



Bank

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2013 Community Development Survey Results

FUNDING
DEMAND
STAFFING
HOUSING
REGULATION
SUPPORT
BOARD DEVELOPMENT
TECHNOLOGY
JOBS
FOOD
GOVERNMENT AID

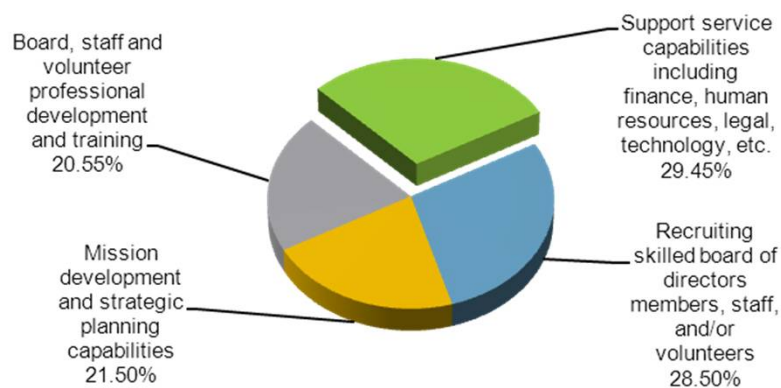
What are the most serious challenges facing your organization today?

Governance

Top Result: “Support service capabilities including finance, human resources, legal, technology, etc.”

Summary: The survey results indicate most organizations find “Support service capabilities including finance, human resources, legal, technology, etc.” and “Recruiting skilled board of directors members, staff, and/or volunteers” are by far the most serious governance challenges they are facing. Of 127 respondents, 97 identified each of these challenges among their top two most serious.

Priority Distribution

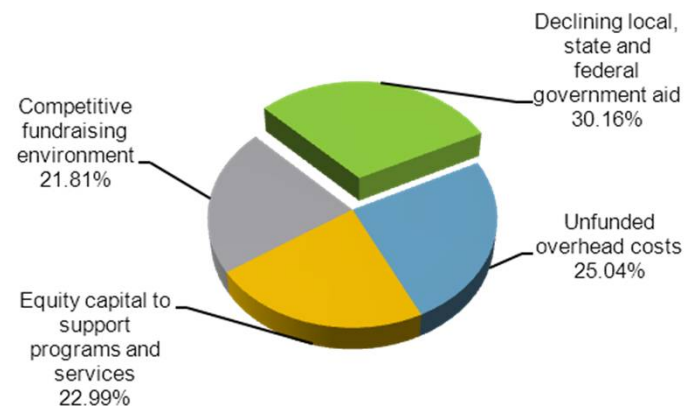


Funding

Top Result: “Declining local, state and federal government aid”

Summary: Greater than 44% of respondents indicated “Declining local, state and federal government aid” as the most serious funding challenge they face. No other response received more than 23% response as the most serious.

Priority Distribution



What are the most serious challenges facing your organization today?

Programs

Top Result: “Increased client demand for programs and services”

Summary: The top finding, “Increased client demand for programs and services”, was ranked as the most serious program challenge by greater than 66% of respondents. Of the 43 organizations that did not rank this as their most serious challenge, 30 selected “Increased funder requests for measurable outcomes and performance metrics” as their most serious.

Priority Distribution



Unrestricted Text Reply

Top Result: Funding was identified in 36 of the 64 responses to this question. Ranging from general operating support, to cuts to government funding and subsidies.

Summary: Responses to this questions focused on the areas of funding, regulation and an increase in need for services. This further supports the findings of questions 2 and 3, for which funding and increased demand are among the principal challenges faced by organizations.

“ Receiving funding for employee payroll/benefits and building maintenance/utilities. People, churches and organizations will fund programs and give to projects but they frown on giving towards these needed things to be able to have programs and projects. So non-profits are continually being asked to come up with new or at least different programs/projects to get funds. ”

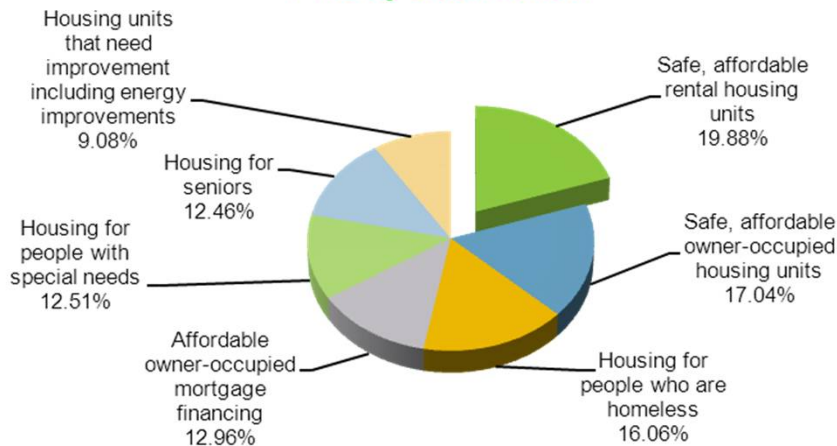
What are the most critical issues and serious challenges facing low- and moderate-income families in the following areas: housing, employment, financial literacy and other?

Housing

Top Result: “Safe, affordable rental housing units”

Summary: The survey results indicate that organizations are most concerned with the low- to moderate-income populations they support having safe, affordable housing. The top three responses (“Safe, affordable rental housing units”, “Housing for people who are homeless”, and “Safe, affordable owner-occupied housing units”) make up over 81% of the total responses for the most critical issue.

Priority Distribution

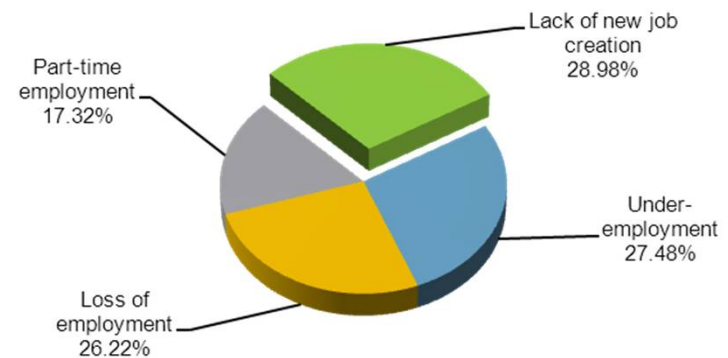


Employment

Top Result: “Lack of new job creation”

Summary: Respondents have a clear concern regarding “Lack of new job creation” as it relates to the low- to moderate-income populations they serve. However, over half of organizations surveyed find either “Under-employment” or “Loss of employment”, with 38 and 29 responses respectively, to be the most critical employment issue.

Priority Distribution



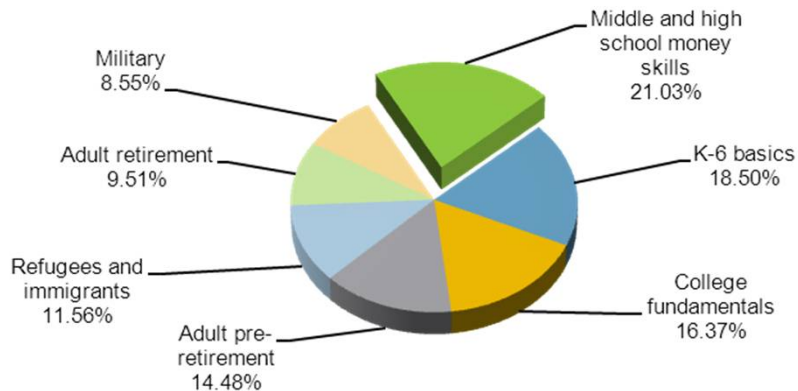
What are the most critical issues and serious challenges facing low- and moderate-income families in the following areas: housing, employment, financial literacy and other?

Financial Literacy

Top Result: “Middle and high school money skills”

Summary: Organizations surveyed identified financial literacy in primary education aged youths, “K-6 basics” and “Middle and high school money skills”, as most critical. These two groups accounted for 68% of the priority 1 responses.

Priority Distribution

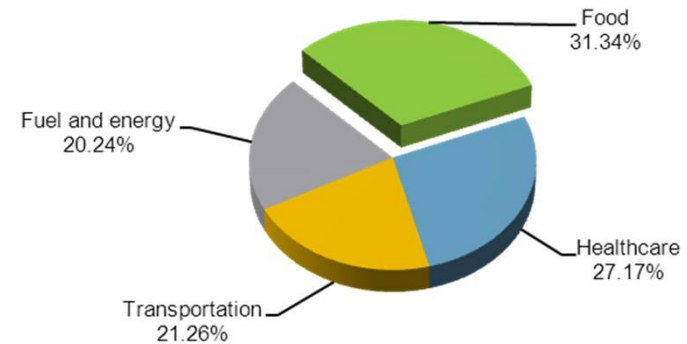


Other Basic Needs

Top Result: “Food”

Summary: Though a majority of respondents (92) identified “Food” as either the first or second most critical basic need of the populations they serve, 76 respondents also identified “Healthcare” as either the first or second most critical basic need.

Priority Distribution



What are the most critical issues and serious challenges facing low- and moderate-income families in the following areas: housing, employment, financial literacy and other?

Unrestricted Text Reply

Top Result: Jobs that earn a livable wage was identified on 15 of the 53 responses to this question.

Summary: Education, including but not limited to English Language Skills (12), safe, affordable housing (11) and safe, affordable childcare (7) were also common among responses to this question.

“ Inability to meet the basic needs of the family unit often due to lack of employment or community assistance programs later leading families to other critical long-term issues as substance abuse, abuse and neglect of spouse or children, state removal of children, drop-outs, homelessness, etc.”

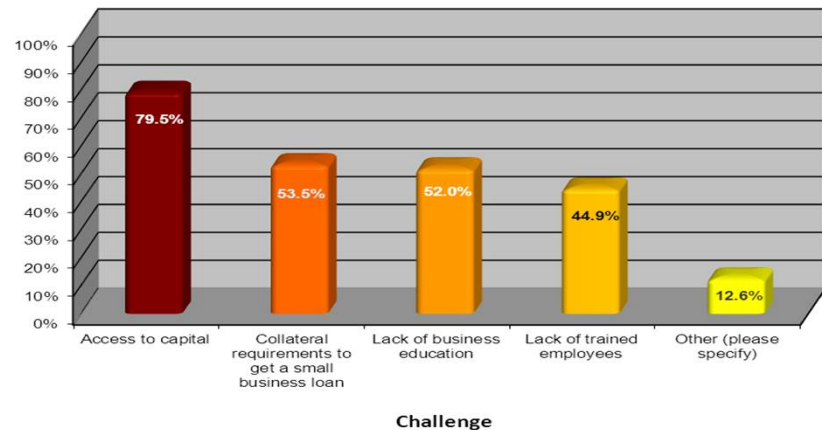
What are the most critical issues and challenges facing small businesses in your community?

Check All The Apply

Top Result: “Access to capital”

Summary: More than half of respondents identified “Access to capital”, “Collateral requirements to get a small business loan”, and “Lack of business education” as the most critical issues facing small businesses within their community. In the unrestricted text field for “Other (please specify)”, organizations also identified a need for mentoring/support for small business owners, rising costs of providing healthcare coverage, as well as concerns regarding state and federal financial liabilities.

Small Business Challenges



Thank You



Thank you for taking the time to participate in our survey. Your feedback is key to ensuring we meet the needs of the communities we serve.