The IBA Presents

The 2019 C2C Award Nominations

Showcasing Bank Community Service



IBA INDIANA BANKERS ASSOCIATION

2019 Commitment to Community

Last year the Indiana Bankers Association presented its first C2C (Commitment to Community) Award at the 2019 Mega Conference. The C2C Award program supports the Tell the Story pillar of IBA's strategic plan to showcase bank community service. Congratulations to The Farmers Bank, Frankfort, which won the inaugural award in recognition of community service performed during 2018.

After the launch of the C2C Award program, the IBA assembled a banker task force to explore ways to expand and fine-tune the awards. As a result, going forward two awards will be given annually, representing two asset sizes: under $500 million, and assets of $500 million or more.

The nomination process also has been recalibrated, with nominating banks answering five questions that align with an evaluation rubric. Additionally, in order to amplify the story of banking, all nominating banks receive recognition through *Hoosier Banker* and IBA social media.

The IBA extends thanks to the C2C Award Task Force members who provided guidance:
Jaime Faulkner, Northwest Bank, Warren, PA (formerly with MutualBank, Muncie)
Dianna B. Land, Springs Valley Bank & Trust Company, Jasper
Tade J. Powell, First Farmers Bank & Trust Company, Converse
Karen St. John, The National Bank of Indianapolis
Melissa Schenkel, STAR Bank, Fort Wayne.

The story of banking is one of helpful outreach and selfless support of the communities that banks serve. Kudos to the 25 banks that submitted nominations for the 2019 IBA C2C Awards. The award announcements are to be made at the virtual Mega Conference in November, during which videos will highlight three finalists in each category.

ASSET SIZE: UNDER $500 MILLION

Alliance Bank, Francesville

In addition to being a community supporter, Alliance Bank is a community cheerleader. When a local high school headed to state finals in girls basketball, the bank engaged other area banks for a "We've Got Spirit, How About You?" social media challenge.

The bank also gives generously to the community, in 2019 providing more than $55,000 in financial support to economic development and educational organizations, as well as scholarships to students and funds to fire departments, food banks and parks. Additionally, Alliance Bank donates to the United Way, community foundations, libraries, schools, veterans' organizations, youth recreation, and arts and historical preservation groups.

Staff actively help identify gifting priorities and initiate every act of giving. One example is "Giving Tuesdays," which engage staff in local philanthropy. The bank also supports financial literacy through Junior Achievement and by maintaining a junior board of directors to give hands-on board experience to local high school students.



Alliance Bank staff assist at the Rensselaer Fire Department open house during Fire Prevention Week.

Bath State Bank

With a mission statement of "Building genuine relationships with our community by caring for them like family," Bath State Bank supports its community not only financially, but also through direct help. In 2019 the staff of 42 spent more than 2,000 hours assisting 185 organizations, plus donating $53,554 among 150 entities. Beneficiary organizations included Junior Achievement, 4-H, volunteer fire departments and more, including a health-stricken family in need of assistance with hospital bills.

A giving-spirit example is that the staff chose to reinvest funds earmarked for an employee holiday party to helping others instead. A Random Act of Kindness contest was to result in a donation of $100 each to four winning causes, but ultimately the bank awarded the same amount to all 17 causes nominated. Employees also personally provided groceries and gifts to four area families for the Christmas season, and baked more than 1,200 holiday sweets to deliver to area shut-ins and nursing homes.



Gifts are wrapped and ready for area families adopted for the holidays by employees of Bath State Bank.

Bedford Federal Savings Bank

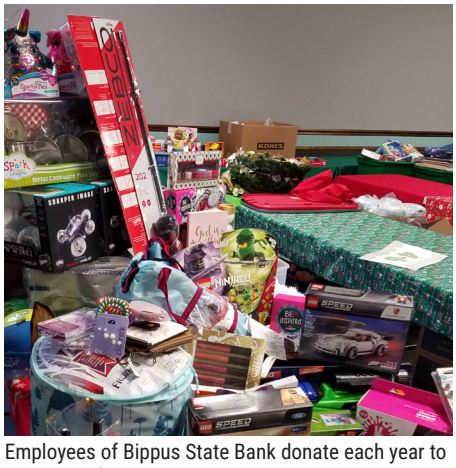
"Where Community Comes First" is not only the slogan of Bedford Federal Savings Bank, it also serves as the bank's guiding principle of committing to community through leadership, volunteerism and monetary donations. In 2019 Bedford Federal provided approximately $99,000 in financial assistance to benefit more than 65 organizations. One project was hosting an eight-week school supply drive for each elementary through high school in Lawrence County, during which employees donated a different school supply item each week. Additionally, some customers were inspired to participate.



A school supply drive hosted by Bedford Federal Savings Bank provides for students in Lawrence County.

The bank also razed and renovated property adjacent to the main office, providing parking and green space for downtown Bedford, and it created an ongoing co-op advertising campaign to give community organizations the opportunity to advertise for free in local media outlets. In 2019 Bedford Federal had 16 employees and board members serving 29 organizations in various capacities. Direct engagement helps employees and board members recognize and address community needs.

Bippus State Bank, Huntington



Employees of Bippus State Bank donate each year to Love INC of Huntington County to bring holiday cheer to children.

Committed to fulfilling its mission with service beyond words, Bippus State Bank uplifts the citizens and businesses of its community in various ways, including giving priority to local enterprises when making purchases and conducting other business. The bank also provides financial contributions to area organizations, both profit and nonprofit, for community support.

The bank's popular Jeans Fund takes place on Fridays, when employees may wear jeans in exchange for $2 donations. The success of the program is driven by direct support of staff, who determine where the collections will go and handle the logistics. The program provides more than $2,000 donated per year, for a total of over $20,000 donated over the course of the program's lifetime.

Giving a voice to associates in the bank's charitable donations helps ensure that funds apply where needed most, as well as strengthening the team's connection to community. These connections also build the bank's reputation for customer service.

Community First Bank of Indiana, Kokomo

Holding to a core belief of making its community a better place to live and do business, Community First Bank of Indiana invests in others – businesses and nonprofits alike – to empower them to have a greater impact on the community. The bank takes a holistic approach to community outreach by supporting families, mentoring the next generation, equipping sports leagues, feeding the hungry, protecting animals, providing scholarships and supporting economic development.

At the beginning of each year, the marketing team works with nonprofits to determine needs and set budgets, and employees are encouraged to submit service records for rewards. Associates also may participate in a CFB Cares committee, contribute $5 on Fridays in exchange for wearing jeans, and have the opportunity to engage in service projects on designated closure days. In 2019 the bank gave some 6,000 hours of service, with employees contributing more than $8,500 and the marketing budget supporting over $100,000 in donations.



Community First Bank of Indiana funded the creation of a community patio at Ivy Tech Community College-Kokomo.

First Federal Savings Bank, Huntington

With a goal to build relationships that will last for years, First Federal Savings Bank provides financial support and volunteerism to community organizations. Needs are evaluated by individually reviewing each request received from nonprofits. Initiatives include the Battle of the Businesses for the Parkview Huntington Family YMCA. The bank also is a Pacesetter for the annual United Way Huntington County Campaign.

The bank helps local fundraisers by either donating or attending in order to provide support. In 2019 it donated $50,000 to the Parkview Huntington Foundation and $10,000 to the scholarship granting organization of Huntington Catholic School, as well as contributions to the Boy Scouts and other organizations.

More than 95% of staff contribute to the United Way. Associates additionally contribute through a donation program that is tied to wearing jeans on Fridays, and staff lend leadership talent to board service for Junior Achievement, United Way and other community groups.



First Federal Savings Bank supports scholarships to families of students at Huntington Catholic School.

First Vincennes Savings Bank

Last spring, First Vincennes Savings Bank created a new staff position – assistant CRA officer – to address Community Reinvestment Act outreach and community service by dedicating at least three business days per month volunteering in the community and coordinating staff volunteer opportunities.

As a result, the bank has formed partnerships with Pace Community Action Agency Inc. in Vincennes, which operates a Head Start program for low-income preschool children and their families, and with KCARC, which provides support in Knox County for individuals and families with special needs.

Additionally, the assistant CRA officer has coordinated events such as a concert benefiting Helping His Hands Food Pantry, PACE, KCARC and YMCA, as well as opportunities for staff to assist with food pantries, Nutrition on Weekends, the lunch buddy mentor program, academic school boards, Habitat for

Humanity, educational foundations, leadership programs, clothing centers, Lions Club, Children and Family Services, Kiwanis, United Way, Backpack Blessings and chambers of commerce.



First Vincennes Savings Bank sponsored a fundraiser concert for United Way of Knox and Crawford counties.

Home Bank, Martinsville

Fostering a company culture of giving and serving, Home Bank has been committing 10% of net earnings since 2012 to improving the quality of life in its community. In 2019 more than $164,000 was provided to nonprofits in Hendricks, Johnson and Morgan counties. A bank gifting committee determines where needs exist, with a focus on poverty, education, mental and physical health, youth in crisis and community sustainability.

Recipient organizations of the bank's gifting program are evaluated by the standard, "Are we making lives better?" Outcomes of the Home Bank gifting program include job training for local residents, improved reading performance for elementary students, counseling programs for at-risk youth, access to healthcare for under-resourced individuals, and influence in the formation of two new nonprofit organizations.



Home Bank personnel lend a helping hand to Habitat for Humanity, one of many causes supported by the bank.

Employees are involved, with the bank providing paid release time for community activities during the work day. An annual bank award recognizes outstanding servant leadership in the community.

Kentland Bank



Kentland Bank staff mailed handmade Valentine's cards to local veterans in appreciation of their service.

Kentland Bank is supportive of organizations including Junior Achievement, chambers of commerce, Rotary Club, the Newton County Fair Board, CDC Resources Inc., Shriners Hospital, Goodland Lions Club, Aubrey's Angels, Earl Park Fall Festival Committee, Iroquois County Genealogy Society, Iroquois County Historical Society, Iroquois-Ford County Farm Bureau Young Leaders, United Way of Kankakee & Iroquois County, Kiwanis Club, Juvenile Justice Council and Masonic Lodge.

The bank also supports local events, including Kentland Halloween Carnival, South Newton Interact Club, Benton County Food Pantry and Kentland Food Pantry. Additionally, Kentland Bank offers monetary donations to facilities such as the Newton County 4-H building and the Kentland Fire Department's firehouse, as well as Iroquois Hospital. Staff are supported in their participation so they can find their own passion for causes. Kentland Bank examines its relationships within the community along the lines of charitable giving, diversity of support and social issues that impact the needs in its markets.

The Peoples Bank, Brownstown

One example of the community service of The Peoples Bank is that it helped a family whose family member suffered hospitalization for months following a car accident last Thanksgiving. The bank funded an account to help with medical expenses and holiday needs. The bank also provided Christmas gifts and goodies for five children who otherwise would not have celebrated the holiday.

A new event in 2019 was The Peoples Bash that featured games, entertainment, food and giveaways for 300 attendees, replacing an annual town festival that had been canceled. The bank also gives tours to school children, participates in the Day of Caring at a local park, and helps broadcast high school basketball games each week.

Employees are recognized for their community service at the bank's holiday party, with a special award presented to an individual who provided exceptional service. As an example, one associate created a Warm Heart, Warm Toes project, providing shoes and socks to children in need.



A young admirer chats with a friendly pig at The Peoples Bash, hosted by The Peoples Bank, Brownstown.

Riddell National Bank, Brazil

Riddell National Bank has a Wabash Valley Community Foundation Fund that issues grants to organizations, including the Clay County 4-H, Northview High School, Clay City High School and the YMCA annual campaign for scholarships. The bank also is the premier sponsor of the YMCA 5k 3 Race Series.

Staff give support to organizations such as Junior Achievement of the Wabash Valley Program, North Clay Middle School Reality

Store, Clay County Shop With a Cop and the Wabash Valley Road Runners Association. Organizations served by the bank through leadership include the United Way, Wabash Valley Community Foundation, the YMCA, Little League, Tri Kappa, the Terre Haute Homebuilders Association, Rotary Club and Lions Club.

Staff are given paid time off to participate, and all related fees are paid by the bank. Additionally, the bank buys items for silent auctions and purchases tables/tickets for fundraisers. The bank also has many church and faith-based organization leaders and volunteers on staff.



Volunteers from Riddell National Bank clean up roadside trash. *Photo by Frank Phillips, The Brazil Times.*

Wayne Bank and Trust Company, Cambridge City

Wayne Bank and Trust Company has supported its community through a drone donation, K9 fundraising, and assisting more than 120 events and nonprofits in 2019. More than half of the bank's employees serve on 38 boards and/or are active organization members, committing 890 hours last year to the community. Additionally, the bank donated more than $5,000 to hosting annual Athena Awards to recognize women leaders in the community.

It also donated a $40,000 drone to assist the local fire station and police in locating fires, missing persons, criminal activity and more; plus contributed $10,000 for its third K9 for the Richmond police. To encourage public engagement, in the springtime the bank donated back from any account opened or loan closed to five nonprofits that support organizations that give back to community heroes: fire, police, education, healthcare, and veteran and active duty personnel. The bank strives to uphold its values of community, integrity, people and sustainability.



A drone donated by Wayne Bank and Trust Company helps improve safety for Richmond firefighters and police.

ASSET SIZE: $500 MILLION OR MORE

Centier Bank, Merrillville

Now in its fifth generation of leadership, Centier Bank strives to be the heart of the community by giving back through sponsorships, donations, volunteerism and philanthropic outreach. It aims to be an engaged and passionate member of the communities it serves and to create sustainable impact.

The bank gives a level of autonomy to more than 50 community coordinators and market presidents in its strategy to address community needs. Its philanthropic division, CentierGives, helps nonprofits, schools and other organizations in the achievement of their goals. In 2019 the bank impacted over 1,000 nonprofit organizations in all 11 counties within its footprint.

One example of community connection is the bank's annual volunteer fair, when it welcomes several nonprofits to its corporate center to personally connect with associates. Additionally, the bank has created a volunteer portal through which associates can search for volunteer opportunities and track their participation, qualifying for incentives such as paid time off.



Last fall some 50 Centier Bank associates rappelled down the corporate center building, raising more than $61,000 for northwest Indiana charities.

First Bank Richmond



Boys & Girls Clubs of Wayne County is among the community causes supported by First Bank Richmond.

First Bank Richmond focuses on four areas of community service: education; financial literacy; physical and mental health; and support of local not-for-profit organizations. Education and financial literacy are addressed through the bank's participation in Every Child Can Read's 3rd Grade Academy, Junior Achievement and School is Cool, as well as The KNOW, an online financial education program.

The bank's physical health commitments are made through longstanding support of the local United Way, American Cancer Society, community blood drives and Lifestream Services Inc. The bank's fourth area of commitment is realized through support of various not-for-profit partners, which are showcased within the community on billboards, print advertising, in-branch signage and through a mission video to garner awareness and support.

In 2019 the bank donated more than $400,000 to local not-for-profit organizations. Additionally, 65% of associates served on a board or a committee and collectively volunteered over 3,000 service hours to local not-for-profit organizations.

First Farmers Bank & Trust Company, Converse

In 2019 First Farmers Bank & Trust provided approximately $300,000 to a variety of community organizations and causes. Instead of relying on centralized decision-making, the bank empowers local branch teams to select organizations and events to support. Employees establish direct dialogue with area organizations, and an overall budget is segmented into regions and respective branches. Branch managers have authority to financially support local efforts to a specific dollar amount and may submit larger requests as needed.

Feedback on projects and efforts enables local team members to serve as points of contact for solicitations of monetary or volunteer support. Additionally, these close relationships enable the local team to recognize areas where the bank can be instrumental in improving the overall quality of life locally.

All employees are encouraged to participate in community service in some capacity, as well as leadership positions with nonprofit boards and civic groups. Membership costs and expenses are covered by the bank.



First Farmers Bank & Trust provides donations to multiple nonprofits throughout its footprint.

First Harrison Bank, Corydon

First Harrison Bank focuses on working with children to help them learn lifelong skills. A pet project is a competition called Amazing Shake. The bank works with students at East Washington Middle School, Pekin, where nearly half of the students are eligible for free or reduced lunch. Students attend a competition during which they are judged at 15 station areas on skills such as networking and interviewing. The next level of competition takes place in Salem, and finals are held in Atlanta, Georgia.

Bank staff and a board member assisted in 2019 at both levels of competition in Indiana, forming such a strong bond with the students that all bank volunteers were present at the school for the announcement of finalists, despite the bank being in the final stages of a conversion process. The bond between bankers and students was further reinforced when the students were invited to meet the members of the bank's board of directors.



First Harrison Bank assists students of East Washington Middle School with the Amazing Shake competition.

First Savings Bank, Jeffersonville

First Savings Bank, which in 2019 was headquartered in Clarksville, was voted last year as Most Generous Medium-Sized Company by *Louisville Business First*. In 2019 the bank gifted $445,151 to nonprofits across its footprint and volunteered over 7,200 hours to help 407 organizations. Causes ranged from teaching financial literacy, to serving on nonprofit and community development boards, to volunteering at shelters for the homeless and animals.

The bank's charitable foundation, First Savings Charitable Foundation, focuses on financial literacy in the areas of education, economic development and community vitality. The foundation gifted over $280,000 in grants in 2019 in the southern Indiana and Louisville metro areas, totaling more than $1.38 million in grants since its inception.

Employee community outreach is culturally ingrained, assisted by an internal tracking system. Employees' default log-in screens feature a thermometer graphic showing overall progress toward the bank's annual service hour goal, creating a fun, team-like atmosphere. The bank also has an employee-led and funded charity fund.



First Savings Bank staff and family members help with "Bikes or Bust," providing bicycles to Toys for Tots and The Salvation Army.

First State Bank of Middlebury

First State Bank is a supporter of multiple community nonprofits, schools and local businesses. In some instances, the financial, in-kind and volunteer support that the bank provides accounts for the majority of the recipient agency's needs. The bank has donated more than $150,000 over the last six years to 12 participating schools. It also sponsors a School Spirit Debit Card program through which it makes quarterly donations to local partnering schools based on debit card transactions.

Staff is encouraged to engage in community activities in the form of committee memberships, board of director seats, private organization activities, school functions, church



Last Columbus Day, employees of First State Bank of Middlebury participated in B Cause Day, volunteering at nine local nonprofit organizations.

functions and service clubs. In 2019 the bank created 'B Cause' Day to give employees a full day to be exposed to agencies in need. All 120 associates chose from a menu of nine local nonprofits covering two counties and spent the day with teams of their peers completing needed tasks.

German American Bank, Jasper



German American Bank volunteers engage in community cleanup through Clean Sweep Days.

In 2013 German American Bank initiated Clean Sweep Days to engage bank employees and nonprofit volunteers to work together in cleaning up roadside trash to instill community pride and make a positive impression on visitors. Nonprofit organizations receive donations from the bank for every full bag of trash their volunteers collect, averaging $300 earned for their work. Through 2019 the bank has donated over $100,000 to local nonprofits through the program.

Clean Sweep Days have helped nonprofits achieve specific goals such as youth teams raising funds to attend Destination Imagination nationals, cheerleading or sports team fundraisers, giving circles, Tri Cap and Crisis Connection. Another benefit is that diversified cultures participating together creates opportunities for fellowship among various populations of the community.

To support the bank's culture of volunteerism, a Qualified Community Involvement program allows employees to designate their volunteer hours to qualify for gift cards. The bank also uses community volunteering for employee development.

Greenfield Banking Company

Greenfield Banking Company has been sponsoring Entertainment on the Plaza since 1987 as a series of 13 free live performances in downtown Greenfield. The focus is on providing live musical performances to enhance the quality of life in the Greenfield community, with the bank managing the entire series.

The objectives are: to provide quality entertainment and cultural opportunities in one central location; to demonstrate the potential of the Courthouse Plaza, constructed as part of an area revitalization effort; and to encourage business in downtown Greenfield by attracting people to the area on Friday evenings throughout June and July.

At all performances, the bank has four to six employees in attendance to hand out schedules, engage attendees and assist with seating. Each week, a different bank officer introduces the performances. The first year of the program, approximately 3,000 members of the community attended 13 performances, with more recent seasons averaging a total of 8,000 to 10,000 attendees.


The Wright Brothers Band performs at a community concert sponsored by Greenfield Banking Company.

Horizon Bank, Michigan City

In 2019 Horizon Bank donated over $500,000 to hundreds of organizations with a focus on housing efforts, education and children. Its Diversity and Inclusion Business Council directs bank-wide initiatives and outreach. The bank is active in the Diversity Roundtable and last year opened a bilingual branch to provide financial solutions to Spanish-speaking customers.

The bank also offers charitable grants through its Horizon Cares program that supports education, economic development, arts and housing efforts. Additionally, the bank operates two school branches that give job and scholarship opportunities to students, and staff also conduct a nine-week financial literacy workshop.

Other educational outreach includes a workshop series to teach area high school students about banking and first-time homebuying. Further initiatives include loan and deposit programs such as Home Pride Mortgage, Fresh Start Loan and Fresh Start Checking; and a partnership with the Federal Home Loan Bank of Indianapolis to provide grants for down payment, rehab and accessibility modification.



Volunteers from the Lima Road branch of Horizon Bank donate time and talent to the community. *Photo by Jeffrey Crane, Business People.*

Merchants Bank of Indiana, Carmel

A longtime supporter of affordable housing and community building, Merchants Bank of Indiana works with King Park Development Corp. to serve Indianapolis neighborhoods in need of: quality homes for all income levels; affordable homebuying options for those who earn less than 80% of the area median income; and a loan fund to provide for future homeownership programs. To address these needs, the bank designed HomeSmart, a loan program that would meet the 30% affordability requirement in place for Indianapolis projects.

The bank also provides employees opportunities for community service, such as MPACT Service Day to develop affordable housing in surrounding neighborhoods, Habitat for Humanity rehabilitation projects, and backpack giveaways for students. The MPACT Program supports the initiative of Positively Advancing

Communities Together through employee volunteer service hours. At the time of award submission, the bank was sill tracking 2019 data, but in the prior year more than 50 employees logged a total of 520 volunteer hours.



Merchants Bank of Indiana employees lend building skills through the bank's MPACT program.

The National Bank of Indianapolis

The National Bank of Indianapolis partners with 300+ organizations, including United Way of Central Indiana to identify groups in need. Examples of support are providing: 1,000+ snack kits for children; 400+ items for a toy drive; more than two tons of canned goods for Meals on Wheels; 2,000+ school supplies to Teachers' Treasures; reduced-cost banking services to nonprofit organizations; and job interview training through Dress for Success and Goodwill.

Each employee is given one paid workday annually to volunteer at a nonprofit of choice, in total donating 1,500+ hours within a one-year span. Outreach includes financial literacy, with the bank providing space, materials and dinner to teach young people in foster care or recently emancipated about budgeting and writing checks. The bank's workforce also makes up one of the largest volunteer driving teams for Meals on Wheels.


Staff of The National Bank of Indianapolis build an accessibility ramp through Servants at Work Inc.

Since its inception, the bank has provided more than $11 million in direct financial support to community needs.

Peoples Bank, Munster

"Community" is one of the four pillars of the core values of Peoples Bank, which allows employees to volunteer during work hours when possible and highlights staff community service at an annual dinner. Outreach includes participation in the Voluntary Income Tax Assistance (VITA) program for qualifying individuals/households. The bank also hosts two free shred days each year.

Another example is the bank's financial education program, implemented in partnership with the Gary Housing Authority to assist residents displaced due to deterioration of the buildings they occupy. To retain housing vouchers and move to safe and secure residences, each resident completes volunteer service, as well as financial education preparedness training. Peoples Bank employees have customized a series of comprehensive financial education workshops to meet this need.

All employees are encouraged to participate in entertaining activities that raise funds for employee-selected charities that the bank matches. In 2019 the bank's employee-led committee raised $52,986, providing donations to 22 local charities.


A financial preparedness workshop is presented by Peoples Bank, Munster, in partnership with the Gary Housing Authority.

STAR Bank, Fort Wayne

STAR Bank's giving efforts focus on three pillars – arts, education and economic development – as well as supporting a variety of other causes. The philanthropic giving committee of the bank determines the giving structure based on community needs.

A standout donation in 2019 was the bank's support of the Northern Indiana Junior Achievement BizTown, a financial literacy program that helps students develop business and money management skills. STAR Bank's partnership with Junior Achievement led to the creation within BizTown of a STAR "branch"– the most interactive in the facility. Over 142,000 students in 6,300 classes from 30 Indiana counties have benefited from the branch experience.

In addition to Junior Achievement, in 2019 employees donated over 1,700 hours of time within their communities through organizations including United Way of Allen County's Annual Day of Caring and Victim's Assistance. STAR's Volunteer Time Off program provides every employee with a minimum of eight hours of paid time off per year to volunteer.



STAR Bank supports Northern Indiana Junior Achievement in various capacities, including sponsorship of a BizTown bank branch.

Thank you to the banks that submitted nominations for the 2019 Commitment to Community Awards. Nominations are now open for the 2020 C2C Awards, to be presented next year. For more information, visit indiana.bank/commitment-community-award or contact Emily Brooks at ebrooks@indiana.bank, 317-333-7167.

Video Bonus

Telling the Story

Several of the nominations for the 2019 IBA C2C Awards included videos, helping to tell the story of banks' commitment to the communities they serve. View videos at: indiana.bank/commitment-community.