



2023 Award Category Winners



Affordable Housing

Dollar Bank, Pittsburgh, Penn. for its The Way Home program. The program offers first-time, low-to moderate-income homebuyers with free one-on-one credit counseling, down payment and closing cost assistance, and a shelf loan without a credit score requirement called “Rent No More.” Formerly known as “Mortgages to Mothers,” the program has had more than 9,000 applicants in 20 years. It has provided

more than 700 hours of credit counseling, 800 hours of financial literacy and more than 200 loans to approximately 3,000 low-to moderate- income individuals since 2021.



Community and Economic Development

United Bank, Vienna, Va. for its Power of Partnership program. The program, which works alongside Jubilee Housing, focuses on maintaining the affordability of houses in Washington, D.C. neighborhoods and slowing or reversing the displacement of low-to moderate-income families. Through the partnership, Jubilee Housing has preserved and/or developed 484 units of affordable housing and created 24,333 square

feet of commercial space for businesses dedicated to serving low-income households. More than \$75 million has been invested through 23 loans over the past 20 years, all within less than two square miles.



Economic Inclusion

Huntington National Bank, Columbus, Ohio for its Lift Local Business Program. Through this program, Huntington National Bank has offered more than \$70 million in loans to more than 1,000 minority-, women- and veteran-owned under-resourced small businesses. These loans have worked to reduce the wealth disparity and capital barriers that these small business owners and communities often face. The



program helps support owners and entrepreneurs through the business process of start-up to expansion by providing loans, planning support and free training.



Financial Education

Bank of Guam, Hagåtña, Guam for its Bank of Guam Financial Empowerment Program. As a part of the program, bank staff have led more than 1,000 community financial education presentations on a range of topics including basic financial literacy, debt management, wealth accumulation and asset building, and small business development. These sessions aim

to provide education and support to the most vulnerable, including students from low-income communities, non-profit organizations serving battered women and reformed prisoners, those with disabilities, and more. Program efforts have reached more than 15,000 high school students, 3,000 young children and more than 5,000 adults.



Protecting Older Americans

The Cooperative Bank, Roslindale, Mass. for its Carefull Program. Through a partnership with Carefull, a new innovative tool that helps coordinate the daily finances of older Americans, the Cooperative Bank has helped protect seniors from scams, fraud and other monetary mistakes. The platform analyzes older adults' checking, savings and credit card accounts looking for late or missed payments, unusual changes

in behavior and banking activity, and other red flags that can impact their finances. Users and their caregivers are alerted if fraud or concerning activity is detected.



Fulton Bank, Lancaster, Penn. for its Fulton Bank Military Internship program. The program, which celebrates its 10th anniversary this year, is a six-month internship that helps veterans transition from military service to the civilian workforce with on-the-job training in the financial services industry. Upon completion of the internship, the program provides job search support both within Fulton and throughout the banking industry. Since the

program's launch in 2019, Fulton Bank has worked with more than 168 veteran interns and hired 42 of them for full-time positions.



Wells Fargo, San Antonio, Texas for its Military Talent Strategic Sourcing program. In an effort to increase the number of veterans hired at Wells Fargo, the program consists of Military Talent Liaisons specially trained to recruit, counsel and advocate for them during their application process. These liaisons also help job seeking veterans develop transition strategies, build their resume, analyze their skills and practice for interviews.



Volunteerism
Comerica Bank, Dallas, Texas for its Comerica Cares program. The corporate-wide program encourages full-time employees to participate in eight hours of paid time off volunteer work and four hours for part-time employees. During 2022, the program exceeded more than 66,000 volunteer hours and nearly \$2 million in donated time. The program has helped develop stronger relationships

between the bank and community members they serve.



George Bailey Distinguished Service Award



Paola Fernandez, SVP, Community Development, Centreville Bank, West Warwick, RI

Inspired by her experiences as an immigrant from Argentina, Paola Fernandez has transformed lives by working in spaces that lift communities and increase access and opportunities for families to prosper. As SVP of Community Development, Paola developed Centreville Bank's long-term

philanthropic program that serves Rhode Island and eastern Connecticut. With a lens focused on minority communities, she has successfully built and leveraged relationships to support underserved communities, directing multimillion-dollar investments from the bank's Charitable Foundation.

Paola has more than 20 years of experience in community development, nonprofit management and government relations. Paola enjoys working in community partnerships designed to improve Rhode Island and the lives of its most vulnerable residents. Prior to joining Centreville Bank, Paola also served as the Director of Public Policy with the United Way of Rhode Island, where she was charged with development and coordination of public policy and government relations strategies with the local, state and federal governments. Chief among her work are contributions in the formation of a statewide afterschool network and coordination of two successful ballot advocacy campaigns, which secured \$75M in bond dollars to support the development of affordable housing.

Paola deeply believes in helping others advance their careers. She is a co-founder of the Young Leaders Circle, which connects young professionals with community giving and civic engagement opportunities. Paola also serves as co-founder of Bank Forward, a new initiative in Rhode Island that brings together local area banks to empower low- and moderate-income individuals interested in starting or advancing a career in the banking industry. She is also a Senior Fellow at the Institute for Nonprofit Practice, a Leadership Certificate Program from Tufts University, where she mentors and advises rising leaders.

For her leadership in community development, Paola Fernandez is this year's winner of the ABA Foundation's George Bailey Distinguished Service Award.



Honorable Mentions

Affordable Housing

Liberty Bank, Middletown, CT
Merchants Bank of Indiana, Carmel, IN
Regions Bank and Regions Foundation,
Birmingham, AL

Community and Economic Development

First Interstate Bank, Billings, MT
Heritage Bank, Olympia, WA
TFNB, Waco, TX
UniBank, Whitinsville, MA

Economic Inclusion

Penn Community Bank, Perkasie, PA
Regions Bank and Regions Foundation,
Birmingham, AL
Washington Financial Bank, Washington,
PA

Financial Education

Availa Bank, Carroll, IA
MidFirst Bank, Oklahoma City, OK
Rockland Trust, Rockland, MA
Varo Bank, San Francisco, CA

Protecting Older Americans

Adams Community Bank, Adams, MA
Luther Burbank Savings, Santa Rosa, CA
Ridgewood Savings Bank, Ridgewood, NY

Supporting Military Families

Citizens Bank of Edmond, Edmond, OK
Zions First National Bank, Salt Lake City,
UT

Volunteerism

North Brookfield Savings Bank, North
Brookfield, MA
Southside Bank, Tyler, TX
WSFS Bank, Wilmington, DE

George Bailey

Sandy DeMond, Senior Vice President,
Busey Bank, Champaign, IL
Carol Glassen, Senior Vice President,
Merchants Bank of Indiana, Carmel, IN