



BEST IN COMMUNITY BANKING

COMMUNITY SERVICE *2022*

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Habitat for Humanity, founded in 1976 by Millard and Linda Fuller, is a global nonprofit housing organization working in local communities across all 50 states in the U.S. and in approximately 70 countries. Habitat works towards a vision of a world where everyone has a decent place to live, and they do so by building strength, stability, and self-reliance in partnership with people and families in need of a decent and affordable home.

Habitat for Humanity collaborates with organizations that want to help execute their vision. Employees have opportunities to work with a local chapter to put in volunteer hours—either building a Habitat home or volunteering their time at a fundraising or educational event. Many businesses are now seeing the short- and long-term benefits of bringing employees outside the walls of the office, and into the volunteer space.

First National Bank Texas was founded as a community bank in 1901 in the heart of Central Texas. They have since expanded to more than 340 locations in four states, but we have remained dedicated to strengthening the communities in which they serve. Their bankers, committed to making a difference, partnered with their local Habitat for Humanity chapters in order to volunteer their time.

Forty-two compassionate bankers volunteered 200 hours to contribute to eight housing builds associated with Habitat of Humanity. Two of the houses were built in partnership with Habitat for Humanity San Antonio—where Habitat for Humanity built the first house in its program. Thirteen different employees from locations across the South Texas Region volunteered and were able to help complete these two builds. Six FNBT employees in the Phoenix area teamed up with Habitat for Humanity Central Arizona to build a home for a family in need. They donated their hard work and was able to help complete the build.

Other employees volunteered their time for projects that provided vital repairs to existing homes. Ten FNBT employees volunteered their time with Habitat for Humanity of Greater Albuquerque to rehabilitate a home that had been ravaged by a fire. District Manager Tiffany Deleon-James recalls, "We were so excited to be able to be a part of this amazing opportunity to volunteer with Habitat for Humanity. It was an eye-opening experience for us. We were able to help a family whose house had just been involved in a fire."

Director of CRA & Fair and Responsible Lending Deana Stafford and CRA Community Development Innovation Specialist Pedro Beascochea met with Ken Cates and Kristin Smith of the Fort Hood Area Habitat for Humanity, on two occasions to provide recommendations related to two planned Habitat Initiatives to assist them in raising capital and other resources. Pedro also led two Homebuyer Assistance Webinars for the Dallas Area Habitat for Humanity totaling 4 hours. There were 18 total participants in attendance. The curriculum highlighted HUD certified courses supplied by Dallas Habitat for Humanity.

Federal Home Loan Bank (FHLB) of Dallas disburses Homebuyer Equity Leverage Partnership (HELP) grants on behalf of its member banks to assist low-income qualified, first-time homebuyers with down payment assistance and closing costs. As a member bank, FNBT submitted five applications for assistance in collaboration with our Habitat for Humanity partners benefitting the low-income families they assist. In collaboration with Waco Habitat for Humanity, they submitted a request for \$5,500, which provided assistance for a single mom and her daughter. Additionally, they collaborated with the Dallas Habitat for Humanity and submitted three additional requests which provided assistance for three families. FNBT donated \$5,000 to the Habitat for Humanity of Central Arkansas through Sponsorship of their annual Baggo, Brats N' Blues Fundraiser. Since their founding in 1989, Habitat for Humanity of Central Arkansas has built over 200 homes that have helped low to moderate income individuals achieve their dream of homeownership and start building generational wealth through the equity in their home.

FNBT and its employees understand the importance of building a future where everyone has a decent, affordable place to live. Their dedication to helping those around them and investing in their communities echoes the spirit of generosity that organizations like Habitat for Humanity work so hard to inspire. They will continue to work with Habitat for Humanity in the future, affecting change on the ground floor for many families.

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