



## **Saginaw CRA Bankers Forum President's Report for 2019**

Our Mission is to identify the credit needs of our communities and actively promote efforts to meet the credit needs of low and moderate - income individuals and geographies. We aim to serve as the education branch for our Community Reinvestment Associations. This chapter serves the Saginaw County market and collaborate with local nonprofits to provide educational opportunities to low-to-moderate income individuals. We define LMI's as individuals whose incomes are less than 80% of the area median income.

### **2019 Events and Activities:**

1. United Way – Show Me the Money event
2. Legal Services of Eastern Michigan – Open More Doors Credit Expo
3. Saginaw-Shiawassee Habitat for Humanity – Financial Management Education
4. Saginaw Public School District - Real Talk with college bound students
5. Saginaw County CAC - Getting Ahead of Your Finances, Housing Expo Saving and Maintaining the Dream

### **2019 Upcoming Events:**

1. Saginaw Housing Commission –Busy Bee Budgeting
2. Saginaw Economic Development Corp – Creating a Business Plan
3. Parishioners on Patrol – Financial Management Education
4. Saginaw Community Action Center – Senior Empowerment Day
- ❖ Michigan CRA Association -2019 Annual Conference
- ❖ 2019 Holiday Meet-N-Greet Informational Dinner with Nonprofits

The Saginaw CRA Banker's Forum hosted its 2018 "Holiday Meet and Greet Dinner" allowing local agencies/nonprofits to share with membership their plans and needs for 2019. There were 13 organizations in attendance, from which we received seven request for funds and awarded six grants.

Our active participation and financial support in this year's events have helped us reach over 500 low-to-moderate income individuals on how to manage credit, budgeting, banking basics,

steps to homeownership, economic development opportunities, and small business education/lending. By collaborating with our local nonprofits and municipalities, we have built strong ongoing relationships in the Saginaw Community.

We are comprised of the following institutions: Isabella Bank, Chemical Bank, Independent Bank, Fifth Third Bank, Mercantile Bank, Huntington Bank, PNC Bank, and The State Bank.

**2019 Executive Board:**

**Judy Relf, The State Bank, President**

**Sheilda Braddock, Isabella Bank, Vice President**

**Patricia Franklin-Lindsey, Chemical Bank – Treasurer**

**Misty Moriarty, Independent Bank – Secretary**