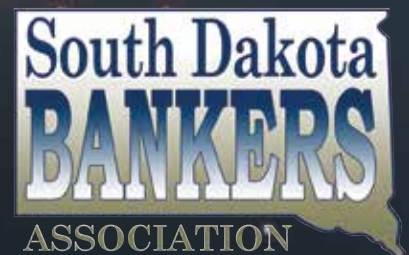




South Dakota Bankers

Make a Difference
in Our Communities



South Dakota Banks

South Dakota banks play a vital role in our communities. Banks provide a safe, secure place for people and businesses to keep their money, and they put that money to work through local lending.

Banks help individuals and families realize their dreams of buying a new car or home or sending their children to college. They provide capital for farmers and ranchers and businesses large and small that are vital to local economies. But bank's commitment to the communities they serve runs even deeper.

The South Dakota Bankers Association (SDBA) surveyed the state's banks on a few of the ways they support growth and civic development in their local communities. Responses were compiled from 36 banks ranging from the smallest of our community banks to regional money center banks and credit card banks.



SOUTH DAKOTA BANKS LOANED & INVESTED

\$477 MILLION

for housing & other community development projects for low & moderate-income residents

South Dakota banks donated



\$15 MILLION

in charitable contributions & grants

Bank employees donated



\$61 MILLION

in charitable contributions & grants

South Dakota bankers volunteered



163,491 HOURS

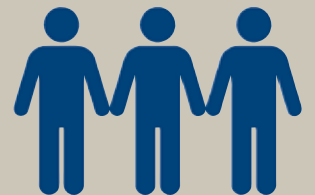
with community organizations

36 BANKS WHICH TOOK PART IN THE SURVEY EMPLOY

13,240 PEOPLE

WITH ANNUAL PAYROLL TOTALING

\$807 MILLION



SD BANKERS FOUNDATION'S HIGH SCHOOL SCHOLARSHIP PROGRAM & BANKS AWARDED

\$180,000

in scholarships
(in addition to banks' own scholarship programs)

Make a Difference in Our Communities



Dacotah Bank employees raised \$1,400 through their 2016 Casual for a Cause fundraiser and donated the money to the Sioux Falls Area Court Appointed Special Advocate (CASA) Program.



Wells Fargo team members regularly care for shelter animals at the Sioux Falls Area Humane Society. They also volunteer for Habitat for Humanity affiliates across the state.



First Bank & Trust in Sioux Falls holds fundraisers throughout the year to purchase properly-fitted new shoes and socks as Christmas gifts for some of the neediest children in the community.



Through its Spirit Card Program, **American Bank & Trust** donated a percentage of card purchases, totaling more than \$10,000, to local school districts.



In 2016, members of the **Citi Women** in IT program spoke to 1,400 middle and high school girls in South Dakota about careers in the male-dominated field of informational technology.



Pioneer Bank & Trust employees pack around 2,000 food boxes each December for the Salvation Army to be delivered to needy families throughout the Black Hills.

Front Cover Photos

Black Hills Community Bank's Pass It On Program provides each employee \$1,000 annually to contribute to a community nonprofit. In 2016, employees donated a total of \$39,000.

First Interstate Bank co-hosted a fundraiser benefiting Rural America Initiatives (RAI), a local nonprofit organization dedicated to improving the lives of at-risk Native American youth.

Other Projects

DNB National Bank, Clear Lake, employees pack food for students to provide weekend meals, read stories to first-graders a half-hour each week and provide Christmas gifts for low-income families.

U.S. Bank employees participated in Habitat for Humanity of Greater Sioux Falls' Neighborhood Revitalization Program. They helped a local homeowner prep and paint his/her home.

First National Bank locations participated in their community backpack programs helping pack more than 800 sacks with easy-to-prepare weekend meals for children identified at risk of hunger.

Great Western Bank employees assist the Watertown Area PACH (People Against Child Hunger) program by packing backpacks with food for children and youth who may not have enough to eat at home on the weekends.

Financial Literacy

38 banks sponsored EverFi, an innovative digital financial education program, in **84 schools** across South Dakota during the 2015-2016 school year.

A total of **4,024 high school students** took part in the program, completing a total of **27,012 learning modules.**



Reliabank employees donated items for a bake sale in Watertown during opening pheasant hunting weekend. Proceeds benefited Make A Wish South Dakota.



Black Hills Community Bank employees collect and distribute school supplies for children in Spearfish. The bank also donated more than 250 new coats to three local elementary schools.



ONE AMERICAN BANK sponsors an annual, free-will-offering tailgate meal for Centerville's homecoming. In 2016, \$1,074 was raised and donated to the Centerville After Prom Committee.



Across South Dakota, **Wells Fargo** team members support local Community Support Campaigns and United Way Days of Caring like this one in Rapid City.



American Bank & Trust employees showed their community pride by taking part in Pierre's Rooster Rush and decorating the bank for pheasant season.



Dacotah Bank employees raised money for the Brookings United Way by holding a bake sale and Jeans for a Cause, as well as through the bank's Charitable Gift Enhancement Program.

The Following Banks Participated in the Banks Make a Difference Survey:

- 1st Financial Bank USA
- American Bank & Trust
- Andes State Bank
- BankWest, Inc.
- Black Hills Community Bank
- Bryant State Bank
- Citibank
- Commercial State Bank
- Dacotah Bank
- Dakota Prairie Bank
- DNB National Bank
- Farmers State Bank, Hosmer
- Farmers State Bank, Marion
- Farmers State Bank, Turton
- First Bank & Trust, Brookings
- First Bank & Trust, Sioux Falls
- First Dakota National Bank
- First Fidelity Bank
- First Interstate Bank
- First National Bank, Fort Pierre
- First National Bank in Philip
- First PREMIER Bank
- First State Bank of Roscoe
- First State Bank of Warner
- Great Western Bank
- Heartland State Bank
- MetaBank
- Miner County Bank
- ONE AMERICAN BANK
- Pioneer Bank & Trust
- Premier Bank
- Reliabank
- Roberts County National Bank
- State Bank of Alcester
- U.S. Bank
- Wells Fargo



South Dakota Bankers Association

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SDBA has been the professional and trade association for the state's financial services industry since 1884.