



Special Issue 3 - Community Bankers Continue Making A Big Impact

Community Banking strategic planning

Summary: Community financial institutions affect their communities in many ways, one of which is donations. They donate their time and funds to help with programs, recognize important contributions within the community, and sustain businesses.

April is **Community Banking Month** when we highlight some of the community outreach activities that our BID readers submitted. Some of these activities are tested and true, but others are creative and new. We enjoy sharing the ways that community bankers connect and support their populations. Donations, both of time and money, are an important part of support for communities nationwide. Today, in our third article of the BID's Community Banking Month series, we highlight these efforts by community financial institutions.

Olympia Federal Savings in WA sponsors the Better Fedder program, a multi-dimensional community outreach strategy designed to improve the local quality of life. This institution contributed more than \$465K in community grants and sponsorships to around 110 local nonprofit organizations in 2021. It also added about 1K hours of employee volunteering, which contributed their time, talents, and expertise to more than 65 organizations.

Marquette Bank in IL offers one-time scholarships of \$2,500 to graduating students from 60 local high schools. Since 1968, the program has awarded more than \$3.6MM and helped more than 1,800 students. This program is part of the Marquette Neighborhood Commitment initiative focused on supporting the needs of shelter, hunger, education, and health-wellness in the local community.

Farmers & Merchants Bank in southern CA committed \$40K to local small businesses hurt by the pandemic. The CFI chose winners from more than 60K applicants, giving preference to businesses that serve communities with low to moderate incomes or that are owned by members of underrepresented communities. Grant funds bought a used van for a 24-hour childcare provider, serving low-income families, paid bills for a restaurant, built an outdoor training space for a dental school, and reinvested in small-business infrastructure for a locally-sourced vegan food product company.

In southern NJ, **First Harvest Credit Union** gave \$13K in annual scholarships and \$200K to local charities last year. This year, First Harvest CU continues to donate lunches to the local hospital staff and funds for crisis response canines, among others.

Bankers Trust in IA has launched its Community Difference Makers podcast. Every week, Chief Consumer Banking and Marketing Officer, Emily Abbas, interviews a leader of an organization the bank supports, to give local nonprofits more publicity and connect customers, employees, and community members with volunteer opportunities.

The Honesdale National Bank in PA gave a \$10 gift card to each of the 1,167 employees of Wayne Memorial Hospital last year. It purchased gift cards from locally owned businesses and distributed them alongside

cookies and hot chocolate during hospital shift changes, to recognize the tireless efforts of their local healthcare providers.

As we continue through Community Banking Month, we thank those CFIs that shared their outstanding outreach efforts with us. We also thank all community bankers for your ongoing support of your communities. Your communities wouldn't be the same without you! In case you missed the second issue, you can find it here.

PCBB Celebrates 25 Years and Community Banking Month with \$25,000 in Donations!

In celebration of 25 years of supporting community financial institutions, to celebrate Community Banking Month, and as a way to give back to your communities in gratitude, we invite you to submit a 501c(3) nonprofit organization into our drawing for the chance to receive one of ten \$2,500 donations. Learn more and submit a nonprofit.

PCBB CELEBRATES 25 YEARS!

We want to thank our shareholders, customers, employees, and BID readers for allowing us to serve you. For the past 25 years, we have enjoyed being your trusted partner and look forward to serving you for many more to come.

ECONOMY & RATES

Rates As Of: 04/18/2022 12:51PM (GMT-0700)

Treasury	Yields	MTD Chg	YTD Chg
3M	0.79	0.27	0.73
6M	1.25	0.19	1.06
1Y	1.81	0.19	1.42
2Y	2.48	0.13	1.73
5Y	2.80	0.34	1.53
10Y	2.86	0.52	1.35
30Y	2.95	0.50	1.05
FF Market	FF Disc		IORB
0.33	0.50		0.40
SOFR	Prime		OBFR
0.29	3.50		0.33

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