

# 2019 Pillars of the Community Awards



## MVB Bank

MVB Bank saw completion in 2018 of phase two of Deckers Court, a Habitat for Humanity project providing five new homes to low-income families in Morgantown, West Virginia. The project used a grant from FHLBank's Affordable Housing Program. MVB Bank also took advantage of FHLBank's Community Lending Program in 2018 to provide financing to small businesses. MVB Bank made good use of the Home4Good and First Front Door products as well, ensuring that more individuals and families find decent, affordable homes. Additionally, MVB Bank is now supporting the Monticello neighborhood of Clarksburg in



the Blueprint Communities® revitalization initiative.

## Peoples Security Bank & Trust Company

Peoples Security Bank & Trust saw completion in 2018 of phase one of the Lehigh Coal and Navigation Building, which provides 27 apartments to low-income seniors in Jim Thorpe, Pa. The project took advantage of a grant from FHLBank Pittsburgh's Affordable Housing Program. Peoples Security Bank also used FHLBank's Banking On Business product in 2018 to provide nearly half a million dollars in financing to small businesses. Peoples Security Bank made good use of FHLBank's Home4Good and First Front Door products as well, ensuring that more individuals and families find decent, affordable homes.

## 2019 Council's Award



William M. Joseph  
Senior Vice President,  
Senior Loan Officer  
PS Bank  
Wyalusing, Pa.



Anita L. Karem  
Community Relations Consultant  
First National Bank  
Pittsburgh, Pa.

# 2018 Pillars of the Community Awards



## Customers Bank

In 2017, Customers Bank helped more than 100 first-time homebuyers realize their dream of homeownership by reserving more than half a million dollars in funding through FHLBank's First Front Door product. They also utilized a \$650,000 grant from FHLBank's Affordable Housing Program to help complete the first phase of a Habitat for Humanity project that provided new homes to eight low-income families in Philadelphia. Through the use of FHLBank's Banking On Business, Customers Bank was also able to help finance a number of small businesses



## Pendleton Community Bank

In 2017, Pendleton Community Bank celebrated the completion of two community development projects funded with dollars from FHLBank's Affordable Housing Program. The projects provided six new homes to Almost Heaven Habitat for Humanity families. Pendleton Community Bank also assisted several small businesses with financing from FHLBank's Banking On Business product. Additionally, the bank made good use of disaster relief funding from FHLBank, providing grants to help 10 homeowners repair their homes or purchase new homes following historic flooding in West Virginia.

# 2018 Council's Award



Tracy F. Fletcher II  
Vice President of Commercial  
Community Development Lending  
Fulton Bank, N.A.  
Lancaster, Pennsylvania



Carrie Havas  
Vice President,  
Loan Operations,  
Brentwood Bank  
Bethel Park, Pennsylvania

# 2017 Pillars of the Community Awards



## Kish Bank

Kish Bank used FHLBank's First Front Door product to help 13 families become first-time homeowners in 2016. The bank also used the Community Lending Program to benefit the availability of affordable housing in Kish's communities. Kish Bank is an active participant in the Blueprint Communities® neighborhood revitalization initiative, taking a leading role in efforts to revive local communities in rural areas of Huntingdon County.



## Univest Bank and Trust Co.

Univest Bank and Trust Co. secured funding from FHLBank's Affordable Housing Program to support decent homes for lower-income families and individuals. Using the First Front Door product, which provides down payment and closing cost assistance to qualified first-time homebuyers, Univest made it possible for 55 families to become first-time homeowners in 2016. The bank also provided funding from the Banking On Business product to help small businesses get off the ground and grow.

## 2017 Council's Award



Theresa A. Hasson  
Director of Community Reinvestment  
WSFS Bank  
Wilmington, DE



James L. King  
President and CEO  
The Bank of Monroe  
Union, WV

## 2016 Pillars of the Community Awards



### The Dime Bank

The Dime Bank accessed more than ten million dollars in funding from FHLBank's Community Lending Program in 2015 to help develop three projects. The low-interest loans supported a senior living facility, a personal care center, and job creation at a local small business. The Dime Bank has also used the Banking On Business program to great advantage over recent years, assisting eleven small businesses to start up or grow. Additionally, The Dime Bank has put the First Front Door program to work, helping first-time homebuyers with down payments and closing costs.



### Wilmington Savings Fund Society

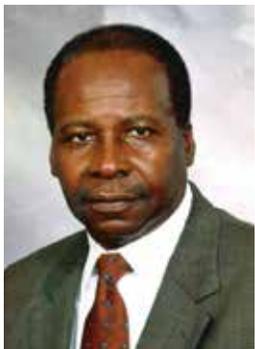
WSFS Bank saw completion in 2015 of the Frederica Neighborhood Revitalization, channeling critical Affordable Housing Program dollars into this scattered-site Habitat for Humanity project in central Delaware. WSFS has also been a frequent user of the First Front Door program, assisting first-time homebuyers with down payments and closing costs. Additionally, WSFS has been a program sponsor of the Blueprint Communities initiative, participating on three community teams and helping to make a real difference in neighborhoods throughout the state.



### Northwest Savings Bank

An active member of the FHLBank cooperative, Northwest saw completion in 2015 of the Uptown Lofts on Fifth, a new development project made possible with funding from FHLBank's Affordable Housing Program. The project serves young adults leaving foster care who would be homeless without this critical support. Northwest has also made good use of the First Front Door program, helping 19 first-time homebuyers with down payments and closing costs. Additionally, Northwest is an ongoing sponsor of the Town of Curwensville in the Blueprint Communities initiative, coaching neighborhood leaders to become agents of change in their communities.

## 2016 Council's Award



William (Bill) Smith  
Senior Vice President and Group Manager  
Community Development  
Citizens Bank of Pennsylvania  
Philadelphia, PA

# 2015 Pillars of the Community Awards



## Bryn Mawr Trust

Headquartered in Bryn Mawr, Pa., Bryn Mawr Trust took advantage of the Community Lending Program, channeling \$3.24 million in low-cost loans in 2014 to support community projects and organizations. The bank is also an active user of the First Front Door program, which provides down payment and closing cost assistance to qualified first-time homebuyers.



## Fidelity Deposit & Discount Bank

Fidelity Deposit & Discount Bank, in Dunmore, Pa., used the Banking On Business program to provide over \$112,000 in 2014 to help small businesses in its footprint. Fidelity is also an active user of First Front Door, helping qualified first-time homebuyers with down payments and closing costs



## Somerset Trust Company

Somerset, Pa.-based Somerset Trust Company participated in the Banking On Business program, accessing over \$162,000 in 2014 to help small businesses in its footprint. Somerset Trust also actively helps qualified first-time homebuyers through the First Front Door program.

# 2015 Council's Award



Joseph P. Flynn Jr.  
SVP and Manager of Community Development  
WesBanco Bank Inc.  
Wheeling, WV

