



# BANKING ON COMMUNITY

## Results of Year 2007 Indiana Bankers Association Survey

**B**anks build communities. Endowed with a spirit of caring, Indiana financial institutions donate time and talent to help Hoosier cities, towns and rural areas grow and prosper. Recently the Indiana Bankers Association (IBA) asked its members to report on community support donated during 2007. A total of 52 member institutions responded.

### Survey Results

In the category of *general community causes* (charitable groups, nonprofits, schools, hospitals and youth groups), IBA members reported the following results for 2007:

4,169	Community groups were assisted
2,342	Bank associates volunteered time
115,441	Man-hours of service were donated
\$3,195,842	Dollars were donated to community causes
\$258,066	Dollars were donated through in-kind contributions
\$200,625	Dollars were donated to scholarship opportunities

In the category of *financial literacy* (educating the public about banking basics and saving for the future), IBA members reported the following results for 2007:

115	Financial literacy presentations were made
91	Bank associates promoted financial literacy
628	Adults were reached through financial literacy efforts
2,545	Children were reached through financial literacy efforts

These results portray only a portion of the volunteer impact of the Indiana banking community. Just under 30 percent of IBA membership responded to the survey; the full volunteer impact of the Indiana banking industry would be proportionately more profound.

### Lending a Hand

Some organizations helped by banks during 2007 were:  
American Cancer Society  
American Red Cross  
Big Brothers Big Sisters International

Boy Scouts/Girl Scouts  
Boys and Girls Clubs  
Churches in Missions  
Council on Aging  
4-H  
Habitat for Humanity  
Indiana Council for  
Economic Education  
Junior Achievement  
Little League  
Reality Store<sup>SM</sup>  
Riley Hospital for Children  
Toys for Tots  
United Way  
YMCA

### Investing in Others

**Ameriana Bank, New Castle**, stepped into place when the New Castle High School marching band lost its primary fundraiser. Ameriana associates harmonized their skills into fundraisers including hot dog sales at the Ameriana summer festival; a main office tailgate party; and a Chamber of Commerce luncheon, with donations to the band for each business represented. Resulting funds were raised to the tune of \$2,000.

**Bank of Wolcott** carved into community spirit with a pumpkin-decorating contest for Tri-County primary and intermediate schools. Each class was given two pumpkins to decorate and display at the bank. Votes were cast in the form of donations to Riley Hospital for Children in the name of Tri-County schools. The event raised more than \$500 for the children's hospital and



**Bath State Bank** taps its rural roots by supporting 4-H. Last year bank staff plowed into projects by assisting at 10 county fairs, resulting in donations of nearly \$17,000 to area members of 4-H. The bank also seeds future projects through premium money awarded for 4-H projects, plus hundreds of hours of staff time donated to 4-H fairs and arenas.

Center on topics ranging from credit cards to savings to insurance. Associates also work with at-risk youth who otherwise lack positive influences regarding financial management.

**German American Bancorp, Jasper**, along with the Knox County Agriculture Extension Agency, is sowing seeds for a club for area farmers. The goal of the club is to educate local farmers in agricultural marketing of their farm products.

**Heartland Community Bank, Franklin**, brings lessons to life through a fourth-grade class project at Needham Elementary School. The bank provides checks, checkbooks and new account setup for the school's mini-economy program. While teachers educate the children about banking and handling money, the bank provides supplies and staff to transform the project into a real-life exercise.

**Home National Bank, Thorntown**, supports the Lebanon Relay for Life Cancer fundraiser. Last year the bank raised a hefty \$6,000 through its efforts.

**Jackson County Bank, Seymour**, brings smiles to children's faces through its "Dress a Doll, Design a Toy" program. Each year since 1975, the program has been distributing dolls and toys during the holidays to needy children throughout three counties.

**Lafayette Savings Bank, FSB**, bestows big recognition on small businesses by sponsoring the Small Business of the Month and Year awards in conjunction with its Chamber of Commerce. The bank gives each winner a plaque, hosts a winner's reception and announces the award through lobby signs and paid advertising in the local newspaper.

**Mutual Federal Savings Bank, Muncie**, has been recognized by a local not-for-profit organization as Development Partner of the Year, due to the bank's strong financial support and fundraising assistance. The bank also exhibits community core values by teaching Kosciusko County students about saving and banking, and through bank-wide support of the United Way.

**The New Washington State Bank** enriches school spirit with its annual Back to School Bash. The event provides pencils, notebooks and other school supplies to the children of Scott County.

**Owen Community Bank, s.b., Spencer**, devotes staff time and talent to several organizations: Big Brothers Big Sisters International, Foster Kids Christmas, 4-H, Reality Store, plus annual food and school supply drives.

**Owen County State Bank, Spencer**, has taken the cause of Big Brothers Big Sisters under its wing. The bank sponsors mentoring programs at schools, offers fundraising opportunity through team bowling and provides individual giving programs.

**Pacesetter Bank, Hartford City**, was sole sponsor of an artist-in-residency program for Blackford County Schools. In conjunction with Arts Place, Portland, the bank brought in a visiting dancer/choreographer to spend a week visiting each of the schools in Blackford County, exposing 1,000 students to the artistic potential of motion and movement.

**Peoples Bank, Munster**, annually raises funds through a holiday giving program, a year-round effort that includes various fundraising activities. The bank matches all contributions dollar for dollar. Since its inception more than 10 years ago, \$120,000 has been raised and contributed to the Boys and Girls Club of Northwest Indiana and Habitat for Humanity. The Boys and Girls Club effort provides Christmas presents to more than 50 children identified as being without the joys of the Christmas season.



**Security Federal Savings Bank, Logansport**, has engineered a Reading Railroad program for young children. Bank volunteers donate an hour each month to read stories in classrooms of local schools. Bank personnel also help educate children through age-appropriate financial literacy programs.

**STAR Financial Bank, Fort Wayne**, supports youth literacy programs, with employees volunteering for area tutoring programs. The bank also contributes to several county YMCAs – committing \$500,000 to the Marion YMCA for a rebuilding fund – plus donates generously to three universities.

**U.S. Bank, NA, Richmond**, sent four employees into elementary school classrooms during a Teach Children to Save event last spring. The associates instructed students on various aspects of

engaged students in the fundraising process.

**Community State Bank, Avilla**, lives up to its “community” name by taking part in several projects, including United Way Day of Caring, Relay for Life and Toys for Tots.

**The Farmers & Merchants Bank, Boswell**, opened hearts to hope with its “We’re Banking on a Cure” Relay for Life walk team. Bank officers, directors and employees raised nearly \$6,000 for the American Cancer Society through the walk and through bake sales, car washes, dress-down work days and door-to-door canvassing. The bank also raised cancer awareness through informative lobby displays.

**Farmers State Bank, LaGrange**, embeds a “Blue Button Banking” culture into its organization. Each year Blue Button Bankers organize a United Way campaign to raise funds for several groups, including the American Red Cross, Council on Aging, Girl Scouts/Boy Scouts and shelters for victims of domestic violence. Associates also support community foundations, host informative meetings for Amish bishops, hold senior seminars and participate in National Community Bank Mortgage Week.

**First Bank Richmond, NA**, is the first company in Wayne County to sponsor an entire school through Junior Achievement. With a three-year commitment to a local elementary school, the bank first engaged seven employees to teach classes. Eventually the bank intends to take on the responsibility of teaching all of the school’s Junior Achievement classes.

**First Federal Savings Bank of Angola** helped house an organization that supports low-income residents of Steuben County. The bank’s \$50,000 contribution to Project Help helped fund construction of the organization’s new building.

**First Financial Bank, NA, Terre Haute**, offers a mentoring program in association with the Terre Haute Housing Authority. The mentoring program assists qualified families residing in publicly assisted housing to achieve one of the following: (1) increased credit scores through credit counseling; (2) the ability to independently secure a home loan; (3) homeownership. Participants work one-on-one with a First Financial loan officer.



**Citizens Bank, Mooresville**, hosted Radio Disney at the Mooresville Little League opening day last spring to a crowd of more than 1,000 parents, grandparents and youth. The bank distributed \$5 certificates for depositing into new or existing accounts, plus ran a radio campaign featuring local children discussing their personal savings plans.

**The First National Bank of Odon** delivers an unforgettable Christmas season to each area child through an annual Christmas drive. Employees research the needs of children in the community, then erect a Christmas tree displaying wish lists for individual children. Customers select names, purchase appropriate items and bring the gifts to the bank for distribution.

**1st Source Bank, South Bend**, helped realize a dream for the Baker Youth Club in Warsaw. A \$50,000 commitment from the 1st Source Bank Foundation kick-

started an ambitious building fund drive. The effort raised more than \$2 million, and now the club is housed in a spacious facility complete with a gym, computer study room, hobby room, game room and kitchen. The Baker Youth Club predominantly serves youth from low- to moderate-income families.

**First State Bank of Middlebury** pumped new life into Heart City, an Elkhart medical/dental clinic that serves low-income families. Two of the bank’s officers served on the Heart City board of directors and helped spearhead a five-year effort to gain status for the clinic as a federally qualified health care center. As a result, the clinic receives approximately \$600,000 annually in additional funding, helping it to meet the health-care needs of some 7,000 underserved individuals each year.

**The Friendship State Bank** draws upon the financial expertise of its employees to lead seminars at the Southeastern Indiana Career



**Huntington National Bank, Indianapolis**, equipped more than 30 community nonprofits with 75 computers. The bank also provided desks, shelving, cabinets, conference tables, chairs, cubicles and office supplies.



**State Bank of Lizton** helps students with Reality Store/Check, through which youngsters learn to budget, secure housing, pay bills and obtain transportation. Volunteer bankers also partner with the local middle school and Junior Achievement to assist with BizTown™, an interactive learning program that helps students prepare for a work environment.

banking and the importance of saving for the future. The project reached approximately 180 students in two days.

*The examples above touch on just a few community service projects. Banks engaged in hundreds more during 2007. The IBA thanks the following member institutions which responded to the community service survey:*

Ameriana Bank, New Castle  
 AmericanTrust Federal Savings Bank, Peru  
 Bank of Wolcott  
 Bath State Bank  
 Busey Bank, Indianapolis  
 The Campbell & Fetter Bank, Kendallville  
 Central Bank, Kokomo  
 Citizens Bank, Mooresville  
 Community State Bank, Avilla  
 CSB State Bank, Cynthiana  
 DeMotte State Bank  
 The Farmers & Merchants Bank, Boswell  
 Farmers State Bank, LaGrange  
 First Bank of Berne  
 First Bank Richmond, NA  
 First Federal Savings Bank of Angola  
 First Federal Savings Bank, Huntington  
 First Federal Savings Bank, Rochester  
 First Financial Bank, NA, Terre Haute  
 The First National Bank of Odon  
 1st Source Bank, South Bend  
 First State Bank of Middlebury  
 Fowler State Bank  
 The Friendship State Bank  
 The Garrett State Bank

German American Bancorp, Jasper  
 Heartland Community Bank  
 Home National Bank, Thorntown  
 Huntington National Bank, Indianapolis  
 Jackson County Bank, Seymour  
 Kentland Bank  
 Lafayette Savings Bank, FSB  
 Lake City Bank, Warsaw  
 Linden State Bank  
 MarkleBank  
 Mid-Southern Savings Bank, FSB, Salem  
 Mutual Federal Savings Bank, Muncie  
 New Washington State Bank  
 The North Salem State Bank  
 Owen Community Bank, s.b., Spencer  
 Owen County State Bank, Spencer  
 Pacesetter Bank, Hartford City  
 Peoples Bank, Munster  
 The Riddell National Bank, Brazil  
 River Valley Financial Bank, Madison  
 Scottsburg Building and Loan Association  
 Security Federal Savings Bank, Logansport  
 STAR Financial Bank, Fort Wayne  
 State Bank of Lizton  
 State Bank of Medora  
 United Commerce Bank, Bloomington  
 U.S. Bank, NA, Richmond



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