

#### First American International Bank

Brooklyn, NY

Award: \$448,470

Contact: Alfonso Lau - (718) 871-8338

First American International Bank has been selected to receive an award of \$448,470 through the FY 2011 funding round of the Bank Enterprise Award Program for providing affordable home mortgage loans in distressed communities in New York. First American International Bank is a certified CDFI and state chartered bank with \$588 million in assets.

#### JP Morgan Chase Bank, N.A.

New York, NY

Award: \$500,000

Contact: Sean Birney - (212) 552-7021

JP Morgan Chase Bank, N.A. has been selected to receive an award of \$500,000 through the FY 2011 funding round of the Bank Enterprise Award Program for its support of ACCION Texas, First State Community Loan Fund, Low Income Investment Fund, Opportunity Fund of Northern California, ShoreBank Enterprise Group, The Reinvestment Fund, and Valley Economic Development Center. JP Morgan Chase Bank, N.A. is a federally chartered bank with \$1.6 trillion in assets.

### Oklahoma

#### Bankers Bank

Oklahoma City, OK

Award: \$30,000

Contact: Beth Humphries - (405) 810-2151

The Bankers Bank has been selected to receive an award of \$30,000 through the FY 2011 funding round of the Bank Enterprise Award for its support of MetaFund Corporation. The Bankers Bank is a state chartered bank with \$192 million in assets.



## COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

### Citizens Bank and Trust Company of Ardmore

Ardmore, OK

Award: \$75,000

Contact: Debbie Hill - (580) 220-2746

Citizens Bank and Trust Company of Ardmore has been selected to receive an award of \$75,000 through the FY 2011 funding round of the Bank Enterprise Award Program for its support of the Metafund Corporation. Citizens Bank and Trust Company of Ardmore is a state chartered bank with \$182 million in assets.

### Exchange Bank and Trust Company

Perry, OK

Award: \$56,250

Contact: Sherri Huneycutt - (580) 336-5531

Exchange Bank and Trust Company has been selected to receive an award of \$56,250 through the FY 2011 funding round of the Bank Enterprise Award Program for its support of MetaFund Corporation. Exchange Bank and Trust Company is a state chartered bank with \$184 million in assets.

### First Bethany Bank and Trust

Bethany, OK

Award: \$62,100

Contact: Jane Haskin - (405) 789-1110

First Bethany Bank and Trust has been selected to receive an award of \$62,100 through the FY 2011 funding round of the Bank Enterprise Award Program for its support of Metafund Corporation. First Bethany Bank and Trust is a state chartered bank with \$156 million in assets.

### First Fidelity Bank, N.A.

Oklahoma City, OK

Award: \$112,500

Contact: Scott McLaws - (405) 416-2528

First Fidelity Bank, N.A. has been selected to receive an award of \$112,500 through the FY 2011 funding round of the Bank Enterprise Award Program for its support of MetaFund Corporation. First Fidelity Bank, N.A. is a federally chartered bank with \$1.13 billion in assets.

### First National Bank

Midwest City, OK

Award: \$75,000

Contact: Timothy Ballard - (405) 732-4571

The First National Bank has been selected to receive an award of \$75,000 through the FY 2011 funding round of the Bank Enterprise Award Program for its support of Metafund Corporation. The First National Bank is a federally chartered bank with \$411 million in assets.

## COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

### First National Bank and Trust Company

Shawnee, OK

Award: \$15,000

Contact: Annette Stuckey - (405) 275-8830

First National Bank and Trust Company has been selected to receive an award of \$15,000 through the FY 2011 funding round of the Bank Enterprise Award Program for its support of MetaFund Corporation. First National Bank and Trust Company is a federally chartered bank with \$200 million in assets.

### First Security Bank and Trust Company

Oklahoma City, OK

Award: \$15,000

Contact: Patricia Adams - (405) 424-4341

First Security Bank and Trust Company, Inc. has been selected to receive an award of \$15,000 through the FY 2011 funding round of the Bank Enterprise Award Program for its support of the Metafund Corporation. First Security Bank and Trust Company, Inc. is a state chartered bank with \$42 million in assets.

### MidFirst Bank

Oklahoma City, OK

Award: \$135,000

Contact: Cindy Motil - (405) 767-7324

MidFirst Bank has been selected to receive an award of \$135,000 through the FY 2011 funding round of the Bank Enterprise Award Program for its support of MetaFund Corporation. MidFirst Bank is a Federal Savings Association with \$10.8 billion in assets.

### Quail Creek Bank, N.A.

Oklahoma City, OK

Award: \$24,563

Contact: Pamela Korth - (405) 755-1000

Quail Creek Bank, N.A. has been selected to receive an award of \$24,563 through the FY 2011 funding round of the Bank Enterprise Award Program for its support of MetaFund Corporation. Quail Creek Bank, N.A. is a federally chartered bank with \$458 million in assets.

### Republic Bank of Norman

Norman, OK

Award: \$75,000

Contact: Pamela Greening - (405) 579-5499

Republic Bank of Norman has been selected to receive an award of \$75,000 through the FY 2011 funding round of the Bank Enterprise Award Program for its support of MetaFund Corporation. Republic Bank of Norman is a state chartered bank with \$341 million in assets.

## COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

### SpiritBank

Tulsa, OK

Award: \$150,000

Contact: Greg Caldwell - (918) 295-7285

SpiritBank has been selected to receive an award of \$150,000 through the FY 2011 funding round of the Bank Enterprise Award Program for its support of MetaFund Corporation. SpiritBank is a state chartered bank with \$1.3 billion.

### Oregon

#### Albina Community Bank

Portland, OR

Award: \$246,737

Contact: Cheryl Cebula - (503) 288-7296

Albina Community Bank has been selected to receive an award of \$246,737 through the FY 2011 funding round of the Bank Enterprise Award Program for providing commercial real estate loans in distressed communities. Albina Community Bank is a certified CDFI and state chartered bank with \$144 million in assets.

### South Carolina

#### SCBT National Association

Columbia, SC

Award: \$6,000

Contact: Nate Barber - (803) 765-4578

SCBT National Association has been selected to receive an award of \$6,000 through the FY 2011 funding round of the Bank Enterprise Award Program for its support of Lowcountry Housing Trust, Inc. SCBT National Association is a federally chartered bank with \$3.59 billion in assets.

#### Security Federal Bank

Aiken, SC

Award: \$205,929

Contact: Roy Lindburg - (803) 641-3070

Security Federal Bank has been selected to receive an award of \$205,929 through the FY 2011 funding round of the Bank Enterprise Award Program for providing small business loans and project investments in distressed communities in South Carolina and Georgia. Security Federal Bank is a certified CDFI and Federal Savings Association or Savings Bank with \$930 million in assets.

## COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

### South Carolina Community Bank

Columbia, SC

Award: \$167,650

Contact: Clente Flemming - (803) 733-8100

South Carolina Community Bank has been selected to receive an award of \$167,650 through the FY 2011 funding round of the Bank Enterprise Award Program for its support of affordable housing and small businesses by making home improvement and small business loans in South Carolina and providing financial services. South Carolina Community Bank is a certified CDFI and state chartered bank with \$81 million in assets.

### Tennessee

#### Community South Bank

Parsons, TN

Award: \$80,910

Contact: Penny Vise - (731) 847-1687

Community South Bank has been selected to receive an award of \$80,910 through the FY 2011 funding round of the Bank Enterprise Award Program for providing commercial real estate loans and project investments and small business loans and project investments in distressed communities in South Carolina and Tennessee. Community South Bank is a state chartered bank with \$674 million in assets.

#### Tri-State Bank of Memphis

Memphis, TN

Award: \$500,000

Contact: Lucy Shaw - (901) 525-0384

Tri-State Bank of Memphis has been selected to receive an award of \$500,000 through the FY 2011 funding round of the Bank Enterprise Award Program for providing home improvement loans and project investments, small business loans and project investments, commercial real estate loans and project investments, and affordable home mortgage loans in distressed communities in Tennessee. Tri-State Bank of Memphis a certified CDFI and state chartered bank with \$117 million in assets.

## COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

### Virginia

#### Community Capital Bank of Virginia

Christiansburg, VA

Award: \$500,000

Contact: Jane Henderson - (540) 260-3126

Community Capital Bank of Virginia has been selected to receive an award of \$500,000 through the FY 2011 funding round of the Bank Enterprise Award Program for providing affordable housing development and commercial real estate loans and project investments in distressed communities in Virginia. Community Capital Bank of Virginia is a certified CDFI and state chartered bank with \$50 million in assets.

#### Union First Market Bank

Ruther Glen, VA

Award: \$30,000

Contact: Jessica Clarke - (804) 632-2109

Union First Market Bank has been selected to receive an award of \$30,000 through the FY 2011 funding round of the Bank Enterprise Award Program for support of the Community Capital Bank of Virginia. Union First Market Bank is a state chartered bank with \$3.8 billion in assets.

### Wisconsin

#### Guaranty Bank

Milwaukee, WI

Award: \$500,000

Contact: Nina Johnson - (414) 362-5624

Guaranty Bank has been selected to receive an award of \$500,000 through the FY 2011 funding round of the Bank Enterprise Award Program for its support of Local Initiatives Support Corporation and for providing affordable housing lending throughout the country. Guaranty Bank is a state chartered bank with \$1.3 billion in assets.

#### North Milwaukee State Bank

Milwaukee, WI

Award: \$500,000

Contact: Patricia Matthews - (414) 466-2344

North Milwaukee State Bank has been selected to receive an award of \$500,000 through the FY 2011 funding round of the Bank Enterprise Award Program for providing small business loans and project investments, home improvement loans and project investments, affordable home mortgage loans, and commercial real estate loans and project investments in distressed communities in Milwaukee, Wisconsin. North Milwaukee State Bank is a certified CDFI and state chartered bank with \$88 million in assets.

**COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND**

UNITED STATES DEPARTMENT OF THE TREASURY