



Banking on Community: Results of Year 2009 IBA Survey

Bankers are community stewards, ushering in growth and prosperity to cities, towns and rural settings nationwide. In Indiana, to measure the helping spirit of the statewide banking community, the Indiana Bankers Association (IBA) conducted a survey in January to gauge community involvement throughout 2009. A total of 64 IBA-member institutions responded.

Survey Results

In the category of *general community causes* (charitable groups/nonprofits, schools, hospitals and youth groups, etc.), IBA members reported the following outreach for 2009:

7,503	Community groups were assisted
5,161	Bank associates helped with bank-sponsored community causes
227,671	Man-hours of service were donated by bank associates to community causes
\$313,451	Dollars were raised (through car washes, staff "dress down" days, etc.) for community causes
\$5,003,885	Dollars were donated by banks to community causes
\$332,937	Dollars were donated by banks to scholarship opportunities
\$232,595	Dollars were donated by banks through in-kind contributions to community causes

In the category of *financial literacy* (educating the public about financial basics), IBA members reported the following results for 2009:

1,298	Financial literacy presentations were made by banks
819	Bank associates helped with financial literacy projects
6,208	Adults were reached through financial literacy efforts
22,635	Children (age 18 or younger) were reached through financial literacy efforts

The above statistics represent 34.8 percent of IBA membership. The true impact of the full Indiana banking community is proportionately more profound.

Examples of Outreach

Ameriana Bank, New Castle, annually supports Make a Difference Day, a national volunteer outreach event created by USA Weekend. In 2009 the bank hosted a nonprofit competition to help organizations raise funds and gain volunteer hours, resulting in nearly 500 hours of volunteerism. The winner of the competition, Hancock Hope House, provides short-term housing to families and individuals in Hancock

and surrounding counties. The bank provided Hancock Hope House with a \$250 donation.

Bath State Bank goes all out for its annual county Relay for Life event. Employees last year raised more than \$3,000, walking 160 hours at the event. They hosted cow-patty-bingo and kiss-the-pig contests, won best-decorated campsite for the third year running, and utilized staff luncheons and "jeans days" to bolster fundraising.

The Bippus State Bank, Huntington, demonstrated holiday spirit by donating \$1,200 to area food banks in honor of its top 100 deposit and loan accounts.

Centier Bank, Northern Indiana, offered free financial literacy classes for low-income families in Hammond, Whiting and East Chicago, in conjunction with a faith-based organization called Our Family Center. The classes were presented in English and in Spanish by Centier associates, who stressed the value of creating a budget and saving money. Class attendees received gifts and food vouchers. The bank also hosted multiple other financial literacy events, including a seminar for local small business owners.

Community Bank, Noblesville, reached out to Cancer Service of Hamilton County by participating in the organization's first annual Walk for Hope. A total of 11 employees of the bank took part in the walk.

The Farmers Bank, Frankfort, provided community peace of mind and environmental spirit with Community Shred Day. The community was invited to bring documents to be destroyed at no charge; all shredded remains were then recycled.

FCN Bank, NA, Brookville, reinstated CanoeFest, the largest paddling race in Indiana. Previously an annual community tradition for nearly 30 years, the festival had come to a close in 1990, due to dwindling funds and lack of volunteer support. In 2006 the event was reprised at the hands of FCN Bank, which donated \$3,500, marketing materials, office space, executive director support and a bevy of bank volunteers. CanoeFest has been thriving ever since, chronicled at canoeFest.org.

First Bank of Berne paved a pathway for the citizens of Berne when it built a new 2,200-foot street connecting the downtown to the north end of town, an area of recent growth. Although the street goes past a new branch of the bank, the majority of the length of the street is for future town development and downtown enhancement. The cost to the bank exceeded \$500,000.

First Bank Richmond, NA, partnered with United Way last September as title sponsor of the Bo Van Pelt Golf Classic. Van Pelt, featured on the bank's original "I Love My Bank" billboard, is a Richmond native and a player with the PGA tour. Proceeds from the event helped local establishment of The First Tee Program, designed to facilitate character development and promote positive values by providing education about the game of golf to children who might not otherwise have the opportunity. Van Pelt also hosted a clinic for more than 400 sixth-graders from local schools.

First Financial Corporation, Terre Haute, created "Food for Friends" to support local food banks. Early in 2009, upon learning that food banks were receiving less than 50 percent of provisions needed, the bank teamed with its local newspaper, television station and firefighters to provide several tons of food and thousands of dollars to people in need.

First National Bank of Odon launched a "fill the bus" program to provide area students with school supplies. The bank hosted drives in cooperation with area businesses to gather supplies, plus promoted the program in area parades and sponsored a donation center at a local carnival. By year-end, the program had helped 12 percent of area students.

First State Bank of Middlebury assisted local food pantries several times throughout the year. Efforts culminated in the month of December, when the bank and employees donated more than \$2,000 to food pantries in each community where the bank houses an office.

German American, Jasper, has partnered with a local radio station in "quest for a million pennies," a fundraiser for the Hadi Shriners. All proceeds benefit the Shriners' transportation fund to mobilize burn victims from various counties in southern Indiana to Shriners' hospitals. Pennies were collected at all German American banking offices in Dubois County, at other local businesses and in local schools. In 2009 a check for \$13,733.93 was presented to the Hadi Shriners through these community efforts.

Heartland Community Bank, Franklin, continued to sponsor the Needham Elementary School's fourth-grade "mini-economy." The bank provides checks, registers, pens and personnel to work with the students. Bank associates reached more than 90 children with lessons about working, paying bills, saving and the financial facts of living.

Huntington National Bank, Indianapolis, designed a pilot program to enhance efforts to help first-generation college students. The bank created a training program, combined with individual development accounts, to encourage academic and financial success. The bank also worked on additional outreach efforts, including community-supported "Bank on Indy," an initiative for reaching the unbanked.

Jackson County Bank, Seymour, continued its 39-year tradition of hosting dress-a-doll and paint-a-toy contests. Each year the bank purchases dolls, wooden trucks and planes, and invites contest participants to complete the toys. The finished toys are judged for uniqueness, then donated to nonprofits in Jackson, Bartholomew, Jennings and Lawrence counties for distribution to low- and moderate-income children.

Lafayette Savings Bank sponsors the Small Business of the Month and Year awards in conjunction with the Greater Lafayette Chamber of Commerce. The awards are selected by a committee made up of chamber members, with a bank employee sitting on the committee. The award is presented monthly—the bank presents the winner with a plaque, hosts a winner's reception, places lobby signs in branches and runs a congratulatory ad in the local paper. The annual commitment for the bank exceeds \$10,000; the bank has been sponsoring the program for seven years.

Lake City Bank, Warsaw, obtained more than \$720,000 in Federal Home Loan Bank of Indianapolis grant program funds, partnering with local nonprofit sponsor organizations, to assist 286 different households at or below the 80 percent area median income. Funds were implemented to purchase or rehabilitate homes throughout the bank's market areas.

Logansport Savings Bank, FSB, is in its sixth year of sponsoring a countywide basketball tournament. In addition to financial support to run the tournament, the bank donates more than \$2,000 to four area schools by hosting halftime competitions. The tournament also serves as a food drive, last year collecting more than 1,000 items of food to donate to two local food pantries.

MutualBank, Muncie, offered Dave Ramsey's Financial Peace University, an engaging program that teaches individuals how to make sound money decisions and experience a "money makeover." The bank made the program available to customers by funding a portion of their tuition. Each weekly session opened with a Dave Ramsey video and was followed by a powerful small-group discussion led by bank staff.

Ossian State Bank holds an annual, week-long cake walk to raise money for the local United Way. Employees bring in cake walk items, such as homemade treats, breakfast pizza, chips and salsa, gourmet coffee, etc. Before opening the bank, employees gather in the lobby with numbers placed on the floor. Participants donate \$1 per "walk" for a chance to win a prize. In 2009 the cake walk raised \$200 in addition to annual United Way pledges from employees.

Peoples Bank, Munster, partners with the Boys and Girls Clubs of Northwest Indiana to teach the basics of financial literacy through the clubs' "Money Matters" program. Bank personnel conduct classes during 10 weeks at each local club, culminating in a graduation session of all clubs in the bank's training room. The joint effort was recognized by the Indiana Youth Institute with an award of \$5,000 to the Boys and Girls Clubs of Northwest Indiana.

Salin Bank & Trust Company, Indianapolis, is heavily involved with United Way in each of the markets it serves, including Workplace Campaigns and the Annual Day of Caring.

Security Federal Savings Bank, Logansport, enriches the community through financial literacy. In 2005 two mortgage loan officers began contacting local teachers to make presentations on financial literacy basics. Since then the message has been broadened to include information about identity theft and credit reports. Security Federal has expanded its scope from reaching 120 young adults in the first year of the program to impacting more than 1,200 young adults in 2009.

Springs Valley Bank & Trust Company, French Lick, has expanded its annual participation in county 4-H fairs. In 2009 the bank again participated in the Martin, Dubois and Orange County 4-H fairs, setting up booths in the commercial areas to share with local Humane Societies. Bank employees volunteered their time for four evenings—after they finished their bank work shifts—to man the booths. The bank also purchased four swine auctioned by 4-H youth, then had the swine processed and donated to the Dubois and Orange County food banks. Bank employees additionally hosted a coat drive, distributing warm coats to 92 adults and children.

STAR Financial Bank, Fort Wayne continued its focus on the arts by sponsoring the Fort Wayne Philharmonic's Holiday Pops concert in Columbia City last year. The bank additionally provided promotional support, including fliers, posters, newspaper advertising, a news release and outdoor message board updates. STAR also sold tickets at its offices, sent letters and complimentary tickets to top customers, and offered discounted tickets to local nonprofit organizations. Attendance at the concert more than doubled from the previous year.

State Bank of Lizton employees stepped up for area food pantries by donating cash, in exchange for the privilege of wearing denim to work, by bringing in canned goods and other household items. Bank customers joined the efforts, which the bank matched and rounded up. The bank was able to present money to several area food pantries twice—for Thanksgiving and for Christmas—along with weekly donations of goods.

Tri-County Bank & Trust Company, Roachdale, donated \$5,000 to the North Putnam score board. The bank also made donations to Montgomery, Parke and Putnam 4-Hers, plus sponsored numerous school activities.

Wayne Bank and Trust Company, Cambridge City, redoubled its participation in the American Cancer Society Relay for Life after losing an employee to cancer a few years ago. Regular fundraising projects range from cookbook sales to window washing in the bank drive-through to dress down days. The bank also distributes screening and prevention information. Additionally several staff members participate on the Relay for Life committee, and each year the bank team walks the entire 24 hours of the event, camping out overnight to show support.

West End Bank, SB, Richmond, hosted a financial education series for Richmond High School vocation classes.

Your Community Bank, New Albany, coordinated a committee of local business people to address financial literacy for youth. It added financial reading materials to its two local libraries summer reading programs and also partnered with Junior Achievement to present classes to youth at summer camps.

Bank Survey Participation

The Indiana Bankers Association thanks the following member institutions, which completed the IBA Year 2009 Banking on Community survey:

Ameriana Bank, New Castle
 AmericanTrust Federal Savings Bank, Peru
 Bank of Geneva

Bank of Indiana, Dana
 Bank of Wolcott
 Bath State Bank
 The Bippus State Bank, Huntington
 The Campbell & Fetter Bank, Kendallville
 Centier Bank, Northern Indiana
 Community Bank, Noblesville
 Community State Bank, Royal Center
 DeMotte State Bank
 Farmers & Mechanics Federal S&L, Bloomfield
 The Farmers & Merchants Bank, Boswell
 The Farmers Bank, Frankfort
 Farmers State Bank, LaGrange
 FCN Bank, NA, Brookville
 First Bank of Berne
 First Bank Richmond, NA
 First Farmers Bank and Trust, Converse
 First Federal Savings Bank of Angola
 First Financial Corporation, Terre Haute
 First National Bank, Monterey
 First National Bank of Odon
 First State Bank of Middlebury
 The Fountain Trust Company, Covington
 The Friendship State Bank
 The Garrett State Bank
 German American, Jasper
 Grabill Bank
 Greenfield Banking Company
 Griffith Savings Bank
 Heartland Community Bank, Franklin
 HomeBank SB, Martinsville
 Huntington National Bank, Indianapolis
 Indiana Bank and Trust Company, Columbus
 Jackson County Bank, Seymour
 Kentland Bank
 Lafayette Savings Bank
 Lake City Bank, Warsaw
 LaPorte Savings Bank
 Liberty Savings Bank, FSB, Whiting
 Logansport Savings Bank, FSB
 MainSource Bank, Greensburg
 Mid-Southern Savings Bank, FSB, Salem
 MutualBank, Muncie
 Mutual Savings Bank, Franklin
 Old National Bank, Evansville
 Ossian State Bank
 Owen Community Bank, s.b., Spencer
 Peoples Bank, Munster
 The Riddell National Bank, Brazil
 Salin Bank & Trust Company, Indianapolis
 Scottsburg Building & Loan Association
 Security Federal Savings Bank, Logansport
 Springs Valley Bank & Trust Company, French Lick
 STAR Financial Bank, Fort Wayne
 State Bank of Lizton
 State Bank of Medora
 Tri-County Bank & Trust Company, Roachdale
 United Commerce Bank, Bloomington
 Wayne Bank and Trust Company, Cambridge City
 West End Bank, SB, Richmond
 Your Community Bank, New Albany ♦



Bath State Bank



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Centier Bank, Northern Indiana



The Farmers Bank, Frankfort



FCN Bank, NA, Brookville



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Security Federal Savings Bank, Logansport



Wayne Bank and Trust Company, Cambridge City



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First Bank of Berne