

COMMUNITY DEVELOPMENT FINANCIAL
INSTITUTIONS FUND

*Awards
for the FY 2004*

*Bank Enterprise
Award (BEA)
Program*

CDFI
fund

California

EL CENTRO

VALLEY INDEPENDENT BANK

Location El Centro, CA
Award \$1,500
Contact: Justina Gamboa-Arce - (760) 337-7065

Valley Independent Bank of El Centro, California received an award of \$1,500 for providing financial support to Inland Empire CDC. The awardee is a state bank with total assets of \$2.2 billion.

EL SEGUNDO

HAWTHORNE SAVINGS, FSB

Location El Segundo, CA
Award \$34,725
Contact: Warren Harris - (310)725-5753

Hawthorne Savings, FSB of El Segundo, California received an award of \$34,725 for providing financial support to the following certified Community Development Financial Institutions (CDFIs): Inglewood Neighborhood Housing Services, NHS of Orange County, and NHS Neighborhood Lending Services. The awardee is a federal savings bank with total assets of \$2.7 billion.

HEMET

THE BANK OF HEMET

Location Hemet, CA
Award \$1,500
Contact: Kathy Krick - (909) 652-2871

The Bank of Hemet of Hemet, California received an award of \$1,500 for providing financial assistance to Inland Empire Lenders CDC, a certified Community Development Financial Institution (CDFI). The awardee is a state bank with total assets of \$312 million.

HUNTINGTON BEACH

FIRST BANK

Location Huntington Beach, CA
Award \$90,000
Contact: Susan Montoya - (714) 375-7041

First Bank of Huntington Beach, California received an award of \$90,000 for providing financial assistance to Clearinghouse CDFI, a certified Community Development Financial Institution (CDFI). The awardee is a state bank headquartered in Creve Coeur, Missouri with total assets of over \$7 billion.

LOS ANGELES

FIRST REPUBLIC BANK

Location Los Angeles, CA
Award \$417,675
Contact: Gloria Tang - (310) 407-7030

First Republic Bank of Los Angeles, California received an award of \$417,675 for providing \$6.9 million in financial assistance to the following certified Community Development Financial Institutions (CDFIs): Asian Pacific Revolving Loan Fund, Low Income Investment Fund, NHS Neighborhood Lending Services, Northern California Community Loan Fund, and The Community Preservation Corporation. The awardee is a state bank with total assets of over \$6 billion.

MANUFACTURERS BANK

Location Los Angeles, CA
Award \$30,900
Contact: Nancy Huntington - (213) 489-6349

Manufacturers Bank of Los Angeles, California received an award of \$30,900 for providing \$1,679,500 in financial support to the following certified Community Development Financial Institutions (CDFIs): Asian Pacific Revolving Loan Fund of Los Angeles, Bankers' Small Business Community Development Corporation of Orange County, FAME Assistance Corporation, Lenders for Community Development, Local Initiatives Support Corporation, Low Income Investment Fund, Los Angeles Community Reinvestment, Los Angeles LDC, NHS Neighborhood Lending Services, Northern California Community Loan Fund and TELACU Community Capital. The awardee is a state bank with total assets of over \$1.3 billion.

OAKLAND

COMMUNITY BANK OF THE BAY

Location Oakland, CA
Award \$406,888
Contact: Brian K. Garrett - (510) 433-5402

Community Bank of the Bay of Oakland, California received an award of \$406,888 for increasing its financing activities in economically distressed communities in California. The awardee is a certified Community Development Financial Institution (CDFI) and a state bank with total assets of over \$37 million.

SAN FRANCISCO

UNITED COMMERCIAL BANK

Location San Francisco, CA
Award \$180,000
Contact: Rosana Yu - (415) 929-6374

United Commercial Bank of San Francisco, California received an award of \$180,000 for providing financial support to AAFE Community Development Fund and California Environmental Redevelopment Fund, both certified Community Development Financial Institutions (CDFIs). The awardee is a state bank with total assets of over \$5.6 billion.

SAN LUIS OBISPO

MISSION COMMUNITY BANK

Location San Luis Obispo, CA
Award \$1,240,929
Contact: Kathyleen McClenathen - (805) 597-6123

Mission Community Bank of San Luis Obispo, California received an award of \$1.2 million for increasing its financing activities in economically distressed areas in San Luis Obispo. The awardee is a CDFI and a national bank with total assets of over \$113 million.

Colorado

DENVER

NATIVE AMERICAN BANK, NA

Location Denver, CO
Award \$703,415
Contact: Robert A. Moore - (720) 963-5507

Native American Bank of Chicago, Illinois received an award of \$703,415 for increasing its financing activities in distressed communities. The awardee is a certified Community Development Financial Institution (CDFI) and a national bank with total assets of over \$38 million.

Connecticut

BRIDGEPORT

THE COMMUNITY'S BANK

Location Bridgeport, CT
Award \$317,080
Contact: Marc Means - (203) 367-8383

The Community's Bank of Bridgeport, Connecticut received an award of \$317,080 for increasing its financing activities in distressed communities. The awardee is a certified Community Development Financial Institution (CDFI) and a state bank with total assets of over \$45 million.

Georgia

SAVANNAH

CARVER STATE BANK

Location Savannah, GA
Award \$187,980
Contact: Robert E. James, II - (404) 759-5963

Carver State Bank of Savannah, Georgia received an award of \$187,980 for increasing its financing activities in economically distressed areas. The awardee is a state bank with total assets of \$24 million.

Illinois

CHICAGO

COMMUNITY BANK OF LAWNSDALE

Location Chicago, IL
Award \$290,216
Contact: Robert Klamp - (773) 769-2899

Community Bank of Lawndale of Chicago, Illinois received an award of \$290,216 for increasing its financing activities in economically distressed areas in Illinois and Indiana. The awardee also provided \$198,000 in financial support to the following certified Community Development Financial Institutions (CDFIs): Community Choice Federal Credit Union and Lac Courte Oreilles Federal Credit Union. The awardee is a state bank with total assets of \$46 million.

INTERNATIONAL BANK OF CHICAGO

Location Chicago, IL
Award \$1,500,000
Contact: Robert Klamp - (773) 769-2899

International Bank of Chicago of Chicago, Illinois received an award of \$1.5 million for increasing its financing activities in economically distressed areas in Illinois, Indiana, and Wisconsin. The awardee also provided financial assistance to the following certified Community Development Financial Institutions (CDFIs): Community Choice Federal Credit Union, Illinois Facilities Fund, Lac Courte Oreilles Federal Credit Union, and South End Federal Credit Union. The awardee is CDFI and a state bank with total assets of \$115 million.

NAB BANK

Location Chicago, IL
Award \$892,778
Contact: Bruce J. Ide - (201) 868-3973

NAB Bank (New Asia Bank) of Chicago, Illinois received an award of \$892,778 for increasing its financing activities in distressed communities in Chicago. The awardee is a certified Community Development Financial Institution (CDFI) and a state bank with total assets of \$152 million.

PAN AMERICAN BANK

Location Chicago, IL
Award \$354,532
Contact: Harold L. Sherman - (773) 254-9700

Pan American Bank of Chicago, Ill received an award of \$354,532 for increasing its financing activities in distressed communities in Chicago. The awardee is a certified Community Development Financial Institution (CDFI) and a state chartered bank with \$28 million in total assets.

HARVEY

MUTUAL BANK

Location Harvey, IL
Award \$54,000
Contact: Annette A Pedraza - (708) 339-2900

Mutual Bank of Harvey, Illinois received an award of \$54,000 for providing \$900,000 in financial support to the

following certified Community Development Financial Institutions (CDFIs): Albina Community Bank, Elkhorn Bank & Trust, Harbor Bank of Maryland, Legacy Bank, Louisville Community Development Bank, Mission Community Bank, Native American Bank, Shore Bank of Chicago, and Shore Bank of Cleveland. The awardee is a state bank with total assets of \$232 million.

SCHAUMBURG

AMERICAN CHARTERED BANK

Location Schaumburg, IL
Award \$6,000
Contact: Kathy Winkates - (847) 517-2266

American Chartered Bank of Schamburg, Illinois received an award of \$6,000 for placing a \$100,000 deposit in ShoreBank, a certified Community Development Financial Institution (CDFI). The awardee is a state chartered bank with \$1.3 billion in total assets.

Indiana

BEDFORD

STONE CITY BANK

Location Bedford, IN
Award \$6,000
Contact: Paul M. Patton, Sr. - (812) 279-6604

Stone City Bank of Bedford, Indiana, received an award of \$6,000 for placing a deposit in a certified Community Development Financial Institution (CDFI): Louisville Community Development Bank. The awardee is a state chartered bank with total assets of over \$54 million.

COLUMBUS

IRWIN UNION BANK AND TRUST COMPANY

Location Columbus, IN
Award \$13,500
Contact: Mark D. Gould - (317) 237-7332

Irwin Union Bank and Trust Company of Columbus, Indiana received an award of \$13,500 for providing financial support to the following certified Community Development Financial Institutions (CDFIs): Community Choice Federal Credit Union and Local Initiatives Support Corporation. The awardee is a state bank with total assets of over \$4 billion.

Kansas

KANSAS CITY

DOUGLASS NATIONAL BANK

Location Kansas City, KS
Award \$885,438
Contact: Perci Motley - (301) 946-8622

Douglass National Bank of Kansas City, Kansas received an award of \$885,438 for increasing its financing

activities in economically distressed areas of Kansas and Missouri. The awardee is a certified Community Development Financial Institution (CDFI) and a national bank with total assets of over \$94 million.

Kentucky

BEAVER DAM

KENTUCKY TRUST BANK

Location Beaver Dam, KY
Award \$36,000
Contact: Laurie Jurgens - (270) 274-9654

Kentucky Trust Bank of Beaver Dam, Kentucky received an award of \$36,000 for providing \$600,000 in financial support to Louisville Community Development Bank, a certified Community Development Financial Institution (CDFI). The awardee is a state bank with total assets of \$103 million.

BENTON

BANK OF BENTON

Location Benton, KY
Award \$6,000
Contact: Linda D. Blanchard - (270) 527-6042

Bank of Benton of Benton, Kentucky received an award of \$6,000 for placing a \$100,000 deposit in a certified Community Development Financial Institution (CDFI): Louisville Community Development Bank. The awardee is a state bank with total assets of over \$313 million.

HORSE CAVE

KENTUCKY BANKING CENTERS, INC.

Location Horse Cave, KY
Award \$6,000
Contact: Linda Forbes - (270) 786-2131

Kentucky Banking Centers, Inc. of Horse Cave, Kentucky received an award of \$6,000 for providing \$100,000 in financial support to Louisville Community Development Bank, a certified Community Development Financial Institution (CDFI). The awardee is a state bank with total assets of \$120 million.

LOUISVILLE

IRWIN UNION BANK, FSB

Location Louisville, KY
Award \$6,000
Contact: Mark D. Gould - (317) 237-7332

Irwin Union Bank of Louisville, Kentucky, received an award of \$6,000 for placing a deposit of \$100,000 in Louisville Community Development Bank, a certified Community Development Financial Institution (CDFI). The awardee is a federal savings bank with total assets of \$464 million.

LOUISVILLE COMMUNITY DEVELOPMENT BANK

Location Louisville, KY
Award \$283,739
Contact: Gary Gambrell - (502) 775-2510

Louisville Community Development Bank of Louisville, Kentucky received an award of \$283,700 for increasing its commercial real estate, housing, and small business lending in distressed communities in Jefferson County in Kentucky. The awardee is a certified Community Development Financial Institution (CDFI) and a state bank with total assets of \$39 million.

NATIONAL CITY BANK OF KENTUCKY

Location Louisville, KY
Award \$18,000
Contact: Deborah B. Williams - (502) 581-6342

National City Bank of Kentucky of Louisville, Kentucky received an award of \$18,000 for providing financial support to the following certified Community Development Financial Institutions (CDFI): LexLinc Community Development Federal Credit Union, Louisville Community Development Bank, and Appalachian Federal Credit Union. The awardee is a national bank with total assets over \$8 billion.

MUNFORDVILLE

HART COUNTY BANK AND TRUST COMPANY

Location Munfordville, KY
Award \$6,000
Contact: Louise C. Martin - (270) 524-2231

Hart County Bank & Trust Company of Munfordville, Kentucky received an award of \$6,000 for placing a \$100,000 deposit in Louisville Community Development Bank, a certified Community Development Financial Institution (CDFI). The awardee is a state bank with total assets of \$27 million.

OWENSBORO

INDEPENDENCE BANK

Location Owensboro, KY
Award \$15,000
Contact: J. Todd Switzer - (270) 689-1770

Independence Bank of Owensboro, Kentucky received an award of \$15,000 for placing deposits in Louisville Community Development Bank, a certified community development financial institution (CDFI). The awardee is a state bank with total assets of \$392 million.

PARIS

KENTUCKY BANK

Location Paris, KY
Award \$6,000
Contact: Gregory J. Dawson - (859) 987-1795

Kentucky Bank of Paris, Kentucky received an award of \$6,000 for providing \$100,000 in financial support to Louisville Community Development Bank, a certified Community Development Financial Institution (CDFI). The awardee is a state bank with total assets of over \$500 million.

PIKEVILLE

COMMUNITY TRUST BANK, INC.

Location Pikeville, KY
Award \$6,000
Contact: James Brown - (606) 432-1414

Community Trust Bank, Inc. of Pikeville, Kentucky received an award of \$6,000 for placing a deposit in a community development financial institution (CDFI): LexLinc Community Development Federal Credit Union. The awardee is a state bank with total assets of nearly \$2.5 billion.

Maine

BANGOR

BANGOR SAVINGS BANK

Location Bangor, ME
Award \$120,375
Contact: John Moore - (207) 942-5211

Bangor Savings Bank of Bangor, Maine received an award of \$120,375 for providing financial assistance to two certified Community Development Financial Institutions (CDFIs): Coastal Ventures II, LLC and Four Directions Development Corporation. The awardee is a state savings bank with total assets of \$1.6 billion.

Massachusetts

BOSTON

CAPITAL CROSSING BANK

Location Boston, MA
Award \$60,000
Contact: Linda Sternfelt - (617) 880-1290

Capital Crossing Bank of Boston, Massachusetts received an award of \$60,000 for providing financial assistance to Boston Community Loan Fund, Inc., a certified Community Development Financial Institution (CDFI). The awardee is a state bank with total assets of over \$1 billion.

ONEUNITED BANK

Location Boston, MA
Award \$1,500,000
Contact: Robert Cooper - (617) 457-4415

OneUnited Bank of Boston, Massachusetts received an award of \$1.5 million for increasing its financing activities in distressed communities. The awardee is a certified Community Development Financial Institution (CDFI) and a state bank with total assets of over \$438 million.

Missouri

KANSAS CITY

COUNTRY CLUB BANK, N.A.

Location Kansas City, MO
Award \$48,000
Contact: Robin Wells - (816) 751-9345

Country Club Bank of Kansas City, Missouri received an award of \$48,000 for providing financial assistance to Central Bank of Kansas City, a certified Community Development Financial Institution (CDFI). The awardee is a national bank with total assets of \$403 million.

RAYMORE

COMMUNITY BANK OF RAYMORE

Location Raymore, MO
Award \$60,000
Contact: Jack D. Hopkins - (816) 322-2100

Community Bank of Raymore of Raymore, Missouri received an award of \$60,000 for providing financial support to Central Bank of Kansas City, a certified community Development Financial Institution (CDFI). The awardee is a state bank with total assets of over \$80 million.

New York

BROOKLYN

COMMUNITY CAPITAL BANK

Location Brooklyn, NY
Award \$1,500,000
Contact: Jennifer Hardy-Spencer - (718) 802-1212

Community Capital Bank of Brooklyn, New York received an award of \$1.5 million for increasing its financing activities in economically distressed areas throughout New York City. The awardee also provided financial assistance to the following certified Community Development Financial Institutions (CDFIs): ACCION New York, Low Income Investment Fund, Nonprofit Finance Fund, and the Renaissance Economic Development Corporation. The awardee is a state bank with total assets of \$137 million.

FIRST AMERICAN INTERNATIONAL BANK

Location Brooklyn, NY
Award \$1,500,000
Contact: Patrick Yau - (718) 871-8338

First American International Bank of Brooklyn, New York received an award of \$1.5 million for increasing its financing activities in economically distressed areas throughout New York City. The awardee is a certified Community Development Financial Institution (CDFI) and a state bank with total assets of \$118 million.

NEW YORK

BANK OF TOKYO-MITSUBISHI TRUST COMPANY

Location New York, NY
Award \$106,200
Contact: Beth Gilroy - (212) 782-4627

Bank of Tokyo-Mitsubishi Trust Company of New York, New York received an award of \$106,200 for providing financial assistance to the following certified Community Development Financial Institutions (CDFIs): Accion New York, CREDIT, Inc., New York City Financial Network Action Consortium, Bethex Federal Credit Union, Bushwick Federal Credit Union, Seedco, Neighborhood Trust Federal Credit Union, Homesteaders Federal Credit Union, and Enterprise Housing Financial Services. The awardee is a state bank with total assets of over \$5.7 billion.

CARVER FEDERAL SAVINGS BANK

Location New York, NY
Award \$1,500,000
Contact: Jonathan Cheris - (212) 360-8824

Carver Federal Savings Bank of New York, New York received an award of \$1.5 million for increasing its financing activities in economically distressed areas throughout New York City. The awardee also provided financial assistance to the following certified Community Development Financial Institutions (CDFIs): Nonprofit Finance Fund, Low Income Investment Fund, Renaissance Economic Development Corporation, and ACCION New York. The awardee is a certified CDFI and a federal savings bank with total assets of over \$531 million.

MIZUHO CORPORATE BANK (USA)

Location New York, NY
Award \$199,958
Contact: Rosalie Hannigan - (212) 282-4162

Mizuho Corporate Bank (USA) of New York City, New York received an award of \$199,958 for providing financial support to the following certified Community Development Financial Institutions (CDFIs): Bethex Federal Credit Union, Bushwick Federal Credit Union, Community Capital Bank, Homesteaders Federal Credit Union, Lower East Side People's Federal Credit Union, Neighborhood Trust Federal Credit Union, Union Settlement Federal Credit Union, Enterprise Housing Financial Services, Local Initiatives Support Corporation, Low Income Investment Fund, Neighborhood Housing Services of NY, Non Profit Finance Fund, and Seedco. The awardee is a state bank with total assets of over \$3 billion.

North Carolina

DURHAM

MECHANICS AND FARMERS BANK

Location Durham, NC
Award \$439,249
Contact: Anthony C. Powell - (919) 683-1521

Mechanics and Farmers Bank of Durham, North Carolina received an award of \$422,749 for increasing its financing activities in distressed communities in Charlotte, Raleigh, Durham, and Winston-Salem, North Carolina. The awardee is a certified Community Development Financial Institution (CDFI) and a state bank with total assets of \$219 million.

Ohio

CINCINNATI

COLUMBIA SAVINGS BANK

Location Cincinnati, OH
Award \$42,000
Contact: Shelly Alltop - (513) 281-2443

Columbia Savings Bank of Cincinnati, Ohio received an award of \$42,000 for providing financial assistance to the following certified Community Development Financial Institutions (CDFIs): Louisville Community Development Bank, Community Bank of Lawndale, International Bank of Chicago, Seaway National Bank, First Independence Bank, Citizens Savings Bank and Trust Company, and ShoreBank. The awardee is a state bank with total assets of over \$59 million.

CLEVELAND

SHOREBANK, CLEVELAND

Location Cleveland, OH
Award \$513,903
Contact: Latonya Griggs - (216) 681-8918

ShoreBank, Cleveland of Cleveland, Ohio received an award of \$513,903 for increasing its financing activities in distressed communities. The awardee is a certified Community Development Financial Institution (CDFI) and a state bank with total assets of over \$64 million.

Tennessee

JOHNSON CITY

PEOPLE'S COMMUNITY BANK

Location Johnson City, TN
Award \$6,000
Contact: David LeVeau - (423) 915-2232

People's Community Bank of Johnson City, Tennessee, received an award of \$6,000 for placing a deposit of \$100,000 in a certified Community Development Financial Institution (CDFI): Louisville Community Development Bank. The awardee is a state bank with total assets of \$171 million.

LEXINGTON

FIRSTBANK

Location Lexington, TN
Award \$12,000
Contact: Penny Vise - (731) 847-6316

FirstBank of Lexington, Tennessee received an award of \$12,000 for providing \$200,000 in financial support to Southeast Community Capital Corporation, a certified Community Development Financial Institution (CDFI). The awardee is a state bank with total assets over \$1 billion.

NASHVILLE

CITIZENS SAVINGS BANK & TRUST COMPANY

Location Nashville, TN
Award \$1,332,332
Contact: Donna Jagoe Dalton - (615) 327-9787

Citizens Savings Bank & Trust Company of Nashville, Tennessee received an award of \$1,332,332 for increasing its financing activities in economically distressed areas of Nashville. The awardee is a certified community development financial institution (CDFI) and a state bank with total assets of over \$54 million.

Texas

BROWNSVILLE

WELLS FARGO BANK N.A.

Location Brownsville, TX
Award \$60,000
Contact: Fred Chavez - (956) 548-6234

Wells Fargo Bank in Brownsville, Texas received a \$60,000 award for providing a \$1 million loan to Rio Grande Valley Multibank Corporation, a certified Community Development Financial Institution (CDFI). The awardee is a national bank headquartered in San Francisco, California with total assets of over \$250 billion.

LAREDO

THE LAREDO NATIONAL BANK

Location Laredo, TX
Award \$3,750
Contact: Ana Vazquez - (959) 723-1151

The Laredo National Bank of Laredo, Texas received an award of \$3,750 for providing financial support to the following certified Community Development Financial Institutions (CDFIs): Laredo Webb NHS and Accion Texas. The awardee is a national bank with \$2.6 billion in total assets.