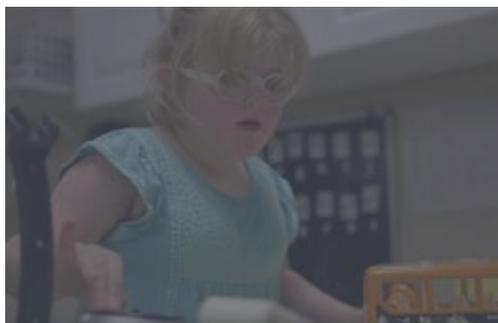
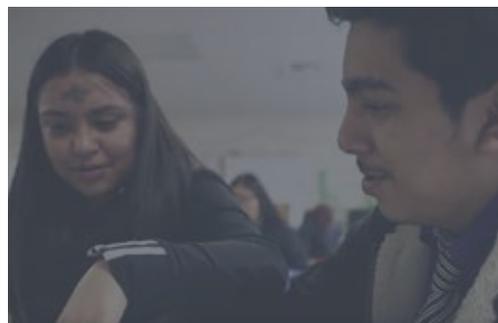


California Banks...

Making an Impact and Making a Difference!



California banks play a critical role in supporting our local communities and their economies.

In addition to the loans and other financial services they provide businesses and families to support and fuel economic growth, **banks and their employees are continually donating time, talent and dollars to strengthen and improve the quality of life in the communities in which they live and do business!**

The California Bankers Association is proud to support our members' efforts through our social impact awareness campaign. In 2018, in partnership with the Federal Home Loan Bank of San Francisco, we produced 10 videos highlighting the critical missions of organizations across the state that were supported by California banks.



Five Star Bank partnered with a Sacramento-area high school, **Cristo Rey High School**, that's committed to serving students with limited financial means and support. The school's Work Study Program provides an opportunity for students to receive hands-on experience in the work force. Through this experience, students learn how to work in a team and with other people. In 2018, a work study student at the bank, Cassandra, honed pertinent office skills and it is evident through each student's journey that the program promotes a connection between education and real world learning. Bank employees have the opportunity to actively mentor the next generation, visibly furthering pride and an invigorated outlook on their banking career.



In 2015, **Golden Pacific Bank** closed a branch and was left with a large bank-owned building in an economically challenged area. The bank's board of directors and executive management elected to convert it to a co-location serving small business and entrepreneurial enterprises. The building is leased to a project of the Yuba-Sutter Chamber of Commerce, **Yuba-Sutter BizWorks**, and other sub-tenants and organizations that provide training and entrepreneurial group working space under one roof so that small businesses can truly make just one stop for all their business banking needs. The bank is excited watching small businesses excel and grow, as communities are improved and jobs are created.



Through a Federal Home Loan Bank of San Francisco (FHLB SF) affordable housing project (AHP) grant **Bank of the West** was awarded on behalf of **Mercy Housing**, the rehabilitation of the Quinn Cottages housing development became a reality. The Quinn Cottage housing complex provides shelter for homeless households with disabilities, including those with mental illness, chronic substance abuse, or living with HIV/AIDS. Extensive supportive services are also available onsite and include customized service plans designed to assist each household's specific need in order to maintain stable housing and improve quality of life.



The mission of the **Blind Children's Learning Center** is to prepare children with visual impairment for a life of independence through early intervention, education and family support. **First Choice Bank** has been a strong supporter of the center for years. In addition to raising funds, bank employees regularly volunteer at the center and engage in activities with the children such as explaining the concept of money, sorting currency by touch, and "buying" pizza with the currency on hand. In support of the center's mission they also encouraged the children to interact with others to enhance their social skills for future independence.



We invite you to visit our YouTube channel at <https://www.calbankers.com/socialimpact> to watch these inspiring videos.



The Fellowship Initiative (TFI), first launched in New York City in 2010 as a multi-year pilot developed by **JPMorgan Chase**, enrolls young men of color in a comprehensive, hands-on enrichment program that includes academic, social and emotional support at a critical juncture in their lives to help them achieve personal and professional success. More than 200 JPMorgan Chase employees have worked with TFI fellows as mentors, coaches, role models, speakers, or volunteers in various capacities. Program fellows have a 100 percent high school graduation rate, and 100 percent have been accepted into four-year colleges. In 2014, the program expanded in Los Angeles, and CBA highlighted the personal journey of one high school sophomore from Compton, California.



As a result of an FHLB SF AHP grant awarded to **Pacific Premier Bank** on behalf of **American Family Housing**, sixteen beautiful, 480-square-foot living spaces are now homes for chronically homeless veterans who once resided on the streets. The housing complex, Potter's Lane, is the first-of-its-kind to use recycled shipping containers to create permanent supportive housing for our veterans. Adopting this approach has reduced development inefficiencies, increased sustainability and energy efficiency, created opportunities to leverage scarce resources, and provided a solution to increased access to permanent supportive housing without the long development cycles associated with conventional site-built construction and financing.



Exchange Bank has been a strong supporter of the **Redwood Empire Food Bank (REFB)** for many years. The REFB is the largest hunger-relief organization serving north coastal California from Sonoma County to the Oregon border. In the wake of the devastating wildfires in Santa Rosa in 2017, the REFB set up emergency, mobile food distribution centers and has provided more than \$4 million in food, serving 28,000 households and 110,000 individuals. In the early days of the disaster, food was provided to 1,200 households weekly; one year later that number was still 500 households weekly.



Following a catastrophic fire in the Tenderloin district in San Francisco, Franciscan Towers was rebuilt with funds from an FHLB SF AHP grant awarded to **Bank of America** on behalf of the **Tenderloin Neighborhood Development Corporation (TNDC)**. TNDC was able to rebuild the fire damaged portions of the building, which included nearly half of the residential units, and was also able to upgrade the seismic and life safety systems and complete additional upgrades to existing non-fire damaged residential units. The complex is home to very, low-income residents, and is also home to TNDC's Tenderloin After-School Program.



With funding assistance provided by an FHLB SF AHP grant secured by **First Northern Bank**, construction on Heritage Commons, a much-needed affordable housing complex for seniors in Dixon, was completed. Heritage Commons is a partnership of **Delta Senior Housing Communities, Inc. (DSHC)**, **Neighborhood Partners, LLC**, and the **John Stewart Company**. The amenities at the five acre Heritage Commons campus include a large community building, which has a community room with kitchen, fireplace room, community shop, computer kiosks, library, and a waiting area for Dixon Redit-Ride and other transportation. A social services coordinator is also on-site to assist residents.



As a result of a grant from **Umpqua Bank**, **United Way of the Wine Country** was able to expand their successful Schools of Hope Program to Lake and Mendocino Counties. Schools of Hope is a critical early grade reading initiative that helps children build the essential reading skills needed to succeed in school and life. In the first year of this grant, Umpqua helped expand the program to three additional schools and 60 students in underserved communities.



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