



Special Issue 4 – Community Bankers Always Make A Big Impact

Community Banking strategic planning

Summary: During Community Banking Month, we have shared many stories of community outreach by our BID readers. From disaster recovery to financial literacy to grants and donations, community bankers make a big impact every day. With today's last issue, we showcase their efforts in fighting homelessness and helping children.

Community Banking Month continues as we share more of the outreach community efforts by our BID readers. We honor all community bankers for supporting local businesses and people in need. In fact, more than half a million Americans were homeless in 2021, with about 20% of them being children, according to the Department of Housing and Urban Development (HUD). CFIs work tirelessly to help people of every age get housing and other essentials—including places where kids can play. Today, with the last issue of our series, we highlight how bankers have helped fight homelessness and support children with their outreach programs. You may notice that your institution has similar programs to help your communities or be encouraged to start a new one.

Fighting homelessness

One Florida Bank in Seminole County and Greater Apopka, FL, continues to work through OFB Community Builders, an organization it began in 2019 to help the central Florida communities access quality, affordable homes. In 2021, OFB Community Builders partnered with its local chapter of Habitat for Humanity and helped create and support a variety of build days, including Women Build and Raise the Roof. Bank employees donated about 800 hours to building homes last year and held leadership positions in the OFB Community Builders organization. Its belief is that *"everyone deserves a decent place to live."* One Florida Bank is also a corporate sponsor of Habitat for Humanity and donates additional money to support other specific projects.

In Toledo, OH and Troy, MI, four employees of **Waterford Bank** spent a day framing and raising the walls of a new home for a single mother. Waterford Bank's Michigan president, J. Grant Smith, is on the board of his local Habitat for Humanity, where he helps facilitate mortgage relief programs that helped keep people in their homes through the pandemic.

Helping children

In IL, **Bradford National Bank** became the Naming Donor for a school fundraising campaign called Connecting All Comets. The bank [donated \\$250K to the school for the campaign](#). The money raised will help turf the football field and add lighting to the baseball and softball fields. Future fundraising efforts will help build an auxiliary gymnasium.

Lakeland Bank in NJ is giving an annual grant of \$15K every year for 3Ys to support the pediatric dentistry residency program that St. Joseph's Health Foundation provides. St. Joseph's provides access to professional oral care for some of the most vulnerable children and families in the community of Paterson and surrounding communities.

While this is the last issue of our **Community Banking Month** articles, we know that community bankers' efforts continue on. We honor all of our community bankers and are grateful for their ongoing service to their respective communities. They help keep their communities healthy, educated, and safe with their many programs, donations, and devoted time. Thank you!

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: 04/25/2022 01:26PM (GMT-0700)			
Treasury	Yields	MTD Chg	YTD Chg
3M	0.91	0.39	0.85
6M	1.42	0.36	1.23
1Y	2.02	0.40	1.64
2Y	2.65	0.30	1.91
5Y	2.87	0.40	1.60
10Y	2.82	0.48	1.31
30Y	2.90	0.44	0.99
FF Market	FF Disc	IORR	
0.33	0.50	0.40	
SOFR	Prime	QBR	
0.27	3.50	0.32	

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