Community Development Financial Institutions Fund

2008 Bank Enterprise Awards

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BEA Program Overview

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Community Development Financial Institutions Fund

Bank Enterprise Award Program

Overview

Through the Bank Enterprise Award (BEA) Program, the Community Development Financial Institutions (CDFI) Fund recognizes the key roles of traditional financial institutions in community development lending and investing. The BEA Program provides incentives for regulated banks and thrifts to invest in certified CDFIs and to increase their lending and financial services in economically distressed communities. By providing monetary awards for community investment, the CDFI Fund, through the BEA Program, leverages federal dollars and puts more capital to work in distressed communities throughout the nation. The BEA Program's first Notice of Funds Availability (NOFA) was published in October 1995 (for the FY 1996 funding round); approximately $13.5 million was awarded to 38 institutions in that funding round. Since inception, the CDFI Fund has awarded approximately $289 million through the BEA Program. In Fiscal Year 2008, 52 FDIC-insured banks received $20 million through the BEA Program.

BEA Program awards are based on a percentage of the increase in the dollar amount associated with Qualified Activities from a Baseline Period to an Assessment Period (the corresponding time period in the following calendar year). Qualified Activities include: CDFI Related Activities (financial assistance provided by banks to certified CDFIs); Distressed Community Financing Activities (such as loans for affordable housing, small business and real estate development); and Service Activities (such as the provision of banking services, including access to automated teller machines and opening of savings accounts).

BEA-eligible activities must be carried out in Distressed Communities, census tracts with at least 30 percent of residents having incomes less than the national poverty level and 1.5 times the national unemployment rate. Approximately 4,000 domestic census tracts qualify.

Promoting CDFI Investments Through the BEA Program

The BEA Program has the following purposes: to strengthen and expand the financial and organizational capacity of CDFIs; to provide financial incentives to insured depository institutions to increase their lending and provision of services in Distressed Communities; and to increase the flow of private capital into Low- and Moderate-Income areas.

For example, the prospect of a BEA Program award may encourage banks to provide low-cost capital and operating support to CDFIs, which in turn will assist in the creation of a sustainable network of CDFIs. In addition, CDFIs may serve as a financial services delivery mechanism for banks to partner with in order to better serve highly distressed neighborhoods. Further, banks may use the BEA Program to target lending and investment to the most distressed neighborhoods.

Eligibility

All depository institutions insured by the FDIC are eligible to apply for BEA Program awards. Through the BEA Program, banks can receive awards that equal actual increases in the dollar volume of Qualified Activities from a Baseline Period to a later Assessment Period. Qualified Activities include three priority areas:

1. CDFI Related Activities: Equity Investments (such as grants, stock purchases, purchases of partnership interests or limited liability company membership interests), Equity-Like Loans, and CDFI Support Activities (such as loans, deposits or technical assistance) to certified CDFIs.

2. Distressed Community Financing Activities: Loans or investments for affordable home mortgages, affordable housing development, education, home improvement, small businesses, and commercial real estate development in Distressed Communities.

3. Service Activities: Deposits, financial services (such as check-cashing, money orders, or certified checks), electronic transfer accounts, individual development accounts, First Accounts, or Community Services provided to Low- to Moderate-Income individuals or the institutions serving them.

The CDFI Fund must award eligible applicants for CDFI-Related Activities before making awards for Distressed Community Financing Activities or Service Activities.

FY 2008 Community Impact

In the FY 2008 funding round, the CDFI Fund selected 52 FDIC-insured institutions to receive BEA Program awards totaling $20,101,901 million. The average award was $386,575, with the maximum award being $675,000. Sixty applicants requested just over $49 million in awards for increasing their support of CDFIs and/or their activities in Distressed Communities.

Comparing the Assessment Period, of January 1, 2007 - December 31, 2007, to the Baseline Period (Calendar Year 2006), BEA Program applicants achieved the following:

- CDFI Related Activities: Increased equity investments or grants to CDFIs by $7.5 million and increased loan, deposits, and technical assistance to CDFIs by over $46.5 million; and,
- Distressed Community Financing Activities: Increased loans and investments in Distressed Communities by nearly $178.1 million.

Please visit the CDFI Fund's website, www.cdfifund.gov, for further information on the BEA Program. Interested parties are encouraged to review the BEA Program regulations and the most current NOFA for further details and information on how to apply.

Award List

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Organization Name	CityState	Award Amount
Albina Community Bank	Portland, OR	$675,000
American Metro Bank	Chicago, IL	$675,000
Bank Midwest, N.A.	Kansas City, MO	$60,000
Bank of Tokyo-Mitsubishi Trust Company	New York, NY	$480,000
Branch Banking and Trust Co.	Lumberton, NC	$108,000
Carolina First Bank	Columbia, SC	$22,500
Central Bank of Kansas City	Kansas City, MO	$675,000
Citizens Bank and Trust	Chicago, IL	$675,000
Citizens Bank and Trust Company of Ardmore	Ardmore, OK	$36,000
City First Bank of D.C., N.A.	Washington, DC	$657,996
City National Bank of New Jersey	Newark, NJ	$675,000
Cole Taylor Bank	Skokie, IL	$316,288
Community Bank of the Bay	Oakland, CA	$203,337
Community South Bank	Parsons, TN	$313,962
Community Trust Bank	Choudrant, LA	$63,309
Country Club Bank, N.A.	Kansas City, MO	$60,000
Covenant Bank	Chicago, IL	$17,820
Edmonton State Bank	Tompkinsville, KY	$6,000
Farmers National Bank	Danville, KY	$18,000
Fifth Third Bank	Southfield, MI	$6,000
First American International Bank	Brooklyn, NY	$675,000
First Bank	Huntington Beach, CA	$675,000
First Farmers Bank & Trust Company	Owenton, KY	$6,000
First National Bank of Dieterich	Dieterich, IL	$6,000
FirstBank	Lexington, TN	$150,000
Franklin National Bank	Minneapolis, MN	$675,000
Highland Community Bank	Chicago, IL	$675,000
International Bank of Chicago	Stone Park, IL	$675,000

Organization Name	CityState	Award Amount
Irwin Union Bank & Trust Company	Columbus, IN	$75,000
Legacy Bancorp, Inc.	Milwaukee, WI	$675,000
Liberty Bank and Trust Company	New Orleans, LA	$675,000
Louisville Community Development Bank	Louisville, KY	$528,046
Mission Valley Bank	Sun Valley, CA	$675,000
Mizuho Corporate Bank	New York, NY	$510,000
Neighborhood National Bank	San Diego, CA	$675,000
North Milwaukee State Bank	Milwaukee, WI	$675,000
Old National Bank	Evansville, IN	$6,000
OneUnited Bank	Boston, MA	$675,000
Pacific Global Bank	Chicago, IL	$675,000
Pan American Bank	Chicago, IL	$596,534
Park Midway Bank	St. Paul, MN	$537,399
Premier Bank	Wilmette, IL	$476,109
Republic Bank and Trust Company	Louisville, KY	$7,620
Seaway Bank & Trust Company	Chicago, IL	$675,000
ShoreBank	Chicago, IL	$675,000
South Carolina Community Bank	Columbia, SC	$191,900
Springfield State Bank	Springfield, KY	$6,000
SunTrust Bank	Atlanta, GA	$155,081
University National Bank	St. Paul, MN	$675,000
Viking Bank	Seattle, WA	$675,000
Wainwright Bank & Trust Company	Boston, MA	$300,000
Yadkin Valley Bank and Trust Company	Elkin, NC	$6,000

Overview of Awardees

Highlights of the FY 2008
Bank Enterprise Award Program

Through the Bank Enterprise Award (BEA) Program, the Community Development Financial Institutions (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 Fund's dollars and puts more capital to work in distressed communities throughout the nation.

In the FY 2008 funding round, 60 applicants requested just over $49 million in awards for increasing their support of CDFIs or their activities in distressed communities throughout the country. The CDFI Fund selected 52 FDIC-insured institutions to receive $20 million in BEA Program awards. The average award was $386,575.

Award Amounts by Category[1]

- 33 awards in the CDFI Related Category totaling $5.6 million.
- 28 awards in the Distressed Community Financing Activities Category totaling over $14.4 million.

Applicant Activity Level[1]

- Of the 60 applicants requesting BEA Program awards:
  - 5 provided $7.5 million in qualified equity investments or grants to CDFIs;
  - 32 provided $66.4 million in qualified loans, deposits, and technical assistance to CDFIs; and,
  - 28 provided $275.5 million in qualified loans or investments in distressed communities.
- 80 CDFI Partners were eligible to receive financial assistance from BEA applicants.
- Comparing the Assessment Period, of January 1, 2007 - December 31, 2007, to the Baseline Period (calendar year 2006), BEA Program applicants:
  - Increased their equity investments or grants to CDFIs by $7.5 million.
  - Increased their loan, deposits, and technical assistance to CDFIs by $46.5 million.
  - Increased their loans and investments in distressed communities by $178.1 million.

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

Awardee Characteristics

- 26 (50%) of the BEA Program Awardees are certified CDFIs and they received awards totaling $15.6 million (78%).
- Awardees are headquartered in 19 different states and the District of Columbia.

Profiles of Awardees

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FY 2008 Bank Enterprise Award Program

Award Profiles by State

California

Huntington Beach

First Bank

Location: Huntington Beach, CA
Award: $675,000
Contact: Susan Montoya - (714) 375-7041

First Bank has been selected to receive an award of $675,000 through the FY 2008 round of the Bank Enterprise Award Program for its support of Clearinghouse CDFI. First Bank is a state-chartered bank with $10.8 billion in assets.

Oakland

Community Bank of the Bay

Location: Oakland, CA
Award: $203,337
Contact: Brian Garrett - (510) 433-5402

Community Bank of the Bay has been selected to receive an award of $203,337 through the FY 2008 round of the Bank Enterprise Award Program for its support of commercial real estate loans in distressed communities. Community Bank of the Bay is a certified CDFI and state-chartered bank with $64 million in assets.

San Diego

Neighborhood National Bank

Location: San Diego, CA
Award: $675,000
Contact: Roberta McGill - (619) 789-4416

Neighborhood National Bank has been selected to receive an award of $675,000 through the FY 2008 round of the Bank Enterprise Award Program for support of Alternatives Federal Credit Union, Bethex Federal Credit Union, Community Choice Federal Credit Union, Comunidades Federal Credit Union, Episcopal Community Federal Credit Union, Faith Based Federal Credit Union, Faith Community United Credit Union, Hope Community Credit Union, Latino Community Credit Union, Lower East

Side People's Federal Credit Union, New Life Credit Union, Northeast Community Federal Credit Union, Northwest Baptist Federal Credit Union, O.U.R. Federal Credit Union, People's Community Partnership, Syracuse Cooperative Federal Credit Union, Union Settlement Federal Credit Union, Women's Southwest Federal Credit Union, and Word of Life Federal Credit Union and for providing commercial real estate development and small business loans. Neighborhood National Bank is a certified CDFI and federally-chartered bank with over $115 million in assets.

Sun Valley

Mission Valley Bank

Location: Sun Valley, CA
Award: $675,000
Contact: Tamara Gurney - (818) 394-2330

Mission Valley Bank has been selected to receive an award of $675,000 through the FY 2008 round of the Bank Enterprise Award Program for its support of small businesses and commercial real estate loans in distressed communities. Mission Valley Bank is a certified CDFI and state-chartered bank with $204 million in assets.

District of Columbia

Washington, DC

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

Location: Washington, DC
Award: $657,996
Contact: Marie Bibbs - (202) 243-7115

City First Bank of D.C., N.A. has been selected to receive an award of $657,996 through the FY 2008 round of the Bank Enterprise Award Program for its support of Cornerstone, Inc., Enterprise Community Loan Fund, and Local Initiatives Support Corp. City First Bank of D.C. is a certified CDFI and a federally-chartered bank with $150 million in assets.

Georgia

Atlanta

SunTrust Bank

Location: Atlanta, GA
Award: $155,081
Contact: Lalla McGee - (404) 588-7858

SunTrust Bank has been selected to receive an award of $155,081 through the FY 2008 round of the Bank Enterprise Award Program for its support of ACCION USA, Affordable Housing Resources, Inc., Appalachian Community Enterprises, Baltimore Community Lending, Inc., Columbus Housing Initiatives, Community Equity Investments, Inc., Enterprise Community Loan Fund, Florida Community Loan Fund, Local Initiatives Support Corp., National Housing Trust Community, Natural Capital Investment Fund, Inc., Neighborhood Housing Services, Neighborhood Lending Partners, Opportunity Finance Network, Richmond Economic Development, Southeast Community Capital Corp., The OpenDoor Housing Fund, and United Housing Inc. SunTrust is a state-chartered bank with $175 billion in assets.

Illinois

Chicago

American Metro Bank

Location: Chicago, IL
Award: $675,000
Contact: Laura Lee - (773) 328-5029

American Metro Bank has been selected to receive an award of $675,000 through the FY 2008 round of the Bank Enterprise Award Program for its support of affordable housing, commercial real estate development and small business loans. American Metro is a certified CDFI and state-chartered bank with $83 million in assets.

Citizens Bank and Trust

Location: Chicago, IL
Award: $675,000
Contact: Robert Michael - (773) 628-5400

Citizens Bank and Trust has been selected to receive an award of $675,000 through the FY 2008 round for the Bank Enterprise Award Program for providing small business loans, home improvement loans and commercial real estate loans in distressed communities. Citizens Bank and Trust is a certified CDFI and state-chartered bank with $72 million in assets.

Covenant Bank

Location: Chicago, IL
Award: $17,820
Contact: Herman Davis - (773) 769-2899
Covenant Bank has been selected to receive an award of $17,820 through the FY 2008 round of the Bank Enterprise Award Program for its support of South Side Community Federal Credit Union. Covenant Bank is a certified CDFI and state-chartered bank with over $34 million in assets.

Highland Community Bank

Location: Chicago, IL
Award: $675,000
Contact: Chris Brokemond - (773) 881-7526
Highland Community Bank has been selected to receive an award of $675,000 through the FY 2008 round of the Bank Enterprise Award Program for its support of affordable housing development, commercial real estate projects, home improvement loans, and small business loans. Highland Community Bank is a certified CDFI and state-chartered bank with assets of about $102 million.

Pacific Global Bank

Location: Chicago, IL
Award: $675,000
Contact: Betty Chow - (312) 225-2323
Pacific Global Bank has been selected to receive an award of $675,000 through the FY 2008 Bank Enterprise Award Program for providing its commercial real estate loans, affordable housing development loans, home improvement loans, and affordable housing mortgages in distressed communities. Pacific Global Bank is a certified CDFI and state-chartered bank with $151 million in assets.

Pan American Bank

Location: Chicago, IL
Award: $596,534
Contact: Frank Cerrone - (773) 254-9700
Pan American Bank has been selected to receive an award of $596,534 through the FY 2008 round of the Bank Enterprise Award Program for its support of Faith Community United Credit Union, Inc., Genesse Co-op Federal Credit Union, Lac Courte Oreilles Federal Credit Union, Missouri Family Credit Union, New Community Federal Credit

Union, North Side Community Federal Credit Union, and South Side Community Federal Credit Union for providing small business loans, home improvement loans and commercial real estate development loans in distressed communities. Pan American is a certified CDFI and state-chartered bank with $34 million in assets.

Seaway National Bank of Chicago

Location: Chicago, IL
Award: $675,000
Contact: Jeanne McGraw - (773) 602-4140
Seaway Bank and Trust Company has been selected to receive an award of $675,000 through the FY 2008 round of the Bank Enterprise Award Program for its support of affordable home mortgages, affordable housing development, small businesses, and commercial real estate projects in distressed communities. Seaway National Bank is a certified CDFI and federally-chartered bank with $346 million in assets.

ShoreBank

Location: Chicago, IL
Award: $675,000
Contact: Joel Freehling - (773) 420-4336
ShoreBank has been selected to receive an award of $675,000 through the FY 2008 round of the Bank Enterprise Award Program for its support of IFF and The Chicago Community Loan Fund. ShoreBank is a certified CDFI and state-chartered bank with over $2.2 billion in assets.

Dieterich

First National Bank of Dieterich

Location: Dieterich, IL
Award: $6,000
Contact: Brenda Kraeger - (217) 925-5225
The First National Bank of Dieterich has been selected to receive an award of $6,000 through the FY 2008 round of the Bank Enterprise Award Program for its support of Louisville Community Development Bank. The First National Bank of Dieterich is a federally-chartered bank with $187 million in assets.

Skokie

Cole Taylor Bank

Location: Skokie, IL
Award: $316,288
Contact: Karen Thomas - (847) 763-2640
Cole Taylor Bank has been selected to receive an award of $316,288 through the FY 2008 round of the Bank Enterprise Award Program for financing affordable housing development projects. Cole Taylor Bank is a state-chartered bank with $3.5 billion in assets.

Stone Park

International Bank of Chicago

Location: Stone Park, IL
Award: $675,000
Contact: Frank Wang - (773) 769-2899
International Bank of Chicago has been selected to receive an award of $675,000 through the FY 2008 round of the Bank Enterprise Award for its support of Brookland Federal Credit Union, Community Choice Credit Union, Dakotaland Federal Credit Union, Kern Central Credit Union, Missouri Family Federal Credit Union, New Hope Community Development Federal Credit Union, North Side Community Federal Credit Union, South Side Community Federal Credit Union, O.U.R. Federal Credit Union, and Toledo Urban Federal Union and for its small business loans and affordable housing mortgages. International Bank of Chicago is a certified CDFI and state-chartered bank with $171 million in assets.

Wilmette

Premier Bank

Location: Wilmette, IL
Award: $476,109
Contact: Shamim Esmail - (847) 920-1400
Premier Bank has been selected to receive an award of $476,109 under the FY 2008 Bank Enterprise Award Program for its support of Alternatives Federal Credit Union, Community Trust Credit Union, Dakotaland Federal Credit Union, Generations Community Credit Union, Genesse Co-op Federal Credit Union, Greater Kinston Credit Union, Hope Community Credit Union, Latino Community Credit Union, Missouri Family Federal Credit Union, New Community Federal Credit Union, New Hope Community Development Federal Credit Union, O.U.R. Federal Credit Union, Self Help

Credit Union, and Toledo Urban Federal Union and for its support of affordable housing loans, small business loans and commercial real estate projects in distressed communities. Premier Bank is state-chartered bank with assets over $283 million.

Indiana

Columbus

Irwin Union Bank & Trust Company

Location: Columbus, IN
Award: $75,000
Contact: Sheila Etchen - (502) 271-4763
Irwin Union Bank & Trust Company has been selected to receive an award of $75,000 through the FY 2008 round of the Bank Enterprise Award Program for its support of Idaho Nevada CDFI. Irwin Union Bank & Trust Company is a state-chartered bank with $5.5 billion in assets.

Evansville

Old National Bank

Location: Evansville, IN
Award: $6,000
Contact: Mark D. Gould - (317) 693-2564
Old National Bank has been selected to receive an award of $6,000 through the FY 2008 round of the Bank Enterprise Award Program for its support of Louisville Community Development Bank. Old National Bank is a federally-chartered bank with over $7 billion in assets.

Kentucky

Danville

Farmers National Bank

Location: Danville, KY
Award: $18,000
Contact: Gregory Russell - (859) 238-2658
Farmers National Bank has been selected to receive an award of $18,000 through the FY 2008 round of the Bank Enterprise Award Program for its support of Louisville Community Development Bank. Farmers National Bank is a federally-chartered bank with total assets of $443 million.

Louisville

Louisville Community Development Bank

Location: Louisville, KY
Award: $528,046
Contact: Pedro Bryant - (502) 775-2555

Louisville Community Development Bank (Louisville) has been selected to receive an award of $528,046 through the FY 2008 round of the Bank Enterprise Award Program for its support of Bethex Federal Credit Union, South Side Community Federal Credit Union, and Syracuse Cooperative Federal Credit Union and for providing affordable housing development loans, commercial real estate loans, and small business loans. Louisville is a certified CDFI and state-chartered bank with $32 million in assets.

Republic Bank and Trust Company

Location: Louisville, KY
Award: $7,620
Contact: Gary Throckmorton - (888) 584-3600

Republic Bank & Trust Company has been selected to receive an award of $7,620 through the FY 2008 round of the Bank Enterprise Award Program for its support of Community Ventures Corporation. Republic Bank & Trust Company is a state-chartered bank with over $3 billion in assets.

Owenton

First Farmers Bank & Trust Company

Location: Owenton, KY
Award: $6,000
Contact: Joyce Lyons – (502) 484-3434

First Farmers Bank & Trust Company (First Farmers) has been selected to receive an award of $6,000 through the FY 2008 round of the Bank Enterprise Award Program for its support of Louisville Community Development Bank. First Farmers is a state-chartered bank with $81 million in assets.

Springfield

Springfield State Bank

Location: Springfield, KY
Award: $6,000
Contact: Christy Carpenter - (859) 336-3939
Springfield State Bank has been selected to receive an award of $6,000 through the FY 2008 round of the Bank Enterprise Award for its support of Louisville Community Development Bank. Springfield State Bank is a state-chartered bank with $198 million in assets.

Tompkinsville

Edmonton State Bank

Location: Tompkinsville, KY
Award: $6,000
Contact: Polly Baker - (270) 487-6123
Edmonton State Bank has been selected to receive an award of $6,000 through the FY 2008 round of the Bank Enterprise Award for support of Louisville Community Development Bank. Edmonton is a state-chartered bank with $368 million in assets.

Louisiana

Choudrant

Community Trust Bank

Location: Choudrant, LA
Award: $63,309
Contact: Larry Emory - (318) 768-3020
Community Trust Bank has been selected to receive an award of $63,309 through the FY 2008 round of the Bank Enterprise Award Program for providing small business loans in distressed communities. Community Trust Bank is a state-chartered bank with $869 million in assets.

New Orleans

Liberty Bank and Trust Company

Location: New Orleans, LA
Award: $675,000
Contact: Julius Kimbrough - (504) 240-5264

Liberty Bank and Trust Company has been selected to receive an award of $675,000 through the FY 2008 round of the Bank Enterprise Award Program for its support to ASI Federal Credit Union, Carter Federal Credit Union, Hope Community Credit Union, Kappa Alpha Psi Federal Credit Union, Self-Help Credit Union, and South Side Community Federal Credit Union and for providing affordable housing development loans, affordable housing mortgages, commercial real estate loans, home improvement loans and small business loans. Liberty Bank and Trust Company is a certified CDFI and state-chartered bank with $327 million in assets.

Massachusetts

Boston

OneUnited Bank

Location: Boston, MA
Award: $675,000
Contact: Robert Cooper - (617) 457-4415

OneUnited Bank has been selected to receive an award of $675,000 through the FY 2008 round of the Bank Enterprise Award Program for providing affordable housing development loans, commercial real estate loans, home improvement loans and small business loans in distressed communities. OneUnited Bank is a certified CDFI and state-chartered bank with $653 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 2008 round of the Bank Enterprise Award Program for its support of Boston Community Loan Fund. Wainwright is a state-chartered bank with $914 million in assets.

Michigan

Southfield

Fifth Third Bank

Location: Southfield, MI
Award: $6,000
Contact: Dave White - (502) 562-5209
Fifth Third Bank has been selected to receive an award of $6,000 through the FY 2008 round of the Bank Enterprise Award for its support of Louisville Community Development Bank. Fifth Third Bank is a state-chartered bank with $53 billion in assets.

Minnesota

Minneapolis

Franklin National Bank

Location: Minneapolis, MN
Award: $675,000
Contact: Dorothy Bridges - (612) 874-4318
Franklin National Bank has been selected to receive an award of $675,000 through the FY 2008 round of the Bank Enterprise Award Program for providing affordable home development loans, commercial real estate development loans, and small business loans in distressed communities. Franklin National Bank is a certified CDFI and federally chartered Bank with $117 million in assets.

St. Paul

University National Bank

Location: St. Paul, MN
Award: $675,000
Contact: David Reiling - (651) 259-2220
University National Bank has been selected to receive an award of $675,000 through the FY 2008 round of the Bank Enterprise Award Program for its support of affordable housing development loans, small business loans, and commercial real estate loans in distressed communities. University National Bank is a certified CDFI and federally chartered bank with $117 million in assets.

Park Midway Bank

Location: St. Paul, MN
Award: $537,399
Contact: Rick Beeson - (651) 523-7800

Park Midway Bank has been selected to receive an award of $537,399 through the FY 2008 round of the Bank Enterprise Award Program for its support of small businesses in distressed communities. Park Midway is a certified CDFI and state-chartered bank with $240 million in assets.

Missouri

Kansas City

Bank Midwest, N.A.

Location: Kansas City, MO
Award: $60,000
Contact: Paula Willett - (816) 412-1704

Bank Midwest, N.A. has been selected to receive an award of $60,000 through the FY 2008 round of the Bank Enterprise Award Program for its support of the Central Bank of Kansas City. Bank Midwest is a federally chartered bank with $4.2 billion in assets.

Central Bank of Kansas City

Location: Kansas City, MO
Award: $675,000
Contact: William Dana - (816) 483-1210

Central Bank of Kansas City has been selected to receive an award of $675,000 through the FY 2008 round of the Bank Enterprise Award program for its support of EDC Loan Corporation and for its support of affordable home mortgages, home improvement loans, small business loans and commercial real estate investments. Central Bank of Kansas City is a certified CDFI and state-chartered bank with $144 million in assets.

Country Club Bank, N.A.

Location: Kansas City, MO
Award: $60,000
Contact: Brian Walker - (816) 751-1480

Country Club Bank, N.A. has been selected to receive an award of $60,000 through the FY 2008 round of the Bank Enterprise Award Program for its support of Central Bank of Kansas City. Country Club Bank is a federally chartered bank with $526 million in assets.

New Jersey

Newark

City National Bank of New Jersey

Location: New Jersey, NJ
Award: $675,000
Contact: Raul Oseguera - (973) 624-0865
City National Bank of New Jersey has been selected to receive an award of $675,000 through the FY 2008 round of the Bank Enterprise Award Program for providing affordable home mortgage loans, small business loans, home improvement loans, and commercial real estate loans in distressed communities. City National Bank of New Jersey is a certified CDFI and a federally-chartered bank with $450 million in assets.

New York

Brooklyn

First American International Bank

Location: Brooklyn, NY
Award: $675,000
Contact: Glenn Chang - (718) 871-8338
First American International Bank has been selected to receive an award of $675,000 through the FY 2008 round of the Bank Enterprise Award Program for its support of affordable housing mortgages, home improvement loans and commercial real estate development. First American International Bank is a certified CDFI and state-chartered bank with $535 million in assets.

New York City

Bank of Tokyo-Mitsubishi Trust Company

Location: New York, NY
Award: $480,000
Contact: Beth Gilroy - (212) 782-4627
Bank of Tokyo-Mitsubishi Trust Company has been selected to receive an award of $480,000 through the FY 2008 round of the Bank Enterprise Award Program for its support of Enterprise Community Loan Fund and Seedco Financial Services. Bank of Tokyo is a state-chartered bank with $4.2 billion in assets.

Mizuho Corporate Bank

Location: New York, NY
Award: $510,000
Contact: Rosalie Hannigan - (212) 282-4162

Mizuho Corporate Bank has been selected to receive an award of $510,000 through the FY 2008 round of the Bank Enterprise Award for its support of Enterprise Community Loan Fund, Seedco Financial Services, Primary Care Development Corporation, and Neighborhood Housing Services. Mizuho is a state-chartered bank with $2.9 billion in assets.

North Carolina

Elkin

Yadkin Valley Bank and Trust Company

Location: Elkin, NC
Award: $6,000
Contact: Edwin Laws – (336) 526-6330

Yadkin Valley Bank and Trust Company (Yadkin) has been selected to receive an award of $6,000 through the FY 2008 round of the Bank Enterprise Award Program for its support of Louisville Community Development Bank. Yadkin is a state-chartered bank with $1.2 billion in assets.

Lumberton

Branch Banking and Trust Co.

Location: Lumberton, NC
Award: $108,000
Contact: Dorothee Singletary – (910) 272-2241

Branch Banking and Trust Company has been selected to receive an award of $108,000 through the FY 2008 round of the Bank Enterprise Award Program for support of Louisville Community Development Bank and Community Ventures Corporation. Branch Banking and Trust is a state-chartered bank with $128 billion in assets.

Oklahoma

Ardmore

Citizens Bank and Trust Company of Ardmore

Location: Ardmore, OK
Award: $36,000
Contact: Debbie Hill - (580) 220-2746

Citizens Bank and Trust Company of Ardmore has been selected to receive an award of $36,000 through the FY 2008 round of the Bank Enterprise Award Program for its support of Central Bank of Kansas City and Louisville Community Development Bank. Citizens Bank and Trust Company of Ardmore is a state-chartered bank with $148 million in assets.

Oregon

Portland

Albina Community Bank

Location: Portland, OR
Award: $675,000
Contact: Robert McKean - (503) 288-7280

Albina Community Bank has been selected to receive an award of $675,000 through the FY 2008 round of the Bank Enterprise Award Program for its support of Alternatives Federal Credit Union, Bethex Federal Credit Union, Bexar County Teachers Federal Credit Union, Brookland Federal Credit Union, Community Choice Federal Credit Union, Community Trust Credit Union, El Futuro Credit Union, Faith Based Federal Credit Union, Genesee Co-op Federal Credit Union, Hope Community Credit Union, Hospitality Community Federal Credit Union, Kern Central Credit Union, Latino Community Credit Union, Lower East Side People's Federal Credit Union, Mendo Lake Credit Union, Mission Area Federal Credit Union, New Community Federal Credit Union, Northeast Community Federal Credit Union, Northwest Baptist Federal Credit Union, Shiloh of Alexandria Federal Credit Union, Southside Community Federal Credit Union, Syracuse Cooperative Federal Credit Union, Tuskegee Federal Credit Union, USSCO Federal Credit Union, Vernon Commerce Credit Union, Winthrop Federal Credit Union, Women's Southwest Federal Credit Union, and Word of Life Federal Credit Union and for providing affordable housing development loans, commercial real estate loans, home improvement loans and small business loans in distressed communities. Albina Community Bank is a certified CDFI and state-chartered bank with $183 million in assets.

South Carolina

Columbia

Carolina First Bank

Location: Columbia, SC
Award: $22,500
Contact: Marilyn Drayton - (803) 933-1191
Carolina First Bank has been selected to receive an award of $22,500 through the FY 2008 round of the Bank Enterprise Award Program for support of South Carolina Community Bank. Carolina First Bank is a state-chartered bank with total assets of $13.8 billion.

South Carolina Community Bank

Location: Columbia, SC
Award: $191,900
Contact: Clente Flemming - (803) 733-8100
South Carolina Community Bank has been selected to receive an award of $191,900 through the FY 2008 round of the Bank Enterprise Award Program for its support of affordable housing development loans, commercial real estate loans, affordable home mortgage loans, and small business loans. South Carolina Community Bank is a certified CDFI and state-chartered bank with $75 million in assets.

Tennessee

Lexington

FirstBank

Location: Lexington, TN
Award: $150,000
Contact: Nikki Smothers - (731) 967-8343
FirstBank has been selected to receive an award of $150,000 through FY 2008 round of the Bank Enterprise Award Program for its support of Southeast Community Capital Corporation. FirstBank is a state-chartered bank with $1.9 billion in assets.

Parsons

Community South Bank

Location: Parsons, TN
Award: $313,962
Contact: Penny Vise - (731) 847-6316

Community South Bank has been selected to receive an award of $313,962 through the FY 2008 round of the Bank Enterprise Award for its support of Southeast Community Capital Corporation and its support of small businesses in distressed communities. Community South Bank is a state-chartered community bank with $552 million in assets.

Washington

Seattle

Viking Bank

Location: Seattle, WA
Award: $675,000
Contact: Robin Wuyak - (206) 658-4015

Viking Bank has been selected to receive an award of $675,000 through the FY 2008 round of the Bank Enterprise Award Program for its support of affordable housing development projects, small businesses and commercial real estate projects. Viking Bank is a state-chartered bank with $521 million in assets.

Wisconsin

Milwaukee

Legacy Bancorp, Inc.

Location: Milwaukee, WI
Award: $675,000
Contact: Deloris Sims - (414) 343-3002

Legacy Bank has been selected to receive an award of $675,000 through the FY 2008 round of the Bank Enterprise Award Program for providing small business loans in distressed communities. Legacy Bank is a certified CDFI and state-chartered bank with $185 million in assets.

North Milwaukee State Bank

Location: Milwaukee, WI
Award: $675,000
Contact: Patricia Matthews - (414) 466-2344

North Milwaukee State Bank has been selected to receive an award of $675,000 through the FY 2008 round of the Bank Enterprise Award Program for providing small business loans and commercial real estate loans in distressed communities. North Milwaukee State Bank is a certified CDFI and state-chartered bank with $81 million in assets.