

2020 Commitment to Community

he Indiana Bankers Association Commitment to Community Awards support the Tell the Story pillar of IBA's strategic plan to showcase bank community service. Two awards are given each year, representing asset sizes under \$500 million, and \$500 million or more. Nominating banks answer questions that align with an evaluation rubric, and all receive recognition through Hoosier Banker magazine and IBA social media.

The story of banking is one of helpful outreach and selfless support of the communities that banks serve. Kudos to the 22 banks that submitted nominations for the 2020 IBA C2C Awards.

Asset Size: Under \$500 Million

At **Alliance Bank, Francesville**, employees *are* the bank's outreach – they direct giving and volunteer efforts, identifying the needs in their own communities. As one of the few businesses left in the rural towns it serves, Alliance Bank employees serve as natural community leaders, sitting on volunteer boards and working with economic development organizations.

Amid the pandemic, the bank gave back to essential workers with gift certificates, meals, personal protective equipment and encouraging notes. When businesses reopened, Alliance Bank launched Cash Mobs to incentivize communities to shop local. On Giving Tuesday, the bank surprised four local organizations with \$20,000 in gifts.



Alliance Bank

Despite donation requests waning, the bank's giving grew to \$74,000 for the year, always striving to give more than it did before. Overall, Alliance Bank endeavors to leave people in better condition than it found them and listen to the community's needs.

Bath State Bank's mission statement is "building genuine relationships with our community by caring for them like family." The bank supports the community both financially and through giving of self, despite the latter looking different amid the pandemic. Bath State Bank is committed to being handson with its projects rather than just supporting a cause financially.

Due to pandemic restrictions, Bath State Bank had to be creative in assisting its communities. The bank delivered meals to a local sheriff's department, surprised nursing home residents and employees with flowers, donated personal protective equipment to an elementary school, and more. Bath State Bank assisted some 175 organizations by donating more than \$50,000 during 2020. In addition, the bank's Random Act of Kindness employee contest resulted in 16 organizations receiving \$100 checks at the holidays.



Bath State Bank

The story of banking at Community First Bank of Indiana, Kokomo, is investing in others to empower them to have a greater impact on the community. Servant leadership and community involvement are two of the bank's core values. The CFB Cares employee committee plans service events for the entire bank.

In 2020, the Community First team remained eager to support its communities, quickly adjusting to ever-changing guidelines to be present and helpful. More than 75 local organizations were supported: \$15,000 was donated by employees, and \$160,000 was

donated by the bank. The bank also facilitated United Way donations, with 67% of employees who live and work in the area giving personally in 2020.

Community First Bank of Indiana believes that when the community is empowered with financial support, education and financial literacy, plus direct service, the community is better equipped to be productive and help critical parts of the local economy, which reaps a harvest of positive outcomes for the community.



Community First Bank of Indiana

To Farmers and Mechanics Federal, Bloomfield, the story of banking is woven into the framework of the communities in which employees reside. Donations reach the hands of individuals that staff know and care about. The bank's story is their story, and their successes become the bank's successes.

The bank used a portion of its Paycheck Protection Program revenue to give back to the community in the form of \$250 gifts to local nonprofits and individuals, held a socially distant trick-or-treating event at the drive-through of each branch, invested in a program to provide fraud detection and prevention at a local nursing home facility, handed out face masks to the community, and more.



Farmers and Mechanics Federal

The bank also provides support through board representation throughout Greene County – employees sit on boards for chambers, economic development groups and other nonprofit organizations. Each employee is provided two days paid annually to volunteer within the community.

One of the core beliefs of First Federal Savings Bank, Huntington, is that quality service for both customers and the community goes beyond the bank's four walls. Staff members are encouraged to give back to the community outside of work. First Federal staff serve in administrative positions for organizations such as the United Way, LaFontaine Center Retirement Home, Cub Scouts, Knights of Columbus, Rotary Club, Knights Ladies Auxiliary, Junior Achievement, the YMCA and more.

Each year, First Federal partners with the United Way of Huntington County. The bank holds a raffle, cupcake sale and silent auction to encourage employees from all six branches to participate and raise funds. Employees can also make individual donations from their paychecks. In 2020, First Federal donated nearly \$17,000.

First Federal always strives to raise more funds and partner with more organizations than the previous year and looks to improve the quality of life for the community by emphasizing the importance of service within the bank.



First Federal Savings Bank

Home Bank, Martinsville, has a simple vision statement: "Making Lives Better."

The bank provides financial support to local nonprofits through its community gifting program, donating 10% of its net profits to organizations serving the greatest community needs.

In 2020, the bank's gifting program

allocated over \$350,000 in donations. Since the program's start in 2012, Home Bank has gifted almost \$1.5 million to organizations in Morgan, Johnson and Hendricks counties. Home Bank employees are also generous with their time, committing volunteer hours to over 50 organizations. The bank provides paid time off during the day to volunteer with local organizations such as chapters of Habitat for Humanity and United Way Read Up in the local schools.

Funds in Home Bank's gifting program are directed entirely by a committee of employees representing all departments and markets served by the bank. Those decisions are, by design, made by the bank's staff, who most closely touch the community.



Home Bank

Hoosier Heartland State Bank,

Crawfordsville, is committed to giving back 10% of its annual income to the community and volunteering a cumulative 10,000 hours annually. The bank believes that the most important part of being a community bank is putting community first.

In 2020, the bank donated \$10,000 to the Montgomery County Community Foundation's COVID-19 Emergency Assistance Fund, along with \$5,000 to local



Hoosier Heartland State Bank

food pantries to help families in quarantine. In addition, each year the bank offers outreach to help teach financial literacy to the youth of the community. The bank organizes and sponsors a variety of events, such as packing boxes of food for Kids Against Hunger, shred days, a large food drive for local food pantries, and many more.

At the company's Annual Kickoff
Meeting, the bank updates on how much
total time and money have been given back to
the community. As of last year, the bank has
given back more than \$1 million to the local
community.

Indiana Trust Wealth Management,

Mishawaka, believes in "legacies built on trust," not only at the corporate level, but also at the community level. In its current strategic plan, Indiana Trust recognizes community relations as one of the three pillars of the company's success, and is committed to promoting a message of unity and hope for the future.

Indiana Trust believes in hands-on service through volunteer projects, such as charitable meals for Ronald McDonald House Charities of Michiana and Riverbend Cancer Services, mentoring students through Junior Achievement, and more. In addition to making donations throughout the year, Indiana Trust also made 2020 year-end financial contributions of \$50,000, split between two food banks in northern and east central Indiana.

Indiana Trust has created two new seniorlevel positions that reflect a commitment to community: client & community relations coordinator, and director of nonprofit &



Indiana Trust Wealth Management

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foundation engagement. The company also strongly supports and encourages employee involvement with nonprofit and community organizations of their choosing.

Mutual Savings Bank, Franklin, has been the cornerstone of its community for over 130 years. It's of the utmost importance to the bank that its customers know they can rely on them, even when times were at their toughest during the COVID-19 pandemic. The bank gave support to the local community in 2020 through giving donations, participating in local events, processing PPP loans and remaining available to its customers.

During the year, several Mutual Savings Bank employees helped repaint the Nineveh Senior Center. Each Christmas, employees donate gifts to specific children as part of the Christmas Angels Families in Need. Staff members also volunteer to help at local events such as Strawberries on the Square, Kit It Shoe Drive, events at local schools, and more.

Mutual Savings Bank believes that the efforts it makes for the community do not go unnoticed. The bank was able to lend a helping hand to many in need in 2020 as small businesses and individuals took a hit during the pandemic.



Mutual Savings Bank

Everything that **The New Washington State Bank, Charlestown**, believes in is focused on the communities it serves. When it comes to community service, the bank values time, resources and experiences equally to monetary donations.

Employees participate in Blue Jean Fridays – through which employees give a small donation to wear jeans – to support local nonprofits. The organization supported is chosen by employees. The bank often utilizes its "fun truck" to support local fundraisers and to build relationships in the area. Additionally,

in response to the COVID-19 pandemic, the bank was able to donate over 5,000 canned goods to a local nonprofit food program called REACH!

The New Washington State Bank encourages community involvement and volunteerism. Bank staff serve on numerous boards and committees throughout southern Indiana. The bank evaluates its outreach program by employee participation, the excitement a program creates with its employees, and the number of people the program touches.



The New Washington State Bank

At **Tri-County Bank & Trust Company, Roachdale**, community banking is ingrained in its values. The bank takes pride in its status as a longstanding community institution in the four small communities it serves.

During the COVID-19 pandemic and subsequent lockdown, the local Boys & Girls Club was able to stay open because of the bank's support. Additionally, in 2020 the bank funded a community playground in New Richmond, supported the Roachdale Library's reading program for children, sponsored a child attending the Youth Service Bureau school, and helped the local VFW secure a van to transport veterans to medical appointments.

Tri-County Bank encourages its staff to be involved in community activities. These include service organizations, local schools, distributing food to the needy, coaching



Tri-County Bank & Trust Company

youth sports, and more. The bank doesn't methodically evaluate its outreach, but considers doing right by its communities a success in itself.

Asset Size: \$500 Million and Above

1st Source Bank, South Bend, sees community involvement as paramount to its success and to that of the local communities. The bank's sister organization, 1st Source Foundation, exists to support organizations serving its communities through grants.

In 2020, the 1st Source Foundation donated over \$1.7 million to organizations across the bank's footprint. This included directly supporting local frontline workers with donations totaling \$320,000 to healthcare networks, gifting a total of \$600,000 to local United Way chapters, and a \$100,000 matching grant to the Boys & Girls Club of St. Joseph County to help students have a reliable and supportive place to conduct their virtual learning during the pandemic.

Staff are encouraged to volunteer and serve their communities, with many serving on boards and committees for local nonprofits. The bank also has an internal portal where staff can find volunteer opportunities and track their community service. In 2020, staff volunteered over 12,000 hours of their time to causes in the communities the bank serves.



1st Source Bank

Bank of America, Indianapolis, believes that the true story of banking is to provide communities with the lending, investing and giving they need to remain vibrant and vital. In determining how to achieve the highest impact with its financial investments, the bank works with community leaders and bank employees to develop an understanding of the community's needs and resources, then uses the information gathered to develop a strategic plan for philanthropic investment. This evolving plan has a particular focus on racial equity and economic mobility.

Organizations funded by the bank include Boys & Girls Clubs, Christamore House, Gleaners, 100 Black Men and the Eskenazi Foundation, to which the bank granted \$100,000 to help the hospital care for vulnerable populations at the onset of the pandemic. Many Bank of America employees are involved in local nonprofit boards and committees, in addition to volunteering with community organizations during their personal time.



Bank of America

Giving back is at the core of the values of **Centier Bank, Merrillville**. Community service is a legacy that it strives to uphold, the bank's motto being "Heart of the Community."

Centier's primary goal is to be an engaged and passionate member of the communities that it serves throughout Indiana and create sustainable impact. Centier's philanthropic division, proudly called "Centier Gives," helps multiple nonprofits, schools and other organizations in the achievement of their goals and the fulfillment of their missions. The bank has been able to steadily increase impact each year, in part due to annual volunteer fairs at Centier's corporate headquarters and a branded volunteer portal where associates can find volunteer opportunities and can log volunteer hours.

Centier seeks to not only donate funds, but also give staff time and talents to benefit those in need. By providing incentives like paid time off, volunteerism is encouraged. Whether through traditional banking or philanthropy, the bank strives to create holistic impact, making its communities better places to live, work and play.



Centier Bank

First Bank Richmond is committed to being an integral partner to the communities that it serves. The bank has identified four key areas of need that it dedicates unwavering support and commitment to: education, financial literacy, physical and mental health, and the fostering of local not-for-profit organizations and their initiatives.

In 2020, First Bank Richmond donated more than \$500,000 to local not-for-profit organizations. In addition, more than 60% of staff served on boards or committees of local not-for-profit organizations. The bank has also implemented an ongoing marketing campaign titled "Doing Great Things Together," which highlights local not-for-profit organization partners through billboards, print advertising, in-branch signage and a mission video.

First Bank Richmond is dedicated to fostering a work environment that encourages employee philanthropy. This culture is cultivated internally through employee participation during operating hours, ongoing training and development, fundraising to support local not-for-profit organizations



First Bank Richmond

initiatives, and offering incentives to increase employee participation, collaboration and engagement.

First Farmers Bank & Trust
Co., Converse, believes
that community stability
is the central role of its
organization. In the dire
circumstances of 2020, the
bank's role was to engage
the community, assess and prioritize
the most critical needs, and be proactive to
support those individuals, businesses and
organizations that needed assistance.

The bank implemented a COVID-19 relief program, Growing Good, to supplement the annual large corporate support programs and local branch appropriation efforts that remained in place. In 2020, the bank doubled its efforts to assure that it fully engaged its communities in providing needed assistance for emergent services and financial support for organizations in financial crisis.

Staff engagement is of key importance in all of the bank's efforts, as the respective branches have significant input and discretionary ability in selecting local support efforts. The overwhelming positive attitude and outstanding participation of bank employees in 2020 allowed the organization to be dynamic in assisting a variety of efforts.



First Farmers Bank & Trust Co.

The mission of **First Savings Bank**, **Jeffersonville**, is to create a higher quality of life for its customers, employees, community and shareholders. Community is more than just the place to live and work – it means neighbors, family and friends, and it means lending a helping hand, not only for the sake of business, but for the sake of humanity.

2020 Commitment to Community

Although volunteerism looked a little different in 2020 due to the pandemic, employees still logged over 3,200 community service hours. The bank financially supported over 300 charity and community organizations across its footprint in 2020, totaling \$403,415. In addition, the bank has a charitable foundation with a primary focus on financial literacy, serving organizations such as Junior Achievement Kentuckiana and Leadership Southern Indiana's NEXGEN program.

At First Savings Bank, employee community outreach is ingrained into the company culture. Volunteering on or off the clock is encouraged. Every morning, when employees log in to their computers, the default screen displays a thermometer graphic showing goal progress, creating a team-effort feeling to community service within the bank.



First Savings Bank

First State Bank of Middlebury believes that banking is about more than transactions or money – it's about the area where you live and the people served by the bank. The bank's staff are active in different organizations that enhance the quality of life for the individuals in its community.

In 2020, the bank held its second B Cause Day. This gave all 120 employees a full day to be exposed to agencies in need and make a difference. Employees chose from a menu of 11 different local nonprofits covering two counties and spent the day with a team of their peers completing needed tasks. The bank is also the only in the area to offer a School Spirit Debit Card program, through which the bank has donated over \$210,000 over the last seven years to 13 participating schools.

The bank takes pride in building relationships with customers, communities and fellow employees, and is active in different

organizations that enhance the quality of life for the individuals in the community.



First State Bank of Middlebury

One of the core values of **Horizon Bank**, **Michigan City**, is "Contributing to the Betterment of the Communities We Serve." This is achieved by providing affordable housing, economic development and community outreach with a significant focus on addressing the needs of underserved communities.

Horizon Bank addresses its communities' needs by volunteering, providing financial education, and awarding charitable grants and minority scholarships, along with offering affordable mortgages and consumer lending products. In 2020, the Horizon Cares program donated over \$750,000 in charitable grants to support education, economic development, arts, housing and COVID-19-relief efforts that met the needs of local communities during trying times.

The bank measures success through its ability to exemplify the ways in which it gives charitably to local communities. Horizon Bank strives to consistently deliver superior customer service in addition to collaborating with strategic partners to meet the needs of the communities it serves.



Horizon Bank

To **Jackson County Bank, Seymour**, being a responsible corporate citizen is at the core of its full-service community banking philosophy. JCB's core values are Honesty, Encouragement, Accountability, Respect and Teamwork (HEART).

Staff at JCB are frequently encouraged to donate their time when possible. In 2020, staff, officers and directors collectively volunteered over 5,000 hours of their time to local nonprofits that match their passions and interests. From the start of the pandemic in early 2020, employees throughout the bank decided to raise money for local organizations in need with a weekly Jeans Day. Over nine months, employees raised \$5,000 that was distributed to organizations in need within each of the counties JCB has a presence in.

JCB recognizes that the bank can only be healthy if the communities it serves are healthy. That's why the donated money, volunteered time and shared expertise aren't just seen as contributions – they're commitments to make a positive impact in the places staff live, work and play.



Jackson County Bank

For over 100 years, **Peoples Bank, Munster**, has maintained a philosophy of commitment to the customer. This commitment is called "You First Banking," and it is the bank's pledge to always put the community's concerns first.

In addition to the bank's direct support and longtime partnerships, the bank has an employee philanthropic committee, Community First, which meets annually and raises money through employee-generated donations. In 2020, with the bank's matching of funds, the committee raised a total of \$70,284 to support local nonprofits. Additional service projects undertaken by bank staff include volunteering at community events, participating in the an-

nual Volunteer Income Tax Assistance (VITA) program, and presenting free financial literacy and education programs to low-income areas.

The bank had to respond and adjust in 2020 so that its communities received assistance when they needed it most. Although more than half of bank staff were working remotely during the pandemic, that did not stop them from contributing to community service efforts.



Peoples Bank

STAR Bank, Fort Wayne, is a family-owned, local bank dedicated to helping Hoosier communities grow. Every full-time STAR employee receives eight hours of

volunteer time off on an annual basis. This gives employees the ability to choose a cause or organization that is important to them and take action to support it.



STAR Bank

STAR Bank has a unique partnership with Zionsville Community Schools that has resulted in the opening of an immersive financial learning center in 2020 that helps high school students learn finance and banking concepts to create responsible spending habits. The bank also paid for teachers to access a financial literacy tool to supplement virtual and in-person lessons.

Rather than focusing solely on numbers, STAR Bank measures its success through bankers' community engagement, relying on feedback from residents and businesses. With its partnership with Zionsville Community Schools, the bank analyzes feedback from teachers and data from the financial literacy tool, as well as reviews banking data to track accounts and deposits on record.

Thank you to the IBA-member banks that participated in the 2020 C2C Awards program. For more information, visit indiana.bank/commitment-community-award or contact Emily Brooks at ebrooks@indiana.bank.



Telling the Story

Several of the nominations for the 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.





The 2021 Indiana Bankers Association C2C (Commitment to Community) Awards will showcase exceptional community bank outreach completed in calendar year 2021. Two awards, based on asset size, are to be presented at the 2022 Mega Conference and additionally will be featured in IBA videos.

Nominations are due Jan. 31, 2022.

For more information, contact Emily Brooks at ebrooks@indiana.bank, 317-333-7167.

To submit your nomination, visit indiana.bank/commitment-community-award.



