



# Community Development Financial Institutions Fund

*FY 2009 Bank  
Enterprise Award  
Program*



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**COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND**

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# Overview

**COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND**

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## **Community Development Financial Institutions Fund**

### ***Bank Enterprise Award Program***

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 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 \$311 million through the BEA Program. In FY 2009, 55 banks and thrifts received more than \$22 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.

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### Eligibility

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

**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.

**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.

**Service Activities:** Deposits, financial services (such as check-cashing, money orders, or certified checks), electronic transfer accounts (ETAs), individual development accounts (IDAs), 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 2009 Community Impact

In the FY 2009 funding round, the CDFI Fund selected 55 FDIC-insured institutions to receive BEA Program awards totaling \$22,332,326. The average award was \$406,042, with the maximum award being \$700,000. Fifty-eight applicants requested just over \$57 million in awards for increasing their support of CDFIs and/or their activities in Distressed Communities. Thirty-seven (67 percent) of the BEA Program Awardees are certified CDFIs and they received awards totaling \$18.8 million (84 percent). Awardees were headquartered in 24 states and the District of Columbia.

Comparing the Assessment Period, of January 1, 2008 - December 31, 2008, to the Baseline Period (calendar year 2007), BEA Program awardees:

- Increased their loan, deposits, and technical assistance to CDFIs by \$74.6 million,
- Increased their loans and investments in distressed communities by \$214.2 million, and
- Increased the provision of financial services in distressed communities by \$3.5 million.

Please visit the CDFI Fund's website, [www.cdfifund.gov](http://www.cdfifund.gov), for further information on the BEA Program. Interested parties are encouraged to review the BEA Program regulations and the most current Notice of Funds Availability for further details and information on how to apply.

# Award List



**COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND**

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**Bank Enterprise Award Program**

<b>Awardee Name</b>	<b>Location</b>	<b>Award Amount</b>
First Bank of the Delta, N.A.	West Helena, AR	\$700,000
Broadway Federal Bank	Los Angeles, CA	\$696,589
Neighborhood National Bank	National City, CA	\$700,000
Community Bank of the Bay	Oakland, CA	\$556,208
One California Bank, FSB	Oakland, CA	\$700,000
Mission Community Bank	San Luis Obispo, CA	\$ 73,455
Mission Valley Bank	Sun Valley, CA	\$700,000
The Community's Bank	Bridgeport, CT	\$432,000
City First Bank of DC, N.A.	Washington, DC	\$700,000
HSBC Bank USA, N.A.	Wilmington, DE	\$700,000
Bank of America, N.A.	Sarasota, FL	\$700,000
Citizens Trust Bank	Atlanta, GA	\$288,929
Carver State Bank	Savannah, GA	\$297,353
Bank of Dade	Trenton, GA	\$ 18,000
All American Bank	Chicago, IL	\$ 90,189
American Metro Bank	Chicago, IL	\$632,502
Austin Bank of Chicago	Chicago, IL	\$400,194
Citizens Bank and Trust	Chicago, IL	\$700,000
Covenant Bank	Chicago, IL	\$429,905
Highland Community Bank	Chicago, IL	\$314,755
Illinois Service Federal Savings and Loan Association	Chicago, IL	\$186,739
Pacific Global Bank	Chicago, IL	\$700,000
Pan American Bank	Chicago, IL	\$700,000
Seaway Bank & Trust Company	Chicago, IL	\$535,920
ShoreBank	Chicago, IL	\$576,000
Inland Bank and Trust	Lake Zurich, IL	\$ 66,482
International Bank of Chicago	Stone Park, IL	\$700,000
Premier Bank	Wilmette, IL	\$700,000
Bedford Loan and Deposit Bank	Bedford, KY	\$ 6,000
The Bank of Kentucky	Crestview Hills, KY	\$ 6,000
The Bank-Oldham County, Inc.	LaGrange, KY	\$ 6,000
First Capital Bank of Kentucky	Louisville, KY	\$ 10,012
Louisville Community Development Bank	Louisville, KY	\$487,688

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Republic Bank and Trust Company	Louisville, KY	\$ 60,000
Kentucky Bank	Paris, KY	\$ 6,000
Liberty Bank and Trust Company	New Orleans, LA	\$700,000
Wainwright Bank & Trust Company	Boston, MA	\$477,474
Franklin National Bank	Minneapolis, MN	\$700,000
Community Development Bank, F.S.B.	Ogema, MN	\$116,055
University National Bank	St. Paul, MN	\$700,000
Park Midway Bank	St. Paul, MN	\$416,752
Delta Southern Bank	Ruleville, MS	\$ 14,580
Central Bank of Kansas City	Kansas City, MO	\$700,000
City National Bank of New Jersey	Newark, NJ	\$700,000
First American International Bank	Brooklyn, NY	\$700,000
Branch Banking and Trust Co.	Lumberton, NC	\$ 72,000
Albina Community Bank	Portland, OR	\$216,547
United Bank of Philadelphia	Philadelphia, PA	\$165,501
South Carolina Community Bank	Columbia, SC	\$ 71,726
Tri-State Bank of Memphis	Memphis, TN	\$ 6,593
Community South Bank	Parsons, TN	\$700,000
Guaranty Bank	Dallas, TX	\$104,864
Community Capital Bank of Virginia	Christiansburg, VA	\$ 53,739
Legacy Bank	Milwaukee, WI	\$700,000
North Milwaukee State Bank	Milwaukee, WI	\$439,575

# Highlights of Award Round





## Highlights of the FY 2009 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 CDFI Fund's dollars and puts more capital to work in distressed communities throughout the nation.

In the FY 2009 funding round, 58 applicants requested more than \$57 million in awards for increasing their support of CDFIs, or for activities in distressed communities throughout the country. The CDFI Fund selected 55 FDIC-insured institutions to receive \$22 million in BEA Program awards. The average award was \$406,042.

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

17 awards in the CDFI Related Category totaling \$2.7 million.

42 awards in the Distressed Community Financing Activities Category totaling \$19.4 million.

4 awards in the Service Category totaling \$188,843.

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

- Comparing the Assessment Period, of January 1, 2008 - December 31, 2008, to the Baseline Period (calendar year 2007), BEA Program awardees:
  - › Increased their loan, deposits, and technical assistance to CDFIs by \$74.6 million;
  - › Increased their loans and investments in distressed communities by \$214.2 million; and
  - › Increased the provision of financial services in distressed communities by \$3.5 million.
- In 2008, of the 55 BEA Program awardees:
  - › 17 provided \$173.7 million in qualified loans, deposits, and technical assistance to CDFIs;

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<sup>1</sup> Totals 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.

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- › 42 provided \$310.6 million in qualified loans or investments in distressed communities; and
- › 6 provided \$53.2 million in qualified financial services in distressed communities.
- 47 CDFI Partners were eligible to receive financial assistance from BEA applicants.

### Awardee Characteristics

- 37 (67 percent) of the BEA Program Awardees are certified CDFIs and they received awards totaling \$18.8 million (84 percent).
- Awardees are headquartered in 24 states and the District of Columbia.
- 24 (44 percent) of the BEA Program Awardees are Minority Depository Institutions.<sup>2</sup>

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<sup>2</sup> As identified by the Federal Deposit Insurance Corporation.

# BEA Profiles



# Arkansas

## West Helena

### First Bank of the Delta, N.A.

Location: West Helena, AR

Award: \$700,000

Contact: Jimbo Boyd – (870) 246-2950

First Bank of the Delta, N.A. has been selected to receive an award of \$700,000 through the FY 2009 round of the Bank Enterprise Award Program for providing affordable home mortgage, affordable housing development loans, education loans, home improvement loans and small business loans in distressed communities. First Bank of the Delta, N.A. is a federally chartered, certified CDFI bank with \$205 million in assets.

# California

## Los Angeles

### Broadway Federal Bank

Location: Los Angeles, CA

Award: \$696,589

Contact: Paul Hudson – (323) 556-3222

Broadway Federal Bank has been selected to receive an award of \$696,589 through the FY 2009 round of the Bank Enterprise Award Program for providing affordable home mortgage loans, commercial real estate loans, community services, deposits, financial services, small business loans and targeted financial services. Broadway Federal Bank is a federally chartered, certified CDFI bank with \$405 million in assets.

## **National City**

### **Neighborhood National Bank**

Location: National City, CA

Award: \$700,000

Contact: Robert McGill – (619) 789-4416

Neighborhood National Bank has been selected to receive an award of \$700,000 through the FY 2009 round of the Bank Enterprise Award Program for providing commercial real estate loans and small business loans in distressed communities. Neighborhood National Bank is a federally chartered, certified CDFI bank with \$133 million in assets.

## **Oakland**

### **Community Bank of the Bay**

Location: Oakland, CA

Award: \$556,208

Contact: Brian Garrett - (510) 433-5402

Community Bank of the Bay has been selected to receive an award of \$556,208 through the FY 2009 round of the Bank Enterprise Award Program for its support of Communicating Arts Credit Union, El Futuro Credit Union, North Side Community Federal Credit Union, The Union Credit Union, Brewery Credit Union, Cooperative Federal Credit Union, and First Legacy Federal Credit Union, and for providing commercial real estate loans and small business loans in distressed communities. Community Bank of the Bay is a state-chartered, certified CDFI bank with \$68 million in assets.

## **OneCalifornia Bank**

Location: Oakland, CA

Award: \$700,000

Contact: Jeffrey Chung - (510) 550-8408

OneCalifornia Bank has been selected to receive an award of \$700,000 through the FY 2009 round of the Bank Enterprise Award Program for providing small business and commercial real estate loans in Oakland, California. OneCalifornia Bank is a federally chartered, certified CDFI bank with \$49 million in assets.

## **San Luis Obispo**

### **Mission Community Bank**

Location: San Luis Obispo, CA

Award: \$73,455

Contact: Kathyleen McClenathen - (805) 597-6123

Mission Community Bank has been selected to receive an award of \$73,455 through the FY 2009 round of the Bank Enterprise Award Program for providing commercial real estate loans and small business loans in distressed communities. Mission Community Bank is a state-chartered, certified CDFI bank with \$215 million in assets.

## **Sun Valley**

### **Mission Valley Bank**

Location: Sun Valley, CA

Award: \$700,000

Contact: Tamara Gurney - (818) 394-2330

Mission Valley Bank has been selected to receive an award of \$700,000 through the FY 2009 round of the Bank Enterprise Award Program for its support of New Community Federal Credit Union and North Side Community Federal Credit Union and for providing affordable home mortgages, commercial real estate loans, home improvement loans and small business loans in distressed communities. Mission Valley Bank is a state-chartered, certified CDFI bank with \$238 million in assets.

## **Connecticut**

### **Bridgeport**

#### **The Community's Bank**

Location: Bridgeport, CT

Award: \$432,000

Contact: Orville Aaron - (203) 367-0168

The Community's Bank has been selected to receive an award of \$432,000 through the FY 2009 round of the Bank Enterprise Award Program for providing commercial real estate loans in distressed communities. The Community's Bank is a state-chartered, certified CDFI bank with \$55 million in assets.



# Delaware

## Wilmington

### **HSBC Bank USA, N.A.**

Location: Wilmington, DE

Award: \$700,000

Contact: Richard DeZego - (212) 525-1120

HSBC Bank USA, N.A. has been selected to receive an award of \$700,000 through the Bank Enterprise Award Program for its support of the Community Preservation Corporation, OpenDoor Housing Fund, and Home Headquarters, Inc.. HSBC is a federally chartered bank with \$182 billion in assets.

# District of Columbia

## Washington, DC

### **City First Bank of DC, N.A.**

Location: Washington, DC

Award: \$700,000

Contact: Marie Mann Bibbs - (202) 243-7115

City First Bank of DC, N.A. has been selected to receive an award of \$700,000 through the FY 2009 round of the Bank Enterprise Award Program for providing commercial real estate loans and small business loans in distressed communities. City First Bank of D.C. is a federally chartered, certified CDFI bank with \$143 million in assets.

# Florida

## Sarasota

### Bank of America, N.A.

Location: Sarasota, FL

Award: \$700,000

Contact: Larry West - (941) 952-2734

Bank of America, N.A. has been selected to receive an award of \$700,000 through the FY 2009 round of the Bank Enterprise Award Program for its support of Florida Community Loan Fund, IFF, Mercy Loan Fund, First Nations Oweesta Corporation, NCALL Research, Inc., Leviticus 25:23 Alternative Fund, Inc., National Federation of Community Development Credit Unions, Inc., Raza Development Fund, Self-Help Ventures Fund, National Housing Trust Community Development Fund, and Virginia Community Loan Fund. Bank of America is a federally chartered bank with over \$1 trillion in assets.

# Georgia

## Atlanta

### Citizens Trust Bank

Location: Atlanta, GA

Award: \$288,929

Contact: James Young - (404) 575-8306

Citizens Trust Bank has been selected to receive an award of \$288,929 through the FY 2009 round of the Bank Enterprise Award Program for providing commercial real estate loans and small business loans in distressed communities. Citizens Trust Bank is a state-chartered, certified CDFI bank with \$347 million in assets.

## **Savannah**

### **Carver State Bank**

Location: Savannah, GA

Award: \$297,353

Contact: Robert James II - (912) 233-9976

Carver State Bank has been selected to receive an award of \$297,353 through the FY 2009 round of the Bank Enterprise Award Program for providing affordable home mortgages, affordable housing development loans, commercial real estate loans, home improvement loans, and small business loans in distressed communities. Carver State Bank is a state-chartered, certified CDFI bank with \$42 million in assets.

## **Trenton**

### **Bank of Dade**

Location: Trenton, GA

Award: \$18,000

Contact: Shannon Henry - (706) 657-6842

Bank of Dade has been selected to receive an award of \$18,000 through the FY 2009 round of the Bank Enterprise Award Program for support of Louisville Community Development Bank, Carver State Bank, and Central Bank of Kansas City. Bank of Dade is a state-chartered bank with \$89 million in assets.

# Illinois

## Chicago

### All American Bank

Location: Chicago, IL

Award: \$90,189

Contact: Joseph Graber - (847) 227-5484

All American Bank has been selected to receive an award of \$90,189 through the FY 2009 round of the Bank Enterprise Award Program for providing small business loans in distressed communities. All American Bank is a state-chartered bank with \$25 million in assets.

### American Metro Bank

Location: Chicago, IL

Award: \$632,502

Contact: Laura Lee - (773) 328-5029

American Metro Bank has been selected to receive an award of \$632,502 through the FY 2009 round of the Bank Enterprise Award Program for providing commercial real estate and small business loans. American Metro Bank is a state-chartered, certified CDFI bank with \$91 billion in assets.

## **Austin Bank of Chicago**

Location: Chicago, IL

Award: \$400,194

Contact: Sam Scott - (312) 604-1100

Austin Bank of Chicago has been selected to receive an award of \$400,194 through the FY 2009 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. Austin Bank of Chicago is a state-chartered bank with \$308 million in assets.

## **Citizens Bank and Trust**

Location: Chicago, IL

Award: \$700,000

Contact: Robert Michael - (773) 628-5400

Citizens Bank and Trust has been selected to receive an award of \$700,000 through the FY 2009 round of the Bank Enterprise Award Program for providing commercial real estate loans and small business loans in distressed communities. Citizens Bank and Trust is a state-chartered, certified CDFI bank with \$84 million in assets.

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### **Covenant Bank**

Location: Chicago, IL

Award: \$429,905

Contact: Billy Williams - (708) 355-0200

Covenant Bank has been selected to receive an award of \$429,905 through the FY 2009 round of the Bank Enterprise Award Program providing affordable home mortgage loans, affordable housing development and commercial real estate loans in distressed communities. Covenant Bank is a state-chartered, certified CDFI bank with \$57 million in assets.

### **Highland Community Bank**

Location: Chicago, IL

Award: \$314,755

Contact: Chris Brokemon - (773) 881-7526

Highland Community Bank has been selected to receive an award of \$314,755 through the FY 2009 round of the Bank Enterprise Award Program for providing affordable home mortgage loans, financial services and small business loans in distressed communities. Highland Community Bank is a state-chartered, certified CDFI bank with \$111 million in assets.

## **Illinois Service Federal Savings and Loan Association**

Location: Chicago, IL

Award: \$186,739

Contact: Monica Thomas - (773) 224-2160

Illinois Service Federal Savings and Loan has been selected to receive an award of \$186,739 through the FY 2009 round of the Bank Enterprise Award Program for providing affordable home mortgages, affordable housing development loans and commercial real estate loans in distressed communities. Illinois Service Federal Savings and Loan is a certified CDFI and savings and loan association with \$142 million in assets.

## **Pacific Global Bank**

Location: Chicago, IL

Award: \$700,000

Contact: Betty Chow - (312) 225-2323

Pacific Global Bank has been selected to receive an award of \$700,000 through the FY 2009 round of the Bank Enterprise Award Program for providing affordable housing mortgages, affordable housing development, commercial real estate loans and small business loans in distressed communities. Pacific Global Bank is a state-chartered, certified CDFI bank with \$168 million in assets.

## **Pan American Bank**

Location: Chicago, IL

Award: \$700,000

Contact: Frank Cerrone - (773) 254-9700

Pan American Bank has been selected to receive an award of \$700,000 through the FY 2009 round of the Bank Enterprise Award Program for providing affordable housing development, affordable housing mortgages and small business loans in distressed communities. Pan American Bank is a state-chartered, certified CDFI bank with \$88 million in assets.

## **Seaway Bank & Trust Company**

Location: Chicago, IL

Award: \$535,920

Contact: Jeanne McGraw - (773) 602-4140

Seaway Bank and Trust Company has been selected to receive an award of \$535,920 through the FY 2009 round of the Bank Enterprise Award Program for its support of Brewery Credit Union, Shiloh of Alexander and Hope Community Credit Union and for providing affordable home mortgage loans, commercial real estate loans and small business loans in distressed communities. Seaway Bank and Trust Company is a state-chartered, certified CDFI bank with \$364 million in assets.



## COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

### ShoreBank

Location: Chicago, IL

Award: \$576,000

Contact: Joel Freehling - (773) 420-4336

ShoreBank has been selected to receive an award of \$576,000 for the FY 2009 round of the Bank Enterprise Award Program for its support of IFF, Accion Chicago Inc., Mercy Loan Fund, Village Capital Corporation, Chicago Community Loan Fund, Accion New Mexico, and the Cooperative Fund of New England. ShoreBank is a state-chartered, certified CDFI bank with more than \$2 billion in assets.

### Lake Zurich

#### Inland Bank and Trust

Location: Lake Zurich, IL

Award: \$66,482

Contact: Mark Pikus - (630) 645-3795

Inland Bank has been selected to receive an award of \$66,482 through the FY 2009 round of the Bank Enterprise Program for providing affordable home mortgage loans, affordable housing development loans and commercial real estate loans in distressed communities. Inland Bank is a state-chartered bank with more than \$1 billion in assets.

## **Stone Park**

### **International Bank of Chicago**

Location: Stone Park, IL

Award: \$700,000

Contact: Frank Wang - (773) 769-2899

International Bank of Chicago has been selected to receive an award of \$700,000 through the FY 2009 round of the Bank Enterprise Award Program for providing affordable home mortgages, affordable housing development loans, commercial real estate loans and small business loans in distressed communities. International Bank of Chicago is a state-chartered, certified CDFI bank with \$182 million in assets.

## **Wilmette**

### **Premier Bank**

Location: Wilmette, IL

Award: \$700,000

Contact: Shamim Esmail - (847) 920-1400

Premier Bank has been selected to receive an award of \$700,000 through the FY 2009 round of the Bank Enterprise Award Program for providing commercial real estate and small business loans in distressed communities. Premier Bank is a state-chartered, certified CDFI bank with \$343 million in assets.

# Kentucky

## Bedford

### Bedford Loan and Deposit Bank

Location: Bedford, KY

Award: \$6,000

Contact: Lisa Coghill - (502) 222-4546

Bedford Loan and Deposit Bank has been selected to receive an award of \$6,000 through the FY 2009 round of the Bank Enterprise Award Program for its support of Louisville Community Development Bank. Bedford Loan and Deposit Bank is not a certified CDFI. Bedford Loan and Deposit Bank is a state-chartered bank with \$75 million in assets.

## Crestview Hills

### The Bank of Kentucky

Location: Crestview Hills, KY

Award: \$6,000

Contact: Martin Gerrety - (859) 372-5169

The Bank of Kentucky has been selected to receive an award of \$6,000 through the FY 2009 round of the Bank Enterprise Award Program for its support of the Louisville Community Development Bank. The Bank of Kentucky is a state-chartered bank with more than \$1 billion 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. has been selected to receive an award of \$6,000 through the FY 2009 round of the Bank Enterprise Award Program for its support of Louisville Community Development Bank. The Bank-Oldham County Inc. is a state-chartered bank with \$141 million in assets.

## **Louisville**

### **First Capital Bank of Kentucky**

Location: Louisville, KY

Award: \$10,012

Contact: Robin Graf - (502) 891-4406

First Capital Bank of Kentucky has been selected to receive an award of \$10,012 through the FY 2009 round of the Bank Enterprise Award Program for its support of Louisville Community Development Bank. First Capital Bank of Kentucky is a state-chartered bank with \$420 million in assets.

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### **Louisville Community Development Bank**

Location: Louisville, KY

Award: \$487,688

Contact: Pedro Bryant - (502) 775-2555

Louisville Community Development Bank has been selected to receive an award of \$487,688 through the FY 2009 round of the Bank Enterprise Award Program for providing small business loans in distressed communities throughout Kentucky. Louisville Community Development Bank is a state-chartered, certified CDFI bank with \$31 million in assets.

### **Republic Bank and Trust Company**

Location: Louisville, KY

Award: \$60,000

Contact: Nancy Presnell - (502) 561-7159

Republic Bank and Trust has been selected to receive an award of \$60,000 through the FY 2009 round of the Bank Enterprise Award Program for its support of Community Ventures Corporation. Republic Bank and Trust is a state-chartered bank with approximately \$4 billion in assets.

## **Paris**

### **Kentucky Bank**

Location: Paris, KY

Award: \$6,000

Contact: Gregory Dawson - (859) 988-1303

Kentucky Bank has been selected to receive an award of \$6,000 through the FY 2009 round of the Bank Enterprise Award Program for its support of the Louisville Community Development Bank. Kentucky Bank is a state-chartered bank with \$679 million in assets.

## **Louisiana**

### **New Orleans**

### **Liberty Bank and Trust Company**

Location: New Orleans, LA

Award: \$700,000

Contact: Julius Kimbrough - (504) 240-5264

Liberty Bank and Trust has been selected to receive an award of \$700,000 through the FY 2009 round of the Bank Enterprise Award Program for providing affordable home mortgage loans, affordable housing development loans, commercial real estate loans, home improvement loans and small business loans in distressed communities. Liberty Bank and Trust is a state-chartered, certified CDFI bank with \$373 million in assets.

# Massachusetts

## Boston

### Wainwright Bank & Trust Company

Location: Boston, MA

Award: \$477,474

Contact: Pamela Feingold - (617) 478-4000

Wainwright Bank & Trust Company has been selected to receive an award of \$477,474 through the FY 2009 round of the Bank Enterprise Award Program for providing affordable housing development and small business loans. Wainwright Bank & Trust Company is a state-chartered bank with \$1 billion in assets.

# Minnesota

## Minneapolis

### Franklin National Bank

Location: Minneapolis, MN

Award: \$700,000

Contact: Nikki Foster - (651) 259-2221

Franklin National Bank has been selected to receive an award of \$700,000 through the FY 2009 round of the Bank Enterprise Award Program for providing small business loans, affordable housing development loans, commercial real estate loans, and financial services in distressed communities. Franklin National Bank is a federally chartered, certified CDFI bank with \$117 million in assets.

## **Ogema**

### **Community Development Bank, F.S.B.**

Location: Ogema, MN

Award: \$116,055

Contact: Kevin Shipley - (218) 983-3241

Community Development Bank, F.S.B., has been selected to receive an award of \$116,055 through the FY 2009 round of the Bank Enterprise Program for its support of the Northeast South Dakota Economic Corporation. Community Development Bank is a federally chartered, certified CDFI bank with \$32 million in assets.

## **St. Paul**

### **University National Bank**

Location: St. Paul, MN

Award: \$700,000

Contact: Nikki Foster - (651) 259-2221

University National Bank has been selected to receive an award of \$700,000 through the FY 2009 round of the Bank Enterprise Award Program for providing affordable housing development loans, commercial real estate loans and small business loans in distressed communities. University National Bank is a federally chartered, certified CDFI bank with \$120 million in assets.



## **Park Midway Bank**

Location: St. Paul, MN

Award: \$416,752

Contact: Nikki Foster - (651) 259-2221

Park Midway Bank has been selected to receive an award of \$416,752 through the FY 2009 round of the Bank Enterprise Award Program for providing commercial real estate loans and small business loans in distressed communities. Park Midway Bank is a federally chartered, certified CDFI bank with \$259 million in assets.

# **Mississippi**

## **Ruleville**

### **Delta Southern Bank**

Location: Ruleville, MS

Award: \$14,580

Contact: George Purcell - (662) 756-4343

Delta Southern Bank has been selected to receive an award of \$14,580 through the FY 2009 of the Bank Enterprise Award Program for providing financial services to residents of distressed communities. Delta Southern Bank is a state-chartered, certified CDFI bank with \$168 million in assets.

# Missouri

## Kansas City

### Central Bank of Kansas City

Location: Kansas City, MO

Award: \$700,000

Contact: William Dana - (816) 483-1210

Central Bank of Kansas City has been selected to receive an award of \$700,000 through the FY 2009 round of the Bank Enterprise Award Program for providing affordable home mortgage, commercial real estate loans, home improvement loans and small business loans in distressed communities. Central Bank of Kansas City is a state-chartered, certified CDFI bank with \$168 million in assets.

# New Jersey

## Newark

### City National Bank of New Jersey

Location: Newark, NJ

Award: \$700,000

Contact: Raul Oseguera - (973) 624-0865

City National Bank of New Jersey has been selected to receive an award of \$700,000 through the FY 2009 round of the Bank Enterprise Award Program for its support of Syracuse Cooperative Federal Credit Union, Latino Community Credit Union, Bethex Federal Credit Union, Lower East Side People's Federal Credit Union and Episcopal Community Federal Credit Union and for providing affordable home mortgages, commercial real estate loans and small business loans in distressed communities. City National Bank of New Jersey is a federally chartered, certified CDFI bank with \$494 million in assets.

## New York

### Brooklyn

#### First American International Bank

Location: Brooklyn, NY

Award: \$700,000

Contact: Alfonso Lau - (718) 871-8338

First American International Bank has been selected to receive an award of \$700,000 through the FY 2009 round of the Bank Enterprise Award Program for providing affordable home mortgage loans, affordable housing development loans, commercial real estate loans and home improvement loans in distressed communities. First American International Bank is a state-chartered, certified CDFI bank with \$604 million in assets.

## North Carolina

### Lumberton

#### Branch Banking and Trust Co.

Location: Lumberton, NC

Award: \$72,000

Contact: Ernie Dehnert – (336) 733-3202

Branch Banking and Trust Co. has been selected to receive an award of \$72,000 through FY 2009 round of the Bank Enterprise Award Program for its support of Kentucky Highlands Investment Corp. Branch Banking and Trust Co. is a state-chartered bank with \$147 billion in assets.

# Oregon

## Portland

### Albina Community Bank

Location: Portland, OR

Award: \$216,547

Contact: Robert McKean - (503) 288-7280

Albina Community Bank has been selected to receive an award of \$216,547 through the FY 2009 Bank Enterprise Award Program for providing home improvement loans and loans to small businesses in distressed communities. Albina Community Bank is a state-chartered, certified CDFI bank with \$213 million in assets.

# Pennsylvania

## Philadelphia

### United Bank of Philadelphia

Location: Philadelphia, PA

Award: \$165,501

Contact: Evelyn Smalls - (215) 231-3670

United Bank of Philadelphia has been selected to receive an award of \$165,501 through the FY 2009 round of the Bank Enterprise Award Program for providing education loans and small business loans in distressed communities. United Bank of Philadelphia is a state-chartered, certified CDFI bank with \$69 million in assets.

# South Carolina

## Columbia

### South Carolina Community Bank

Location: Columbia, SC

Award: \$71,726

Contact: Clente Flemming - (803) 733-8100

South Carolina Community Bank has been selected to receive an award of \$71,726 through the FY 2009 round of the Bank Enterprise Award Program for providing affordable home mortgage loans, commercial real estate loans, and small business loans in distressed communities. South Carolina Community Bank is a state-chartered, certified CDFI bank with \$81 million in assets.

# Tennessee

## Memphis

### Tri-State Bank of Memphis

Location: Memphis, TN

Award: \$6,593

Contact: Jesse Turner - (901) 525-0384

Tri-State Bank of Memphis has been selected to receive an award of \$6,593 through the FY 2009 round of the Bank Enterprise Award Program for providing affordable home mortgages and home improvement loans in distressed communities. Tri-State Bank of Memphis is a state-chartered bank with \$119 million in assets.

## **Parsons**

### **Community South Bank**

Location: Parsons, TN

Award: \$700,000

Contact: Penny Vise - (731) 847-6316

Community South Bank has been selected to receive an award of \$700,000 through the FY 2009 round of the Bank Enterprise Program for providing commercial real estate loans and small business loans in distressed communities. Community South Bank is a state-chartered bank with \$715 million in assets.

## **Texas**

### **Dallas**

#### **Guaranty Bank**

Location: Dallas, TX

Award: \$104,864

Contact: Carla Carroll - (214) 360-2763

Guaranty Bank has been selected to receive an award of \$104,864 through the FY 2009 round of the Bank Enterprise Award Program for its support of ACCION Texas and Covenant Community Capital and for providing home improvement loans in distressed communities. Guaranty Bank is a federal savings bank with \$15 billion in assets.

# Virginia

## Christiansburg

### Community Capital Bank of Virginia

Location: Christiansburg, VA

Award: \$53,739

Contact: Jane Henderson - (540) 260-3126

Community Capital Bank of Virginia has been selected to receive an award of \$53,739 through the FY 2009 of the Bank Enterprise Award Program for providing affordable housing development loans and commercial real estate loans in distressed communities. Community Capital Bank of Virginia is a state-chartered bank with \$13 million in assets.

# Wisconsin

## Milwaukee

### Legacy Bank

Location: Milwaukee, WI

Award: \$700,000

Contact: Deloris Sims - (414) 343-3002

Legacy Bank has been selected to receive an award of \$700,000 through the FY 2009 round of the Bank Enterprise Award Program for providing affordable home mortgages, and commercial real estate loans in distressed communities. Legacy Bank is a state-chartered, certified CDFI bank with \$224 million in assets.

## COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

### North Milwaukee State Bank

Location: Milwaukee, WI

Award: \$439,575

Contact: Patricia Matthews - (414) 466-2344

North Milwaukee State Bank has been selected to receive an award of \$439,575 through the FY 2009 round of the Bank Enterprise Award Program for providing affordable home mortgages, commercial real estate loans, home improvement loans and small business loans in distressed communities. North Milwaukee State Bank is a state-chartered, certified CDFI bank with \$94 million in assets.