



## Community Bankers Will Continue Saving The Day

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

**Summary:** Community banks continue saving the day, as we showcase various acts of kindness, including adopting a family, fundraising for cancer research, supporting addiction recovery, helping local businesses and schools, and more. These banks assist communities in Michigan, Minnesota, New Mexico, California, Georgia, Kentucky, and Indiana. Not only do we appreciate these banks, but all other community banks for their hard work throughout the year! Thank you!

From helping children in need to raising money to fight cancer, community banks around the country are performing acts of kindness and support in their communities. As we wrap up Community Banking Month with our last special issue, we highlight banks that have helped homeowners, adopted families during the holidays, treated local business owners to lunch, and helped addicts rebuild their lives. Yet, as always, we know this is only a sample of all the good work that community bankers do.

### Acts of kindness

In Oakland County, MI, [Waterford Bank](#) supports Habitat for Humanity, donating time and money toward mortgage relief, home repairs, and financial help for new homeowners.

[Grand River Bank](#) in Grandville, MI, picks a nonprofit partner every month and matches employee donations to that nonprofit. Last year, one of those partners was Heart of West Michigan United Way's Kent County Adopt-a-Family holiday giving program. The bank adopted a single mother and her six children. Grand River Bank went well beyond the goals of the program and supplied the family with new bedroom and living room furnishings, a car seat, clothing, enough food for the holiday school break, and gift cards for the family's first-ever trip to the movies, among other things.

[United Community Bank](#) of MN raised more than \$5K for Honor Flight of MN/ND, an organization that flies veterans to Washington, D.C. for war memorial visits. Bank employees also raised more than \$1K for Perham's Empowering Kids, which provides services for people with autism or other social challenges, bought and donated nearly \$4K in gift cards from local restaurants, and bought lunch for area business owners.

[Southwest Capital Bank](#) in NM raised money for cancer research through the Lobo Cancer Challenge. The bank also hosted a food drive for Albuquerque's Roadrunner Food Bank and The Samaritan House in Las Vegas.

The [Community Bank of Santa Maria](#) in CA celebrated its 20th anniversary by donating \$20K to local nonprofits that its customers nominated. The bank also marks every anniversary with a community document-shredding event.

In Atlanta, GA, [Quantum National Bank](#) ended the tough year of 2020 on a bright note by making several donations to local nonprofits. The bank also consistently sponsors community events and provides financial literacy classes in local schools and nonprofits.

[First United Bank and Trust](#) in KY, is celebrating its 25th anniversary throughout 2021 by performing an act of kindness in each of its markets every month. In February, it delivered goodie bags to workers in local nursing homes and assisted-living facilities. In March, the bank brought lunch to area law enforcement. In April, it sponsored a pet food and supply drive.

In Frankfort, IN, [The Farmers Bank](#) matched community donations of up to \$75K, money that will build a badly needed residential men's addiction recovery center through the organization One80 Recovery. The bank also helped the nonprofit land a \$500K affordable housing grant and wrote it a construction loan.

Frank Doyle, the founder of [Exchange Bank](#) of Santa Rosa, CA left a legacy of giving back. Each year, Exchange Bank gives nearly \$1MM to the community, supports 300 local nonprofits, and provides time off to employees to volunteer in the community, contributing another \$100K of their own fundraising to Exchange Bank's overall giving.

With this issue, we round out our Community Banking Month tributes. While we have showcased many community banks this month, we know there are many others that are also doing good work. Thank you for all you do, community bankers – not just this month, but every month!

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## ECONOMY & RATES

Rates As Of: 04/26/2021 05:16AM (GMT-0700)

Treasury	Yields	MTD Chg	YTD Chg
3M	0.03	0.00	-0.06
6M	0.03	-0.02	-0.06
1Y	0.06	0.00	-0.05
2Y	0.18	0.01	0.05
5Y	0.86	-0.09	0.49
10Y	1.60	-0.15	0.68
30Y	2.27	-0.15	0.62
FF Market	FF Disc	IOER (Interest on Excess Reserves)	
0.07	0.25	0.10	
SOFR	Prime	OBFR (Overnight Bank Funding Rate)	
0.01	3.25	0.06	

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