

## 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



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Pittsburgh, PA 15219  
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## 2014 Pillars of the Community Awards



### **Meridian Bank**

Meridian Bank, based in Malvern, Pa., has taken advantage of the First Front Door program, helping more than 40 homeowners in 2013 to buy their first homes. Meridian has also been active in using the Community Lending Program, channeling \$2.5 million dollars in low-cost loans in 2013 to support community projects and organizations.



### **Standard Bank**

Standard Bank, headquartered in Monroeville, Pa., has taken advantage of the Banking On Business program and Community Lending Program, channeling nearly \$7 million dollars in low-cost loans in 2013 to support community projects and organizations. The bank has also been an active user of the First Front Door program and the Affordable Housing Program.



### **WesBanco Bank Inc.**

An active member of the FHLBank cooperative, WesBanco Bank Inc. has taken advantage of the Banking On Business program and First Front Door program. As of March 2014, WesBanco had helped more than 90 first-time homebuyers achieve the dream of owning a home. The Wheeling-based bank has also been an active participant in the Affordable Housing Program (AHP), using over \$500,000 in 2013 AHP grants to help housing projects in Fairmont, Morgantown and Wheeling.

Since 2007, WesBanco has additionally participated in Blueprint Communities, FHLBank's neighborhood revitalization initiative that helps older communities thrive once again.

## 2014 Council's Award



Cathy Niederberger  
Managing Director of Community Development Banking for  
PNC Bank  
Pittsburgh, Pa.