



# Community Development Financial Institutions Fund

*Bank Enterprise  
Award Program*

FY 2010

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# Overview

## Bank Enterprise Award Program: Providing Incentives for Banks to Serve the Underserved

The Bank Enterprise Award (BEA) Program recognizes—and seeks to expand—the important role that traditional banks and thrifts play in community development lending and investing. Established in 1994, the BEA Program provides monetary incentives for financial institutions insured by the Federal Deposit Insurance Corporation (FDIC) to increase their community development activities in designated Distressed Communities. The BEA Program is administered by the U.S. Department of the Treasury’s Community Development Financial Institutions (CDFI) Fund, and, like the CDFI Fund’s other programs, is helping to generate economic opportunity in low-income communities throughout the nation.

### How the BEA Program Works

The BEA Program is one of a variety of financial award programs that the CDFI Fund offers to organizations that provide financial services to low-income communities. For most of the programs, the CDFI Fund makes an award on the basis of an organization’s plans for the future and its ability to fulfill those plans. The BEA Program is unique, however, in that it provides an award not for the actions an organization plans to take but for the actions it has already completed.

The basic idea is that BEA Program provides cash awards to applicants that demonstrate that they have increased their lending and investing activities in low-income communities from one year to the next. The amount of the increase determines the amount of the award; the maximum award amount is \$2 million. An organization that receives an award is required to reinvest the money in low-income communities.

### Key Provisions of the BEA Program

**Eligibility Requirements:** Any depository institution that is insured by the FDIC is eligible to apply for a BEA Program award.

**Qualified Activities:** An applicant can receive a BEA Program award for increasing the dollar amount of what are known as Qualified Activities during a specified year. There are three categories of Qualified Activities:

- **CDFI-related activities:** Investments in CDFI Fund-certified community development financial institutions (CDFIs)—specialized financial institutions that provide financial services to low-income communities—are Qualified Activities. This includes equity investments (such as grants and stock purchases), equity-like loans, and CDFI support activities (such as loans, deposits, and technical assistance).
- **Distressed Community financing activities:** Loans and investments in designated Distressed Communities for a variety of purposes, including affordable mortgages, affordable housing development, home improvement, education, small businesses and commercial real estate development.
- **Service activities:** Including deposit liabilities, financial services (such as check-cashing, money orders, and certified checks), Electronic Transfer Accounts,

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Individual Development Accounts, and other community services for low- to moderate-income individuals or the institutions serving them.

The CDFI Fund must award eligible applicants for CDFI-related activities before it makes awards for Distressed Community financing activities or Service activities.

***Distressed Communities:*** The BEA Program requires that most Qualified Activities take place in Distressed Communities—census tracts where at least 30 percent of the residents have incomes less than the national poverty level and the unemployment rate is at least 1.5 times the national unemployment rate. Approximately 4,000 census tracts nationwide qualify as Distressed Communities.

***Calculation of Awards:*** The CDFI Fund makes BEA Program awards in the form of grants. The amount of the award is based on a percentage of the increase in the dollar amount associated with Qualified Activities from one year (called the Baseline Period) to the following year (called the Assessment Period). For the funding round for 2010, the Baseline Period is calendar year 2008 (January 1, 2008 through December 31, 2008) and the Assessment Period is calendar year 2009 (January 1, 2009 through December 31, 2009).

### Impact of the BEA Program

The BEA Program helps to create economic opportunity in a variety of ways. It provides significant incentives to encourage banks and thrifts to expand their services to low-income communities. This in turn strengthens the financial and organizational capacity of CDFIs that serve low-income communities, and increases the flow of investment capital to communities where capital is needed most.

Since the inception of the BEA Program in 1994, the CDFI Fund has awarded grants totaling approximately \$311 million to BEA awardees. In the FY 2009 funding round, the CDFI Fund selected 55 FDIC-insured institutions in 24 states and the District of Columbia to receive awards totaling \$22.3 million. The average award was \$406,042, and the maximum was \$700,000. From the Baseline Period (calendar year 2007) to the Assessment Period (calendar year 2008), BEA Program awardees in the FY 2009 funding round:

- Increased their loans, deposits, and technical assistance to CDFIs by \$74.6 million.
- Increased their loans and investments in Distressed Communities by \$214.2 million.
- Increased the provision of financial services in Distressed Communities by \$3.5 million.

The BEA Program is building businesses, creating jobs, developing affordable housing and promoting homeownership in low-income communities throughout the country.

### For More Information

Please visit the CDFI Fund's Web site at [www.cdfifund.gov](http://www.cdfifund.gov) for more information about the BEA Program. You will find complete details about the regulations governing the program, as well the current Notice of Funds Availability and application materials. You will also find information about all of the CDFI Fund's other programs to promote economic revitalization in our nation's low-income communities.

# List of Awardees



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## FY 2010 BEA Award List

Awardee	City	State	Total Award
Austin Bank of Chicago	Chicago	IL	\$600,000
Bank 2	Oklahoma City	OK	\$600,000
Bank of Ohio County Inc	Beaver Dam	KY	\$15,000
Bank of Tokyo-Mitsubishi Trust Company	New York	NY	\$480,000
Broadway Federal Bank	Los Angeles	CA	\$600,000
CapitalSource Bank	Los Angeles	CA	\$600,000
Carolina First Bank	Columbia	SC	\$300,000
Carver Federal Savings Bank	New York	NY	\$375,950
Citizens Trust Bank	Atlanta	GA	\$600,000
City First Bank of D.C., N.A.	Washington	DC	\$600,000
City National Bank of New Jersey	Newark	NJ	\$600,000
Columbia Savings Bank	Cincinnati	OH	\$96,000
Commonwealth Community Bank	Hartford	KY	\$15,000
Community Bank of the Bay	Oakland	CA	\$600,000
Community Capital Bank of Virginia	Christiansburg	VA	\$600,000
Community Trust Bank	Choudrant	LA	\$124,357
Covenant Bank	Chicago	IL	\$600,000
Dupont State Bank	North Vernon	IN	\$15,000
Eclipse Bank, Inc.	Louisville	KY	\$15,000
Edgebrook Bank	Chicago	IL	\$275,228
First American International Bank	Brooklyn	NY	\$600,000
First Bank	Huntington Beach	CA	\$359,869
First Eagle Bank	Hanover Park	IL	\$69,909
First Farmers Bank & Trust Co	Owenton	KY	\$9,000

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Awardee	City	State	Total Award
First Federal Savings Bank	Elizabethtown	KY	\$15,000
First Independence Bank	Detroit	MI	\$131,080
First Security Bank & Trust, McLean	Island	KY	\$15,000
First State Financial Inc.	Middlesboro	KY	\$6,000
First Tuskegee Bank	Montgomery	AL	\$169,227
First United Bank of Hopkins County	Madisonville	KY	\$14,970
Franklin National Bank	Minneapolis	MN	\$600,000
Guaranty Bank	Milwaukee	WI	\$458,808
Guaranty Bank & Trust Company	Belzoni	MS	\$600,000
Harbor Bank of Maryland	Baltimore	MD	\$517,243
Harris N.A.	Chicago	IL	\$600,000
Hart County Bank and Trust Company	Munfordville	KY	\$18,000
Highland Community Bank	Chicago	IL	\$600,000
Hyden Citizens Bank	Hyden	KY	\$15,000
Illinois Service Federal Savings and Loan Association	Chicago	IL	\$600,000
Inland Bank and Trust	Oak Brook	IL	\$123,748
International Bank of Chicago	Stone Park	IL	\$600,000
King Southern Bank	Chaplin	KY	\$18,000
Legacy Bancorp, Inc.	Milwaukee	WI	\$600,000
Liberty Bank and Trust Company	New Orleans	LA	\$600,000
Louisville Community Development Bank	Louisville	KY	\$600,000
Mission Community Bank, N.A.	San Luis Obispo	CA	\$600,000
Mission Valley Bank	Sun Valley	CA	\$600,000
Neighborhood National Bank	National City	CA	\$600,000

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Awardee	City	State	Total Award
New Washington State Bank	Charlestown	IN	\$9,008
North Milwaukee State Bank	Milwaukee	WI	\$600,000
OneCalifornia Bank	Oakland	CA	\$600,000
OneUnited Bank	Boston	MA	\$285,166
Pacific Global Bank	Chicago	IL	\$600,000
Pan American Bank	Chicago	IL	\$600,000
Park Midway Bank	St. Paul	MN	\$600,000
Premier Bank	Wilmette	IL	\$600,000
Rabobank, National Association	Visalia	CA	\$304,470
Regions Bank	Birmingham	AL	\$36,000
Seaway Bank & Trust Company	Chicago	IL	\$600,000
South Carolina Community Bank	Columbia	SC	\$375,075
Stock Yards Bank and Trust Company	Louisville	KY	\$13,169
The Casey County Bank, Inc.	Liberty	KY	\$15,000
Town & Country Bank and Trust Co.	Bardstown	KY	\$15,000
Traditional Bank, Inc.	Mt. Sterling	KY	\$78,000
Tri-State Bank of Memphis	Memphis	TN	\$600,000
United Bank of Philadelphia	Philadelphia	PA	\$394,177
United Citizens Bank and Trust Company	Campbellsburg	KY	\$15,000
University National Bank	St Paul	MN	\$600,000
Wainwright Bank & Trust Company	Boston	MA	\$600,000
Your Community Bank	New Albany	IN	\$15,000

# Highlights of Award Round

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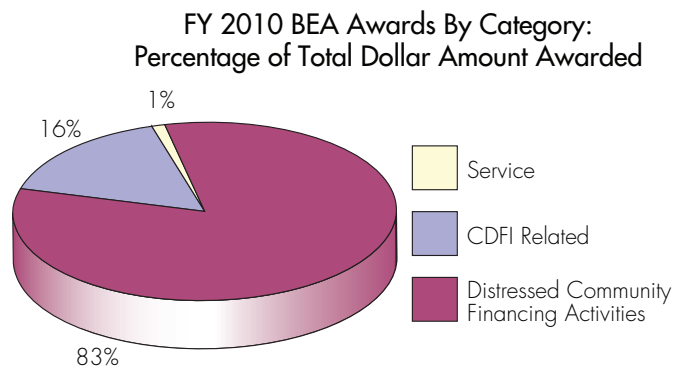
## Highlights of the FY 2010 Bank Enterprise Award Program

Through the Bank Enterprise Award (BEA) Program, the Community Development Financial Institutions (CDFI) Fund supports financial institutions around the country that are dedicated to financing and supporting community and economic development activities. The BEA Program complements the community development activities of insured depository institutions (i.e., banks and thrifts) by providing financial incentives to expand investments in CDFIs and to increase lending, investment, and service activities within economically distressed communities. Providing monetary awards for increasing community development activities leverages the CDFI Fund's dollars and puts more capital to work in distressed communities throughout the nation.

In the FY 2010 funding round, 76 applicants requested more than \$65 million in awards for increasing their support of CDFIs or their activities in distressed communities throughout the country. The CDFI Fund selected 70 FDIC-insured institutions to receive over \$25 million in BEA Program awards. The average award was \$357,249.

### Award Amounts by Category<sup>1</sup>

- 43 awards in the Distressed Community Financing Activities Category totaling \$20.8 million.
- 32 awards in the CDFI Related Category totaling \$3.9 million.
- 1 award in the Service Category of \$375,950.



### Awardee Activity Level<sup>1</sup>

- Comparing the Assessment Period, of January 1, 2009 - December 31, 2009, to the Baseline Period (calendar year 2008), BEA Program awardees:
  - Increased their loan, deposits, and technical assistance to CDFIs by \$53.4 million.
  - Increased their loans and investments in distressed communities by \$277.3 million.
  - Increased the provision of financial services in distressed communities by \$13.8 million.

<sup>1</sup> Total numbers of applicants and awardees may be greater than the number of applicants and awardees because banks may apply for and receive awards in multiple categories.

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- In 2009, of the 70 BEA Program awardees:
  - 32 provided \$53.9 million in qualified loans, deposits, and technical assistance to CDFIs;
  - 43 provided \$375 million in qualified loans or investments in distressed communities; and,
  - 6 provided \$233.3 million in qualified financial services in distressed communities.
- 28 eligible CDFI Partners received financial assistance from BEA applicants.

### Awardee Characteristics

- Awardees are headquartered in 20 states and the District of Columbia.
- 34 (49%) of the BEA Program Awardees are certified CDFIs and they received awards totaling \$18.9 million (75%).<sup>2</sup>
  - 25 (36%) of the BEA Program Awardees are Minority Depository Institutions.<sup>3</sup>

<sup>2</sup> To be considered as a CDFI in the FY 2010 funding round, applicants must be certified as a CDFI as of the end of the applicable Assessment Period.

<sup>3</sup> As identified by the Federal Deposit Insurance Corporation.

# Award Profiles

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### Alabama

#### First Tuskegee Bank

Montgomery, AL

Award: \$169,227

Contact: Tammy S. Wilson, (803) 324-0679

First Tuskegee Bank has been selected to receive an award of \$169,227 through the FY 2010 round of the Bank Enterprise Award Program for providing affordable home mortgage loans, commercial real estate loans, and community services in Auburn, Birmingham, Clayton, Montgomery, Thomasville, and Tuskegee, Alabama. First Tuskegee Bank is a state chartered bank with \$73 million in assets.

#### Regions Bank

Birmingham, AL

Award: \$36,000

Contact: Melissa L. Cameron, (205) 264-4531

Regions Bank has been selected to receive an award of \$36,000 through the FY 2010 round of the Bank Enterprise Award Program for its support of Louisville Community Development Bank and Bradley Initiative Credit Union. Regions Bank is a state chartered bank with \$138 billion in assets.

### California

#### Broadway Federal Bank

Los Angeles, CA

Award: \$600,000

Contact: Kibi Anderson, (323) 556-3269

Broadway Federal Bank has been selected to receive an award of \$600,000 through the FY 2010 round of the Bank Enterprise Award Program for providing commercial real estate and project investment loans, and affordable housing development loans in Anaheim, Alhambra, Apple Valley, Compton, Cudahy, Glendale, Hawthorne, Inglewood, Long Beach, Los Angeles, North Hills, North Hollywood, Oakland, Palm Springs, Rialto, San Bernardino, San Diego, Sherman Oaks, Signal Hill, Van Nuys, and Victorville, California, and Memphis, Tennessee. Broadway Federal Bank is a certified CDFI and a federal savings bank with \$522 million in assets.



## COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

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### CapitalSource Bank

Los Angeles, CA

Award: \$600,000

Contact: Marie Sally, (714) 989-4609

CapitalSource Bank has been selected to receive an award of \$600,000 through the FY 2010 round of the Bank Enterprise Award Program for its support of Clearinghouse CDFI and Southern California Reinvestment (SoCal) CDFI. CapitalSource Bank is a state chartered bank with \$5.6 billion in assets.

### Community Bank of the Bay

Oakland, CA

Award: \$600,000

Contact: Chaula Pandya, (510) 433-5415

Community Bank of the Bay has been selected to receive an award of \$600,000 through the FY 2010 round of the Bank Enterprise Award Program for providing commercial real estate loans and small business loans in Berkley, Oakland, Richmond, San Francisco, Stockton, and Yuba City, California. Community Bank of the Bay is a certified CDFI and a state chartered bank with \$83 million in assets.

### First Bank

Huntington Beach, CA

Award: \$359,869

Contact: Susan Montoya, (714) 375-7041

First Bank has been selected to receive an award of \$359,869 through the FY 2010 round of the Bank Enterprise Award Program for its support of Clearinghouse CDFI. First Bank is a state chartered bank with \$10.5 billion in assets.

### Mission Community Bank, N.A.

San Luis Obispo, CA

Award: \$600,000

Contact: Kathleen D. McClenathen, (805) 597-6123

Mission Community Bank has been selected to receive an award of \$600,000 through the FY 2010 round of the Bank Enterprise Award Program for its support of affordable housing development and providing banking services in distressed communities in San Luis Obispo, California. Mission Community Bank is a certified CDFI and state chartered bank with \$193 million in assets.

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### Mission Valley Bank

Sun Valley, CA

Award: \$600,000.00

Contact: Tamara Gurney, (818) 394-2330

Mission Valley Bank has been selected to receive an award of \$600,000 through the FY 2010 round of the Bank Enterprise Award Program for providing commercial real estate loans and investments in Los Angeles, North Hollywood, San Fernando, Santa Clara, Sun Valley, and Van Nuys, California. Mission Valley Bank is a certified CDFI and a state chartered bank with \$263 million in assets.

### Neighborhood National Bank

San Diego, CA

Award: \$600,000

Contact: Virginia Luna, (619) 789-4212

Neighborhood National Bank has been selected to receive an award of \$600,000 through the FY 2010 round of the Bank Enterprise Award Program for providing commercial real estate loans and project investments, and affordable housing development and investments in distressed communities in San Diego, California. Neighborhood National Bank is a certified CDFI and a national bank with \$134 million in assets.

### OneCalifornia Bank

Oakland, CA

Award: \$600,000

Contact: Russ Haycock, (510) 550-8403

OneCalifornia Bank has been selected to receive an award of \$600,000 through the FY 2010 round of the Bank Enterprise Award Program for providing commercial real estate loans and project investments, affordable housing development and investments and loans, and small business loans in distressed communities in Oakland, Richmond, and San Francisco, California. OneCalifornia Bank is a certified CDFI and a federal savings bank with \$99 million in assets.

### Rabobank, National Association

El Centro, CA

Award: \$304,470

Contact: Frank Bravo, (559) 735-2275

Rabobank has been selected to receive an award of \$304,470 through the FY 2010 round of the Bank Enterprise Award Program for providing affordable home mortgage and project investment loans, financial services, community services and deposit liabilities in Atwater, Coachella, Greenfield, Kerman, and Modesto, California. Rabobank is a national bank with \$9.4 billion in assets.

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### District of Columbia

#### City First Bank of DC, N.A.

Washington, DC

Award: \$600,000

Contact: Marie Bibbs, (202) 243-7115

City First Bank of DC, N.A. has been selected to receive an award of \$600,000 through the FY 2010 round of the Bank Enterprise Award Program for its support of certified CDFIs: The Reinvestment Fund, Virginia Community Capital, Inc., Partners for the Common Good, and Cornerstone, Inc. City First Bank of DC, N.A. is a certified CDFI and national bank with \$156 million in assets.

### Georgia

#### Citizens Trust Bank

Atlanta, GA

Award: \$600,000

Contact: Moira R. Montgomery, (404) 653-2894

Citizens Trust Bank has been selected to receive an award of \$600,000 through the FY 2010 round of the Bank Enterprise Award Program for providing affordable housing developments and investments and loans and small business loans in distressed communities in Atlanta and Columbus, Georgia; Birmingham, Eutaw, and Livingston, Alabama; Orangeburg, South Carolina; and Chicago, Illinois. Citizens Trust Bank is a certified CDFI and a state chartered bank with \$388 million in assets.

### Illinois

#### Austin Bank of Chicago

Chicago, IL

Award: \$600,000

Contact: Manjima Bose, (773) 281-8845

Austin Bank of Chicago has been selected to receive an award of \$600,000 through the FY 2010 round of the Bank Enterprise Award Program for providing commercial real estate loans, affordable housing development and project investment loans, affordable home mortgages, and small business loans in Chicago, Evanston, Markham, and Riverdale, Illinois, and Columbus, Ohio. Austin Bank of Chicago is a state chartered bank with \$311 million in assets.

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### Covenant Bank

Chicago, IL

Award: \$600,000

Contact: Manjima Bose, (773) 281-8845

Covenant Bank has been selected to receive an award of \$600,000 through the FY 2010 round of the Bank Enterprise Award Program for its support of affordable housing development, providing funds for commercial real estate and small business lending in distressed communities in Chicago, Harvey, Riverdale, and University Park, Illinois. Covenant Bank is a certified CDFI and state chartered bank with \$73 million in assets.

### Edgebrook Bank

Chicago, IL

Award: \$275,228

Contact: Susan Alnaqib, (773) 281-8845

Edgebrook Bank has been selected to receive an award of \$275,228 through the FY 2010 round of the Bank Enterprise Award Program for its support in providing small business loans and project investments in Chicago, Evanston, and Harvey, Illinois. Edgebrook Bank is a state chartered bank with \$85 million in assets.

### First Eagle Bank

Hanover Park, IL

Award: \$69,909

Contact: Susan Alnaqib, (773) 281-8845

First Eagle Bank has been selected to receive an award of \$69,909 through the FY 2010 round of the Bank Enterprise Award Program for providing small business loans, affordable home mortgage loans and affordable housing development and project investment loans in Pasadena, California and Chicago, Illinois. First Eagle Bank is a state chartered bank with \$325 million in assets.

### Harris N.A.

Chicago, IL

Award: \$600,000

Contact: Steven E. Quasny, (312) 461-5459

Harris, N.A. has been selected to receive an award of \$600,000 through the FY 2010 round of the Bank Enterprise Program for its support of IFF, Neighborhood Lending Services, Inc., Neighborhood Housing Services of Chicago, Inc., and Local Initiatives Support Corporation, and for providing commercial real estate and project investment loans in Chicago, Illinois. Harris, N.A. is a National Bank with \$43.9 billion in assets.

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### Highland Community Bank

Chicago, IL

Award: \$600,000

Contact: Manjima Bose, (773) 281-8845

Highland Community Bank has been selected to receive an award of \$600,000 through the FY 2010 round of the Bank Enterprise Award Program for providing small business loans, home improvement loans, and affordable home mortgage loans in Bridgeport, Connecticut and Chicago, Illinois. Highland Community Bank is a certified CDFI and state chartered bank with \$121 million in assets.

### Inland Bank and Trust

Oak Brook, IL

Award: \$123,748

Contact: Manjima Bose, (773) 281-8845

Inland Bank and Trust has been selected to receive an award of \$123,748 through the FY 2010 round of the Bank Enterprise Award Program for its support of Pan American Bank, a certified CDFI and for commercial real estate lending and project investments in distressed communities in Chicago, Illinois. Inland Bank and Trust is a state-chartered bank with \$1.1 billion in assets.

### International Bank of Chicago

Stone Park, IL

Award: \$600,000

Contact: Manjima Bose, (773) 281-8845

International Bank of Chicago, Inc. has been selected to receive an award of \$600,000 through the FY 2010 round of the Bank Enterprise Award Program for its support of affordable housing development, small business loans, and commercial real estate lending in distressed communities in Chicago and Morton Grove, Illinois. International Bank of Chicago is a certified CDFI and state-chartered bank with \$219 million in assets.

### Illinois Service Federal Savings and Loan Association

Chicago, IL

Award: \$600,000

Contact: Susan Alnaqib, (773) 281-8845

Illinois Service Federal Savings and Loan Association has been selected to receive an award of \$600,000 through the FY 2010 round of the Bank Enterprise Award Program for its support of affordable housing development, small business, and for providing funds for home improvement loans in distressed communities in Chicago, Illinois. Illinois Service Federal Savings and Loan Association is a certified CDFI and federal savings bank with \$148 million in assets.

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### Pacific Global Bank

Chicago, IL

Award: \$600,000

Contact: Manjima Bose, (773) 281-8845

Pacific Global Bank has been selected to receive an award of \$600,000 through the FY 2010 round of the Bank Enterprise Award Program for its support of affordable housing development and lending in distressed communities in Chicago, Illinois. Pacific Global Bank is a certified CDFI and state-chartered bank with \$168 million in assets.

### Pan American Bank

Chicago, IL

Award: \$600,000

Contact: Manjima Bose, (773) 281-8845

Pan American Bank has been selected to receive an award of \$600,000 through the FY 2010 round of the Bank Enterprise Award Program for its support of affordable housing lending, providing small business loans and project investments, and proving commercial real estate loans and project investments in Chicago and Evanston, Illinois. Pan American Bank is a certified CDFI and state chartered bank with \$145 million in assets.

### Premier Bank

Wilmette, IL

Award: \$600,000

Contact: Manjima Bose, (773) 281-8845

Premier Bank has been selected to receive an award of \$600,000 through the FY 2010 round of the Bank Enterprise Award Program for its support in providing commercial real estate loans and project investments in Chicago, Illinois. Premier Bank is a state chartered bank with \$350 million in assets.

### Seaway Bank & Trust Company

Chicago, IL

Award: \$600,000

Contact: Jeanne P. McGraw, (773) 602-4140

Seaway Bank and Trust Company has been selected to receive an award of \$600,000 through the FY 2010 round of the Bank Enterprise Award Program for providing commercial real estate loans and project investments, affordable housing loans, small business and home improvement loans, and financial services in distressed communities in Bridgeport, Connecticut; Chicago, Ford Heights and Summit, Illinois; and East Chicago and Hammond, Indiana. Seaway Bank and Trust Company is a certified CDFI and a state chartered bank with \$386 million in assets.

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### Indiana

#### Dupont State Bank

North Vernon, IN

Award: \$15,000

Contact: Paula A. Pyers, (812) 346-2285

Dupont State Bank has been selected to receive an award of \$15,000 through the FY 2010 round of the Bank Enterprise Award Program for its support of Louisville Community Development Bank, a certified CDFI. Dupont State Bank is a state chartered bank with \$83 million in assets.

#### New Washington State Bank

Charlestown, IN

Award: \$9,008

Contact: Scott R. Benner, (812) 256-7108

New Washington State Bank has been selected to receive an award of \$9,008 through the FY 2010 round of the Bank Enterprise Award Program for its support of Louisville Community Development Bank, a certified CDFI. New Washington State Bank is a state chartered bank with \$220 million in assets.

#### Your Community Bank

New Albany, IN

Award: \$15,000

Contact: Maury H. Young, (812) 981-7748

Your Community Bank has been selected to receive an award of \$15,000 through the FY 2010 round of the Bank Enterprise Award Program for support of the Louisville Community Development Bank, a certified CDFI. Your Community Bank is a state chartered bank with \$691 million in assets.

### Kentucky

#### Bank of Ohio County Inc

Beaver Dam, KY

Award: \$15,000

Contact: Dale A. Fazel, (270) 274-5678

Bank of Ohio County, Inc. has been selected to receive an award of \$15,000 through the FY 2010 round of the Bank Enterprise Award Program for its support of Louisville Community Development Bank, a certified CDFI. Bank of Ohio County, Inc. is a state chartered bank with \$85 million in assets.

## COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

### Commonwealth Community Bank

Hartford, KY

Award: \$15,000

Contact: Billy W. Luttrell, (270) 298-3261

Commonwealth Community Bank has been selected to receive an award of \$15,000 through the FY 2010 funding round of the Bank Enterprise Award Program for its support of Louisville Community Development Bank, a certified CDFI. Commonwealth Community Bank is a state chartered bank with \$148 million in assets.

### Eclipse Bank, Inc.

Louisville, KY

Award: \$15,000

Contact: William M. Dohrman, (502) 671-4803

Eclipse Bank has been selected to receive \$15,000 through the 2010 round of the Bank Enterprise Award Program for its support of Louisville Community Development Bank, a certified CDFI. Eclipse Bank is a state chartered bank with \$114 million in assets.

### First Farmers Bank & Trust Co.

Owenton, KY

Award: \$9,000

Contact: Deborah S. Hamilton, (502) 463-2254

First Farmers Bank and Trust Co. has been selected to receive an award of \$9,000 through the FY 2010 round of the Bank Enterprise Award Program for its support of Louisville Community Development Bank, a certified CDFI. First Farmers Bank and Trust Co. is a state chartered bank with \$109 million in assets.

### First Federal Savings Bank

Elizabethtown, KY

Award: \$15,000

Contact: Richard L. Muse, (270) 765-2131 x2304

First Federal Savings Bank has been selected to receive an award of \$15,000 through the FY 2010 round of the Bank Enterprise Award Program for its support of the Louisville Community Development Bank, a certified CDFI. First Federal Savings Bank is a state chartered bank with \$1.2 billion in assets.



## COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

### First Security Bank & Trust, McLean

Island, KY

Award: \$15,000

Contact: Robin Harrell, (270) 486-3292

First Security Bank & Trust, McLean has been selected to receive an award of \$15,000 through the FY 2010 round of the Bank Enterprise Award Program for its support of Louisville Community Development Bank, a certified CDFI. First Security Bank & Trust, McLean is a state chartered bank with \$46 million in assets.

### First State Financial, Inc.

Middlesboro, KY

Award: \$6,000

Contact: Debbie K. Coleman, (606) 248-9530

First State Financial, Inc. has been selected to receive an award of \$6,000 through the FY 2010 round of the Bank Enterprise Award Program for support of the Louisville Community Development Bank, a certified CDFI. First State Financial, Inc. is a state chartered bank with \$404 million in assets.

### First United Bank of Hopkins County

Madisonville, KY

Award: \$14,970

Contact: Karen S. Glenn, (270) 824-1616

First United Bank has been selected to receive an award of \$14,970 through the FY 2010 round of the Bank Enterprise Award Program for support of the Louisville Community Development Bank, a certified CDFI. First United Bank is a state chartered bank with \$211 million in assets.

### Hart County Bank and Trust Company

Munfordville, KY

Award: \$18,000

Contact: Louise C. Martin, (270) 524-2231

Hart County Bank and Trust Company has been selected to receive an award of \$18,000 through the FY 2010 round of the Bank Enterprise Award Program for its support of Louisville Community Development Bank, a certified CDFI. Hart County Bank and Trust Company is a state chartered bank with \$27 million in assets.

## COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

### Hyden Citizens Bank

Hyden, KY

Award: \$15,000

Contact: Tammy A. Smith, (606) 672-2344

Hyden Citizens Bank has been selected to receive an award of \$15,000 through the FY 2010 round of the Bank Enterprise Award Program for its support of Louisville Community Development Bank, a certified CDFI. Hyden Citizens Bank is a state chartered bank with \$126 million in assets.

### King Southern Bank

Louisville, KY

Award: \$18,000

Contact: Michael J. Schellenberger, (502) 245-9600

King Southern Bank has been selected to receive an award of \$18,000 through the FY 2010 round of the Bank Enterprise Award Program for support of the Louisville Community Development Bank, a certified CDFI. King Southern Bank is a state chartered bank with \$171 million in assets.

### Louisville Community Development Bank

Louisville, KY

Award: \$600,000

Contact: Monica M. Burke, (502) 775-2521

Louisville Community Development Bank has been selected to receive an award of \$600,000 through the FY 2010 round of the Bank Enterprise Award Program for providing commercial real estate loans and project investments in distressed communities in Louisville, Kentucky. Louisville Community Development Bank is a certified CDFI and a state chartered bank with \$32 million in assets.

### Stock Yards Bank and Trust Company

Louisville, KY

Award: \$13,169

Contact: Mary B. Maddox, (502) 625-0858

Stock Yards Bank and Trust has been selected to receive an award of \$13,169 through the FY 2010 round of the Bank Enterprise Award Program for support of Louisville Community Development Bank, a certified CDFI. Stock Yards Bank and Trust is a state chartered bank with \$1.8 billion in assets.

## COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

### The Casey County Bank, Inc.

Liberty, KY

Award: \$15,000

Contact: Betty J. Basting, (606) 787-8394 x234

The Casey County Bank, Inc. has been selected to receive an award of \$15,000 through the FY 2010 round of the Bank Enterprise Award Program for its support of Louisville Community Development Bank, a certified CDFI. The Casey County Bank, Inc. is a state-chartered bank with \$150 million in assets.

### Town & Country Bank and Trust Company

Bardstown, KY

Award: \$ 15,000

Contact: Joe Smith, (502) 348-3911

The Town & Country Bank and Trust Company has been selected to receive an award of \$15,000 through the FY 2010 round of the Bank Enterprise Award Program for its support of Louisville Community Development Bank, a certified CDFI. The Town & Country Bank and Trust Company is state-chartered bank with \$471 million in assets.

### Traditional Bank, Inc.

Lexington, KY

Award: \$78,000

Contact: Nathan Wright, (859) 263-2801

Traditional Bank has been selected to receive an award of \$78,000 through the FY 2010 round of the Bank Enterprise Award Program for its support of the Community Ventures Corporation, a certified CDFI. Traditional Bank is a state chartered bank with \$970 million in assets.

### United Citizens Bank and Trust Company

Campbellsburg, KY

Award: \$15,000

Contact: Brenda Gilliland, (502) 532-7392

United Citizens Bank and Trust Company, Inc. has been selected to receive an award of \$15,000 through the FY 2010 round of the Bank Enterprise Award Program for support of Louisville Community Development Bank, a certified CDFI. United Citizens Bank and Trust Company Inc is a state chartered bank with \$85 million in assets.

## COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

### Louisiana

#### Community Trust Bank

Choudrant, LA

Award: \$124,357

Contact: Shelia J. Grayson, (318) 998-4668

Community Trust Bank has been selected to receive an award of \$124,357 through the FY 2010 round of the Bank Enterprise Award Program for providing small business and project investment loans in Bastrop, Bernice, Choudrant, Farmerville, Monroe, Ruston, Stonewall, West Monroe, and Winnsboro, Louisiana. Community Trust Bank is a state chartered bank with \$1.2 billion in assets.

#### Liberty Bank and Trust Company

New Orleans, LA

Award: \$600,000

Contact: Susan Alnaqib, (773) 281-8845

Liberty Bank and Trust Company has been selected to receive an award of \$600,000 through the FY 2010 round of the Bank Enterprise Award Program for its support of affordable housing lending, providing small business loans and project investments, home improvement loans, and providing commercial real estate loans and project investments in Kansas City, Kansas; Avondale, Baton Rouge, Bossier City, Kenner, Marrero, New Orleans, and Opelousas, Louisiana; Detroit, Michigan; Canton, Greenville, Jackson, Lambert, Natchez, Pascagoula, Pickens, Shaw, and Summit, Mississippi; Kansas City, Missouri; Houston, Texas; and Milwaukee, Wisconsin. Liberty Bank and Trust Company is a certified CDFI and state chartered bank with \$424 million in assets.

### Maryland

#### Harbor Bank of Maryland

Baltimore, MD

Award: \$517,243

Contact: Berdell Knowles, (443) 923-0571

Harbor Bank of Maryland has been selected to receive an award of \$517,243 through the FY 2010 round of the Bank Enterprise Award Program for providing small business loans and commercial real estate loans and investments in distressed communities in Baltimore, Maryland and Washington, DC. Harbor Bank of Maryland is a certified CDFI and a state chartered bank with \$305 million in assets.

## COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

### Massachusetts

#### OneUnited Bank

Boston, MA

Award: \$285,166

Contact: Robert P. Cooper, (617) 457-4415

OneUnited Bank has been selected to receive an award of \$285,166 through the FY 2010 round of the Bank Enterprise Award Program for providing affordable housing lending in Los Angeles, CA, Compton, CA, and Gardena, CA. OneUnited Bank is a certified CDFI and a state chartered bank with \$541 million in assets.

#### Wainwright Bank & Trust Company

Boston, MA

Award: \$600,000

Contact: Pamela C. Feingold, (617) 478-4000 x325

Wainwright Bank and Trust Company has been selected to receive an award of \$600,000 through the FY 2010 round of the Bank Enterprise Award Program for providing affordable housing development in distressed communities in Boston, Massachusetts. Wainwright Bank and Trust Company is state chartered bank with \$1 billion in assets.

### Michigan

#### First Independence Bank

Detroit, MI

Award: \$131,080

Contact: Margaret L. Brown, (248) 353-1591

First Independence Bank has been selected to receive an award of \$131,080 through the FY 2010 round of the Bank Enterprise Award Program for providing affordable housing and home improvement loans in distressed communities in Bay City, Detroit, Flint, Hamtramck, Highland Park, Milan, and Pontiac, Michigan. First Independence Bank is a certified CDFI and a state chartered bank with \$132 million in assets.

## COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

### Minnesota

#### Franklin National Bank

Minneapolis, MN

Award: \$600,000

Contact: Nikki M. Foster, (651) 259-2221

Franklin National Bank has been selected to receive an award of \$600,000 through the FY 2010 round of the Bank Enterprise Award Program for providing commercial real estate loans and affordable housing development loans in distressed communities in Minneapolis and Saint Paul, Minnesota. Franklin National Bank is a certified CDFI and a national bank with \$129 million in assets.

#### Park Midway Bank

St. Paul, MN

Award: \$600,000

Contact: Nikki M. Foster, (651) 259-2221

Park Midway Bank, N.A. has been selected to receive an award of \$600,000 through the FY 2010 round of the Bank Enterprise Award Program for providing affordable housing development and commercial real estate loans and project investments in Minneapolis and Saint Paul, Minnesota. Park Midway Bank, N.A. is a certified CDFI and national bank with \$271 million in assets.

#### University National Bank

St Paul, MN

Award: \$600,000

Contact: Nikki M. Foster, (651) 259-2221

University National Bank has been selected to receive an award of \$600,000 through the FY 2010 round of the Bank Enterprise Award Program for providing commercial real estate loans and project investments and affordable housing development and project investments and loans in distressed communities in Minneapolis and Saint Paul, Minnesota. University National Bank is a certified CDFI and a national bank with \$176 million in assets.

## COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

### Mississippi

#### Guaranty Bank & Trust

Belzoni, MS

Award: \$600,000

Contact: Susan Alnaqib, (773) 281-8845

Guaranty Bank and Trust Company has been selected to receive an award of \$600,000 through the FY 2010 round of the Bank Enterprise Award Program for providing small business loans in Anguilla, Belzoni, Cleveland, Cruger, Greenville, Hollandale, Indianola, Inverness, Isola, Mayersville, Moorehead, Redwood, Sardis, Shaw, Sunflower, Swiftown, and Vicksburg, Mississippi. Guaranty Bank and Trust Company is a certified CDFI and a state chartered bank with \$494 million in assets.

### New Jersey

#### City National Bank of New Jersey

Newark, NJ

Award: \$600,000

Contact: Raul L. Oseguera, (973) 624-0865 x 643

City National Bank of New Jersey has been selected to receive an award of \$600,000 through the FY 2010 round of the Bank Enterprise Award Program for providing commercial real estate loans, affordable housing loans, and small business in distressed communities in Bronx and Brooklyn, New York; Newark and Paterson, New Jersey; and Philadelphia, Pennsylvania. City National Bank of New Jersey is a certified CDFI and a national bank with \$466 million in assets.

### New York

#### Bank of Tokyo-Mitsubishi UFJ Trust Company

New York, NY

Award: \$480,000

Contact: JJ Ko , (212) 782-4548

Bank of Tokyo-Mitsubishi UFJ Trust Company has been selected to receive an award of \$480,000 through the FY 2010 round of the Bank Enterprise Award Program for its support of certified CDFIs: the Low Income Investment Fund and the Local Support Initiatives Support Corporation. Bank of Tokyo-Mitsubishi UFJ Trust Company is a state chartered bank with \$4.9 billion in assets.

## COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

### Carver Federal Savings Bank

New York, NY

Award: \$375,950

Contact: Angela C. Butler, (212) 360-8885

Carver Federal Savings Bank has been selected to receive an award of \$375,950 through the FY 2010 round of the Bank Enterprise Award Program for providing financial services for low- and moderate-income residents in distressed communities in Bronx and Brooklyn, NY. Carver Federal Savings Bank is a certified CDFI and a federal savings bank with \$811 million in assets.

### First American International Bank

Brooklyn, NY

Award: \$600,000

Contact: Patrick Y. Yau, (718) 353-3833

First American International Bank has been selected to receive an award of \$600,000 through the FY 2010 round of the Bank Enterprise Award Program for providing affordable home mortgage loans in distressed communities in Brooklyn, Corona, and New York City, New York. First American International Bank is a certified CDFI and a state chartered bank with \$644 million in assets.

## Ohio

### Columbia Savings Bank

Cincinnati, OH

Award: \$96,000

Contact: Michelle L. Alltop, (513) 281-2443

Columbia Savings Bank has been selected to receive an award of \$96,000 through the FY 2010 round of the Bank Enterprise Award for its support of certified CDFIs: Louisville Community Development Bank, Seaway Bank and Trust Company, First Independence Bank, Citizens Savings Bank, Shorebank, International Bank of Chicago, and Brewery Credit Union. Columbia Savings Bank is a state chartered bank with \$55 million in assets.



## COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

### Oklahoma

#### Bank 2

Oklahoma City, OK

Award: \$600,000

Contact: Rod Whitson, (405) 946-2265

Bank 2 has been selected to receive an award of \$600,000 through the FY 2010 round of the Bank Enterprise Award Program for providing affordable home mortgage and project investment loans, and small business and project investment loans in Arizona, California, Colorado, Florida, Montana, New Mexico, North Carolina, North Dakota, Oklahoma, Oregon, and Washington. Bank 2 is a certified CDFI and state chartered bank with \$89 million in assets.

### Pennsylvania

#### United Bank of Philadelphia

Philadelphia, PA

Award: \$394,177

Contact: Dimitria Davenport, (215) 351-4600

United Bank of Philadelphia has been selected to receive an award of \$394,177 through the FY 2010 round of the Bank Enterprise Award Program for providing commercial real estate loans and project investments in Philadelphia, Pennsylvania. United Bank of Philadelphia is a certified CDFI and a state chartered bank with \$68 million in assets.

### South Carolina

#### Carolina First Bank

Lexington, SC

Award: \$300,000

Contact: Ms. Tammy S. Wilson, (803) 324-0679

Carolina First Bank has been selected to receive an award of \$300,000 through the FY 2010 round of the Bank Enterprise Award Program for its support of Business Carolina, Inc., a certified CDFI. Carolina First Bank is a state chartered bank with \$12 billion in assets.

#### South Carolina Community Bank

Columbia, SC

Award: \$375,075

Contact: Ms. Tammy S. Wilson, (803) 324-0679

South Carolina Community Bank has been selected to receive an award of \$375,075 through the FY 2010 round of the Bank Enterprise Award Program for its support of affordable housing development and project investments in Columbia, South Carolina. South Carolina Community Bank is a certified CDFI and state chartered bank with \$93 million in assets.

## COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

### Tennessee

#### Tri-State Bank of Memphis

Memphis, TN

Award: \$600,000

Contact: Angelique M. Gray, (901) 525-0384

Tri-State Bank of Memphis has been selected to receive an award of \$600,000 through the FY 2010 round of the Bank Enterprise Award Program for providing affordable home mortgage loans, commercial real estate loans and small business loans in Memphis, Tennessee. Tri-State Bank of Memphis is a certified CDFI and a state chartered bank with \$121 million in assets.

### Virginia

#### Community Capital Bank of Virginia

Christiansburg, VA

Award: \$600,000

Contact: Jane N. Henderson, (540) 260-3126

Community Capital Bank of Virginia has been selected to receive an award of \$600,000 through the FY 2010 round of the Bank Enterprise Award Program for its support of certified CDFIs: Hope Credit Union, Latino Community Credit Union, and Self-Help Credit Union, and for providing affordable housing loans in Petersburg and Richmond, Virginia. Community Capital Bank of Virginia is a Certified CDFI and a state chartered bank with \$24 million in assets.

### Wisconsin

#### Guaranty Bank

Milwaukee, WI

Award: \$458,808

Contact: Manjima Bose, (773) 281-8845

Guaranty Bank has been selected to receive an award of \$458,808 through the FY 2010 round of the Bank Enterprise Award Program for its support of Forward Community Investments, a certified CDFI and for providing affordable housing lending, in Coolidge, Glendale, Phoenix, Tempe, and Tolleson, Arizona; Atlanta, Avondale Estates, Columbus, East Point, and Tifton, Georgia; Chicago, Moline, and Rock Island, Illinois; Davenport, Iowa; Philadelphia, Pennsylvania; Charleston, Holly Hill, and North Charleston, South Carolina; Dallas, Houston, Mission, and McAllen, Texas; and Madison, Milwaukee, and Shorewood, WI. Guaranty Bank is a federal savings bank with \$1.3 billion in assets.

## COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

### Legacy Bancorp, Inc.

Milwaukee, WI

Award: \$600,000

Contact: Mark R. Norville, (414) 343-3030

Legacy Bank has been selected to receive an award of \$600,000 through the FY 2010 round of the Bank Enterprise Award Program for providing affordable housing development loans and project investments, small business loans, and financial support to certified CDFIs: Legacy Redevelopment Corporation and the Brewery Credit Union. Legacy Bank is a certified CDFI and a state chartered bank with \$231 million in assets.

### North Milwaukee State Bank

Milwaukee, WI

Award: \$600,000

Contact: Susan Alnaqib, (773) 281-8845

North Milwaukee State Bank has been selected to receive an award of \$600,000 through the FY 2010 round of the Bank Enterprise Award Program for its support of certified CDFIs: Brewery Credit Union and South Side Community FCU, and for providing affordable housing mortgage loans and commercial real estate lending in distressed communities in Milwaukee, St. Francis and Wauwatosa, Wisconsin. North Milwaukee State Bank is a certified CDFI and state-chartered bank with \$94 million in assets.