



## Community Bankers Keep Saving The Day

Community Banking strategic planning

**Summary:** Community banks keep saving the day, so we highlight the outreach efforts after record-breaking wildfires last year and the continuing efforts to help children in need. These community banks are serving their communities well in Oregon, California, Florida, Minnesota, and Colorado. We honor these banks, along with every other community bank that keeps saving the day in their communities.

Last year's fire season set records across the US. As of November 27, 2020, the year saw 52,113 wildfires burn nearly 9MM acres — 2.3MM more acres than the 10Y average, and nearly twice the area that burned in 2019.

Not only that, but 1 in 7 children (11MM) are living in poverty in the US. Due to the pandemic and its economic ramifications, more than 40% of children live in households that are finding it difficult to sustain even the most basic needs.

With this in mind, in our third Community Banking Month issue, we wanted to highlight some of the work that community banks have done to help wildfire survivors along with the outreach other banks have done to assist children in their communities through various programs. There is always work to be done and community bankers always step up to do the good work.

### Recovering from wildfires

In Corvallis and Albany, OR, [The Citizens Bank](#) partnered with local restaurant University Hero on September 16, 2020, to serve lunch to nearly 500 volunteers and evacuees. Many of the evacuees were living in temporary shelters at county fairgrounds. Benton and Linn County emergency services, the Salvation Army, and the Red Cross coordinated the distribution of food.

[Central Valley Community Bank](#) in Fresno County, CA, serves the Central Sierra community, home to the single largest fire in CA history. The 2020 Creek Fire burned nearly 380K acres. The bank began a fundraising effort to help affected residents and communities rebuild, contributing \$25K. Bank employees and the board of directors contributed as well, and the Federal Home Loan Bank of San Francisco added a disaster relief matching grant of \$25K. Overall, the effort raised more than \$83K.

### Serving children's needs

Responding to pandemic-related community needs, [Sanibel Captiva Community Bank](#) donated \$102,500 to 12 nonprofits that feed hungry people and serve children in southwest FL. These include: the Harry Chapin Food Bank, Blessings in a Backpack SWFL, Valerie's House, PACE Center for Girls-Lee, Hearts to Home, Senior Friendship Centers, Children's Education Center of the Islands, and the Sanibel School Fund. The bank also donated rent-free office space to the southwest FL chapter of Blessings in a Backpack and the Southwest Florida Symphony, and bank employees helped the United Way distribute 1,500 packets of personal protection equipment to local businesses, to help them stay open safely.

Together with a local catering company, [WNB Financial in MN](#), sponsored a drive-through chili fundraiser that netted just over \$5K in sales and donations. Despite the below-zero temperature, volunteers served 523 meals.

The proceeds went to Ready Set School, a nonprofit that ensures all the K-12 students who attend school in Winona County have the school supplies and clothing they need.

[First National Bank of Las Animas](#) in CO donates up to \$20K every year to support local 4-H programs, which count more than 110K young Coloradans as participants every year. Bank employees also volunteer as 4-H leaders, event organizers, judges, supervisors, and mentors, helping young people develop leadership skills, resilience, confidence, and independence.

We know that community bankers across the country are involved in their communities and helping in many ways. Thank you for all you do and keep doing, to save the day!

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## ECONOMY & RATES

| Rates As Of: 04/19/2021 05:19AM (GMT-0700) |         |         |         |
|--|---------|---------|---------|
| Treasury                                   | Yields  | MTD Chg | YTD Chg |
| 3M   | 0.02    | -0.01   | -0.07   |
| 6M   | 0.04    | -0.01   | -0.05   |
| 1Y   | 0.07    | 0.01    | -0.04   |
| 2Y   | 0.17    | 0.01    | 0.05    |
| 5Y   | 0.85    | -0.09   | 0.48    |
| 10Y  | 1.60    | -0.15   | 0.68    |
| 30Y  | 2.28    | -0.14   | 0.63    |
| FF Market                                  | FF Disc | IORR    |         |
| 0.07                                       | 0.25    | 0.10    |         |
| SOFR                                       | Prime   | OBER    |         |
| 0.01                                       | 3.25    | 0.06    |         |

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