



Community Bankers Save The Day

by [Steve Brown](#)  [strategic planning](#)

Summary: Community banks are saving the day in many ways throughout their communities. The traumatic effects of the pandemic have made this especially important. Today, we share stories of food bank and meal delivery outreach efforts by banks in Maryland, Washington, Nebraska, California, Iowa, and Michigan. We celebrate them along with all other community bankers during Community Banking Month.

According to the nonprofit organization Feeding America, unemployment during the pandemic has greatly increased food insecurity in the US. Compared with 2018, 2020 saw the number of people considered food-insecure rise by 13.2MM, to a total of 50.4MM. These Americans weren't certain of getting the nutrition they needed; 17MM of those were children.

April is Community Banking Month, a time we celebrate by talking about the various kinds of outreach community bankers do. We begin by highlighting banks that have been working with food banks and meal delivery to help stem the increase of hungry Americans or thank specific segments of their community. You may have had similar initiatives at your institution or are about to launch them and can get some ideas from your peers. Regardless of the outreach programs you have spearheaded, we celebrate you too during Community Banking Month!

- In the spring and summer of 2020, [Woodsboro Bank](#) in MD joined forces with area radio station owner Manning Media to hold three food drives, each helping a local food bank. Woodsboro Bank followed up that effort with four autumn food drives for both humans and pets. One of its branches also held a shred day and collected food donations there as well. The bank plans to hold spring and fall food drives again in 2021.
- WA's [Kitsap Bank](#) hosted nine "From Shred to Fed" events, inviting the community to bring outdated and sensitive records to a Kitsap Bank branch for secure shredding and to also make a food bank donation. Combined with the bank's corporate donations, the drives raised more than \$45K for food banks in 4 counties.
- [ACCESSbank](#) in NE helped local restaurant clients stay in business by joining forces with them to give all its employees family dinners every week. Take-Out Tuesdays have provided more than 700 meals and invested more than \$35K in the bank's client businesses. This program has enhanced the bank's culture and brand awareness in the community.
- [Summit Bank](#) and its foundation partnered with area restaurants to deliver more than 1K meals to thank healthcare workers at hospitals in the CA communities of Oakland, San Francisco, Walnut Creek, and Santa Clara. The foundation also helped two first responders who lost their homes to the 2020 Napa fires by giving them \$50K and \$25K (respectively) in down payment money for new homes.
- Another bank in CA, [Plumas Bank](#), donated \$25K to supply food to communities throughout its service area. A matching pandemic relief grant of \$10K from the Federal Home Loan Bank of San Francisco was part of that donation. The effort benefitted people in the 13 CA cities as well as Carson City and Reno, NV.
- At [Bankers Trust](#) in IA, some branches made t-shirt bags for a local food pantry that wasn't getting enough donations of plastic bags. Other branches made hundreds of masks for customers,

hospital staff, and community members.

- [Southern Michigan Bank and Trust](#) donated \$10K to the South Michigan Food Banks and sponsored a radiothon for the local United Way, raising more than \$17K.

This is the first week of our month-long celebration of all the good work that community bankers are doing in their neighborhoods. Look for our next article on Monday, April 12th!

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ECONOMY & RATES

Rates As Of: 04/05/2021 05:19AM (GMT-0700)

Treasury	Yields	MTD Chg	YTD Chg
3M	0.01	0.00	-0.05
6M	0.03	0.00	-0.05
1Y	0.06	0.01	-0.04
2Y	0.18	0.02	0.06
5Y	0.98	0.04	0.62
10Y	1.74	0.00	0.82
30Y	2.39	-0.02	0.74
FF Market	FF Target	Fed Disc	
0.07	0.25	0.25	
SOFR	Prime	Unemp	
0.01	3.25	6.00	

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