Advancing Communities Together® Deposit Program

ANNUAL IMPACT REPORT
SUMMER 2026

NBA National Bankers Association
CDBA Community Development Bankers Association
IntraFi

THE **ADVANCING COMMUNITIES TOGETHER® (ACT®)** DEPOSIT PROGRAM

Funding Economic Opportunity

The Advancing Communities Together (ACT) Deposit Program continued to build momentum in its second year as a growing source of low-cost funding for mission-driven banks operating in local communities across the United States.

This innovative program provides a safe and convenient way for depositors to place funds in community development financial institutions (CDFIs) and minority depository institutions (MDIs). Depositors' funds expand access to credit and create economic opportunity where it is needed most.

As awareness of the program expands, we are excited about the opportunities to broaden participation and deepen our impact.

We invite you to read more about the continued growth and impact of this transformative initiative.

Sincerely,

Jeannine Jacokes
CEO
Community Development
Bankers Association

Nicole Elam
President/CEO
National Bankers
Association

$130M
Deposits

83
ACT Program Banks

35
Institutional Depositors

WORKING **TOGETHER**

The Community Development Bankers Association (CDBA) and the National Bankers Association (NBA) developed the ACT Deposit Program with support from IntraFi®. These organizations have worked together for more than 20 years to help banks obtain funds to increase lending in local communities.

60%

CDFI banks designate at least 60% of their financing to low- and moderate-income populations or underserved communities.

51%

An MDI is a federally insured depository institution with at least 51% of its voting stock controlled by minorities or that serves a minority community and has a board of directors where minorities hold a majority of the seats.

ACT DEPOSIT PROGRAM BENEFITS

Benefits for Depositors

- Eligible for FDIC insurance
- Interest income
- Convenience; work directly with a single bank
- Broad impact on communities
- Regular impact reports

Benefits for CDFI/MDI banks

- Large-dollar, low-cost deposits
- Large-deposit relationships that bring in funding that can support mission-driven lending

IntraFi is not an FDIC-insured bank, and deposit insurance covers the failure of an insured bank. A list identifying IntraFi network banks appears at https://www.intrafi.com/network-banks. Certain conditions must be satisfied for "pass-through" FDIC deposit insurance coverage to apply.

ACT DEPOSIT PROGRAM BANKS **AT A GLANCE**

Program bank headquarters

54	**18**	**11**
Metro	Micropolitan	Rural

83 PROGRAM BANKS

46	**19**	**18**
CDFI	MDI	CDFI/MDI

$496M

Median asset size of program banks[1]

$83B

Total assets of program banks[1]

Program banks operate in 32 states and territories

States with the most program bank headquarters

Mississippi	—	13 banks
Louisiana	—	9 banks
Arkansas	—	6 banks
California	—	6 banks
Oklahoma	—	6 banks
Texas	—	6 banks
Missouri	—	5 banks

Data represents the 83 banks participating in the program as of July 31, 2026, unless otherwise noted.
[1] As of June 30, 2026.

IMPACT **RESULTS**

Eighty-three banks received $130 million in low-cost deposits to fund loans in their communities. Twenty-two banks have received the bulk of the funds directly while the balance was shared with other banks participating in the program.

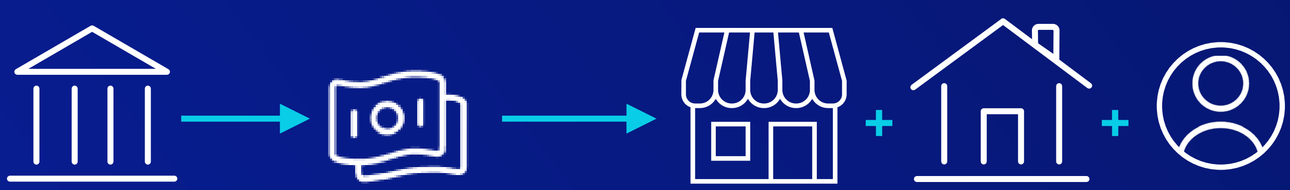
$130M
Deposits

$59 million
Deposits made directly into 22 ACT banks

Adelphi Bank	Columbus	OH
Carver Federal Savings Bank	New York	NY
Central Bank of Kansas City	Kansas City	MO
City First Bank, N.A.	Washington	DC
FNBC Bank	Ash Flat	AR
Grand Missouri Bank	Bolivar	MO
Legacy Bank & Trust Company	Springfield	MO
Liberty Bank & Trust Company	New Orleans	LA
Mission National Bank	San Francisco	CA
Mountain Valley Bank	Dunlap	TN
Native American Bank, N.A.	Denver	CO
New Millennium Bank	New Brunswick	NJ
Peoples Bank	Mendenhall	MS
People's Bank of Seneca	Seneca	MO
Ponce Bank	Bronx	NY
Security State Bank of Oklahoma	Wewoka	OK
Southern Bancorp Bank	Arkadelphia	AR
Spring Bank	Bronx	NY
The Carver State Bank	Savannah	GA
The Citizens Bank of Edmond	Edmond	OK
Unity National Bank of Houston	Houston	TX
Warsaw Federal	Cincinnati	OH

$71 million

Amount allocated to other CDFI/MDI program banks, fueling local lending in more communities.



SHARED **PURPOSE,** SHARED **VALUES**

Depositors have a simple and safe way to put cash to work helping local communities grow while remaining eligible for FDIC insurance. Through ICS®, the IntraFi Cash Service®, depositors enjoy the convenience of a single banking relationship as their funds fuel CDFIs and MDIs nationwide, expanding the reach and impact of every dollar.

For participating banks, the program turns large deposits into stable, low-cost funding they can deploy where capital is most needed: affordable housing, small business growth, credit building, and access to financial services.

ACT **TESTIMONIALS**

“Everyone should be willing to come to the table for this program. It’s going to be critical to our U.S. economy to add more people into the pie, and that’s what we’ve been able to do with the partnership with ACT.”

– Kenya Gordon, President
Southern Bancorp Community Partners

“Dime is proud to support the ACT Program. Our 162-year history started with local support for the communities we serve and continues just as strong today. Supporting our communities with programs like ACT ensures they will thrive and that all have an equal opportunity for success and growth."

– Stuart H. Lubow, President and Chief Executive Officer
Dime Commercial Bank

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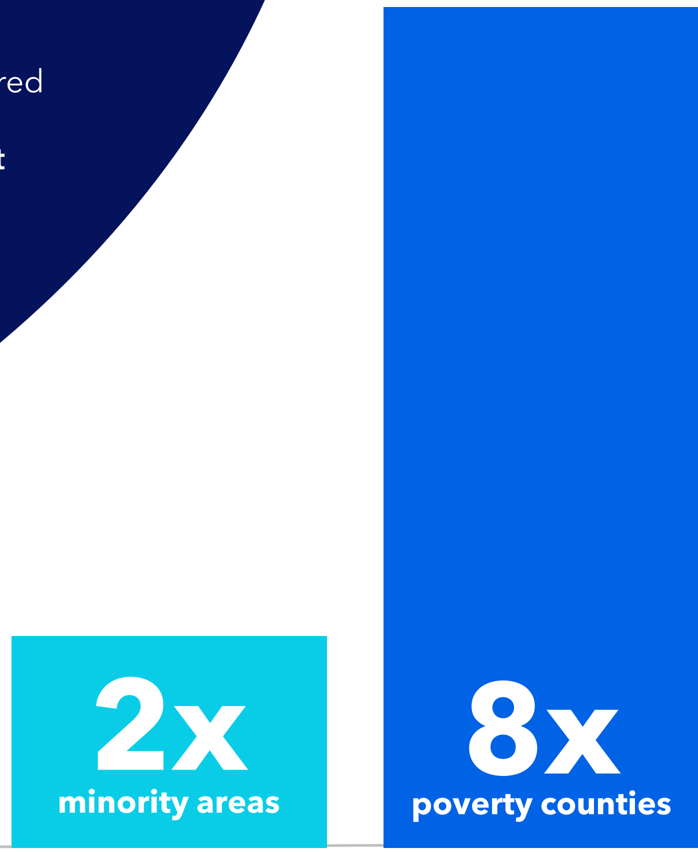
MISSION-FOCUSED BANKS WITH OUTSIZED IMPACT

Despite representing only 2% of all FDIC-insured banks, ACT Deposit Program banks have an **outsized impact on some of the nation's most economically distressed areas.**

Program Bank Branch Locations



42% of program bank branches are in majority-minority areas, which is **2x greater than the industry as a whole**

40% of program bank branches are in persistent poverty counties, which is **8x greater than the industry as a whole**

39%

Program banks' SBA 7(a) loans approved by banks headquartered in low-income/low-access areas[1]

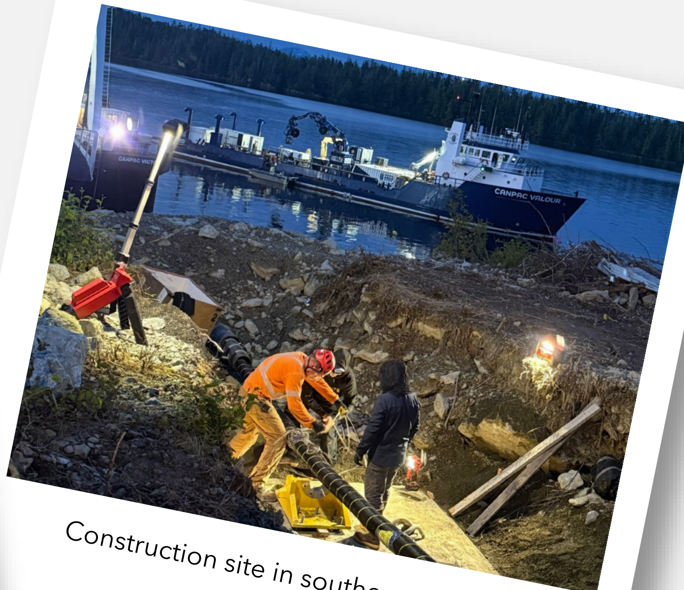
89%

Program banks headquartered in low- or moderate-income areas

Data as of March 31, 2025, for the 81 banks participating in the program as of July 31, 2025,
[1] Among banks with assets less than $100 billion.

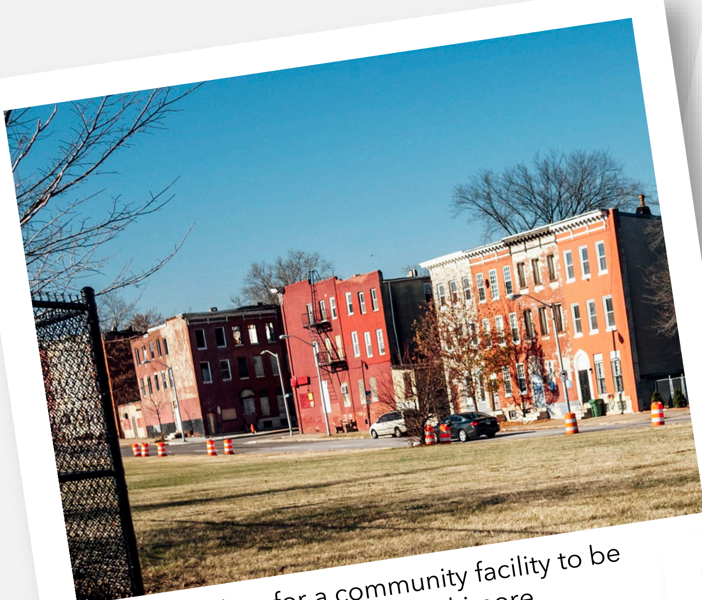
IMPACT STORIES

The following stories illustrate how the ACT Deposit Program has enabled mission-driven banks to unlock potential in their local communities.



Construction site in southeast Alaska[1]

NATIVE AMERICAN BANK



Funding for a community facility to be built in West Baltimore

cityfirstbank

"The Winslow" hosts events in northwest Arkansas[2]

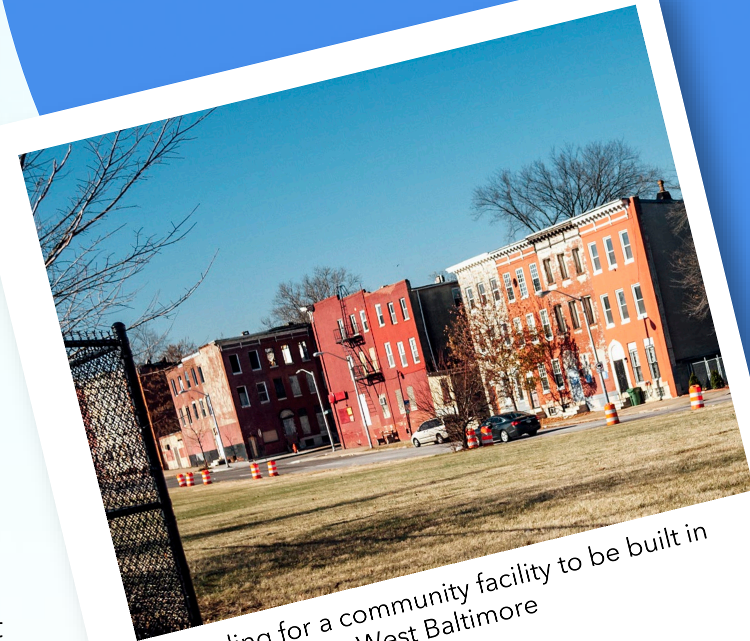
Priority B•A•N•K

[1] Photo credit: Canpac Marine Services Inc.
[2] Photo courtesy of The Winslow Weddings and Events

NONPROFIT RECEIVES **$5 MILLION IN CRITICAL FUNDING**

City First Bank

Washington, DC | CDFI & MDI



Funding for a community facility to be built in West Baltimore

Last year, City First Bank made a substantial loan to a West Baltimore-based nonprofit that serves 400 children per week and over 2,500 families annually. The nonprofit provides everything from living-wage jobs to mental health services to nutrition and meal programs for people living in historically underinvested communities. It plans to use the funding to build a 26,000-square-foot facility, enabling it to transition from dispersed leased sites to one central location.

"We believe that when people feel seen and invested in, they rise, and so do the communities around them," says the founder and executive director of the nonprofit.

He noted the new facility was only possible because City First Bank understood the need and found a way to provide the financing.

"Traditional lenders focus on reasons to say no. They see perceived risk, project complexity," he said. "City First Bank looked at impact—who we serve and why it matters. They worked through underwriting challenges…Just as important, they stayed engaged through uncertainty. That kind of partnership is as rare as it is essential."

Brian Argrett, City First Bank's president and CEO, credited the ACT Deposit Program.

"That loan could not have been made if we did not have the deposit funding behind it," Argrett said. "This investment in our work through the ACT Deposit Program will help strengthen communities across Greater Baltimore, and beyond."

Learn more about City First Bank.

RESCUING CRITICAL CARGO: **A TRIBAL COMMUNITY'S SUCCESS**

Native American Bank
Denver, CO | CDFI & MDI

Construction site in southeast Alaska

The Metlakatla Indian Community in Alaska was on the verge of providing a more cost-effective broadband internet option to its homeland on Annette Island when increased project expenses emerged, leaving the project in limbo. The fiber optic cable needed to connect to the state's mainland was stuck at a port in Canada.

The cost to free the cable: $5 million.

The tribal utility company—Metlakatla Power & Light—obtained the funding it needed from an ACT Deposit Program bank, Native American Bank in Denver, Colorado, which teamed up with a Native CDFI intermediary and four other Native CDFIs to provide the financing.

"A flow of deposits is critical to meeting the needs of our communities that lack access to financial services," says Native American Bank President and CEO Tom Ogaard. "The ACT program helps by giving us some certainty about how we can go about generating deposits."

After providing a financing solution for the project, Ogaard anticipates more opportunities to partner with the Metlakatla Indian Community and address their needs.

"The fundamental bottom line is we have to be able to fund a project in order to make it successful," he says. "As the ACT Deposit Program continues to mature, I think overall utilization of the program will continue at a higher level."

Learn more about Native American Bank.

RURAL BORROWERS FIND **THE PERFECT MATCH**

Priority Bank
Winslow, AR | CDFI

"The Winslow" hosts events in northwest Arkansas

In a town like Winslow, with a population of 362, small projects have outsized economic effects.

So, when budding entrepreneurs approached Priority Bank, a CDFI with a mission to support rural small businesses as well as affordable housing in the Ozarks and Northwest Arkansas, the bank's president, Ray Stidham, offered to help.

"We like to partner with our neighbors to help their dreams come true," Stidham says.

The dream: borrow $300,000 to buy a church in Arkansas' Boston Mountains and create an event space that would attract tourist dollars to the community.

Priority Bank made it happen. And now visitors–including more than a few brides and grooms–flock to "The Winslow" to enjoy its serene landscape of waterfalls and tree-laden walking paths.

Stidham says Priority's ability to lock in reliable funding via the ACT Deposit Program is essential to making these sorts of loans and keeping rates affordable.

"The deposit we received through ACT helps keep the cost of funds down, so we can keep that loan rate a little lower for people," he explains.

Learn more about Priority Bank.

WHAT ACT DEPOSIT PROGRAM BANKS **ARE SAYING**

“

Seneca, MO

“Deposits are our fuel. We have robust loan demand in our market, but we just do not have ample deposit resources consistently. So, when we had the opportunity to receive an ACT deposit of a large magnitude, we made certain to reinvest it in our community through various small business loans.”

**– Deron Burr, President and CEO
People’s Bank of Seneca**

Sun Valley, CA

“ACT Deposit Program funding has helped Mission Valley Bank expand our ability to support small businesses, community development, and relationship-based banking throughout the San Fernando Valley and surrounding Southern California communities. These deposits strengthen our capacity to reinvest locally, creating meaningful economic impact while advancing our mission of personalized community banking.”

**– Tamara Gurney, CEO
Mission Valley Bank**

Bronx, NY

“The ACT Deposit program has allowed Spring Bank to fund over $6 million in commercial real estate in the Bronx. The program also allows our commercial and nonprofit customers that have [used ACT] the ability to support our bank’s mission while receiving FDIC insurance on their entire balance. Spring Bank has benefitted from not having to raise these needed funds from wholesale sources.”

**– Barry J. Mann,
Executive Vice President and CFO
Spring Bank**

GRAND MISSOURI BANK

Bolivar, MO

"The ACT Deposit Program has expanded Grand Missouri Bank's access to funding sources nationwide. These funds help support underserved communities in rural southwest Missouri by providing loans to small farms and businesses to help foster economic growth. In addition, Grand Missouri Bank routinely provides financial education for low- and moderate-income individuals and offers nontraditional financing to help community members achieve homeownership. The partnership with the ACT Deposit Program is a valuable funding tool to bolster our community-driven impact."

– **Guy Cable, CEO**
Grand Missouri Bank

Greater State BANK

Genuine hometown banking!

McAllen, TX

"Partnering with the ACT Deposit Program has opened a whole new avenue for our deposit base. This in turn has enabled us to continue and provide the support in the low- to moderate-income markets we serve through our mission-driven lending programs."

– **Robert A. McGurk, President & CEO**
Greater State Bank

"

WHAT ACT DEPOSIT PROGRAM BANKS **ARE SAYING**

DEPOSITORS

Banks and corporations have turned to the ACT Deposit Program to help local communities grow. Here are some of the contributors:

Blackstone

BNY

CITIZENS TRI-COUNTY BANK

CANDIDE GROUP

CFG Bank

DIME COMMERCIAL BANK

IMPACTASSETS
INVEST WITH MEANING

IntraFi

MANASQUAN BANK
est. 1874

M&T Bank

MVB

MIDWEST REGIONAL BANK

SouthState

TIMBERLINE Bank
Equal Housing Lender • Member FDIC

WARBURG PINCUS

WOODFOREST® NATIONAL BANK

CANDIDE
GROUP

Access to the ACT program is also available through investment advisor Candide Group's Half Water Cash strategy—a great solution for those who want a partner handling the administrative work, or who are looking to incorporate impact cash into a broader, fully impact-aligned investment approach.

Candide Group works with families and foundations that want their money working for social justice. Half Water Cash is part of Candide's 100% Impact Solution, which helps clients align cash, fixed income, public equities, and private investments with their values.

"It's increasingly easy for investors to build a 100% impact-aligned portfolio across asset classes—and placing impact cash is often the ideal first step for families and foundations. By partnering with the ACT Deposit Program, we help ensure funds support mission-driven projects through CDFIs and MDIs nationwide, and for those with a place-based approach, often right in their own communities."

Morgan Simon, Co-Founding Partner

$5.6M

Deposits placed through the program

ACT DEPOSIT PROGRAM **PARTNERSHIPS**

Community Development Bankers Association is the national trade association of the community development bank sector. CDBA is the voice and champion of banks and thrifts with a mission of serving low- and moderate-income communities. For more information, visit cdbanks.org.

Founded in 1927, the National Bankers Association (NBA) is the premier trade association representing the nation's mission-driven banks. NBA's mission is to strengthen mission-driven banks through advocacy, research, partnerships, and innovation, ensuring that financial services are accessible, affordable, and inclusive for all. For more information visit nationalbankers.org.

SUPPORTED BY

IntraFi was founded more than two decades ago to serve banks of all sizes. Headquartered in the greater Washington, DC, metropolitan area, the company created the largest bank network of its kind. Composed of more than 70% of the nation's banks, IntraFi's network enables institutions across the United States to better serve their customers, fund more loans, and seamlessly manage their liquidity needs.

BUILDING ON **SUCCESS**

In just two years, the ACT Deposit Program has placed $130 million in 83 CDFI and MDI banks spread across 32 states and territories, strengthening communities nationwide.

Large depositors continue to benefit from the simplicity of a single banking relationship that earns interest and provides access to millions in aggregate FDIC insurance across network banks.

Innovative and scalable, the ACT Deposit Program brings together depositors, banks, and local communities in a way that creates lasting economic opportunity where it is needed most.

To get involved or learn more about the ACT Deposit Program, visit **IntraFi.com/act-deposit-program** or contact Senior Managing Director Diane Ellis at **dellis@intrafi.com**.

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ACT Bank Participants

INDICATES BANK ● CDFI ● MDI

Bank	Branches	HQ City (if in state)	CDFI	MDI
ALABAMA				
BankFirst Financial Services	15		●	
BankPlus	7		●	
Citizens Trust Bank	2		●	●
Commonwealth National Bank	2	Mobile	●	●
Friend Bank	5	Slocomb	●	
Liberty Bank & Trust Company	2		●	●
The Bank of Vernon	2	Vernon	●	
United Bank	17	Atmore	●	
ARKANSAS				
Bank of Lake Village	2	Lake Village	●	
FNBC Bank	15	Ash Flat	●	
Partners Bank	10	Helena	●	
Priority Bank	3	Fayetteville	●	
RiverBank	4	Pocahontas	●	
Southern Bancorp Bank	35	Arkadelphia	●	
The Peoples Bank	4	Magnolia	●	●
ARIZONA				
Gateway First Bank	1			●
Stearns Bank National Association	1			●
CALIFORNIA				
California International Bank, N.A.	1	Westminster		●
City First Bank, National Association	3		●	●
Genesis Bank	3	Newport Beach		●
Icon Business Bank	2	Riverside		●
Mission National Bank	1	San Francisco	●	●
Mission Valley Bank	4	Sun Valley	●	
Neighborhood National Bank	1	El Cajon	●	
COLORADO				
First Southwest Bank	6	Alamosa	●	
Gateway First Bank	1			●
Native American Bank	1	Denver	●	●
CONNECTICUT				
New Haven Bank	2	New Haven	●	
DISTRICT OF COLUMBIA				
City First Bank, N.A.	1	Washington, DC	●	●
Industrial Bank	4	Washington, DC	●	●
FLORIDA				
American Pride Bank	1			●
Banesco USA	5	Miami		●
BankPlus	1		●	
Stearns Bank National Association	3			●
United Bank	3		●	
GEORGIA				
American Pride Bank	5	Macon		●
Carver State Bank	2	Savannah	●	●
Citizens Trust Bank	5	Atlanta	●	●
Liberty Bank and Trust Company	1		●	●
New Millennium Bank	1			●
Security Federal Bank	4		●	

Bank	Branches	HQ City (if in state)	CDFI	MDI
ILLINOIS				
First Eagle Bank	2	Chicago	●	
Liberty Bank and Trust Company	1		●	●
INDIANA				
Generations Community Bank	1	Indianapolis		●
KANSAS				
Liberty Bank and Trust Company	1		●	●
LOUISIANA				
Bank of Oak Ridge	3	Oak Ridge	●	
Bank of St. Francisville	2	St. Francisville	●	
BankPlus	14		●	
BOM Bank	17	Natchitoches	●	
Delta Bank	5	Vidalia	●	
First National Bank USA	2	Boutte	●	
Gateway First Bank	1			●
Gibsland Bank & Trust Company	13	Gibsland	●	
Landmark Bank	5	Clinton	●	
Liberty Bank and Trust Company	8	New Orleans	●	●
Planters Bank & Trust Company	11		●	
Winnsboro State Bank & Trust Company	5	Winnsboro	●	
MARYLAND				
Industrial Bank	2		●	●
MICHIGAN				
Liberty Bank and Trust Company	1		●	●
MINNESOTA				
Stearns Bank National Association	4	Saint Cloud		●
Sunrise Banks, National Association	3	Saint Paul	●	
MISSISSIPPI				
Bank of Commerce	16	Greenwood	●	
Bank of Holly Springs	9	Holly Springs	●	
BankFirst Financial Services	36	Columbus	●	
BankPlus	52	Belzoni	●	
Delta Bank	2		●	
FNB Oxford Bank	7	Oxford	●	
Genesis Bank	1	Benoit	●	
Grand Bank for Savings, FSB	1	Hattiesburg		●
Guaranty Bank and Trust Company	39	Belzoni	●	
Liberty Bank and Trust Company	1		●	●
Peoples Bank	4	Mendenhall	●	
Pike National Bank	5	McComb	●	
Planters Bank & Trust Company	20	Indianola	●	
Southern Bancorp Bank	22		●	
The Bank of Vernon	3		●	
The Citizens National Bank of Meridian	29	Meridian	●	
The Commercial Bank	5	De Kalb	●	

ACT Bank Participants

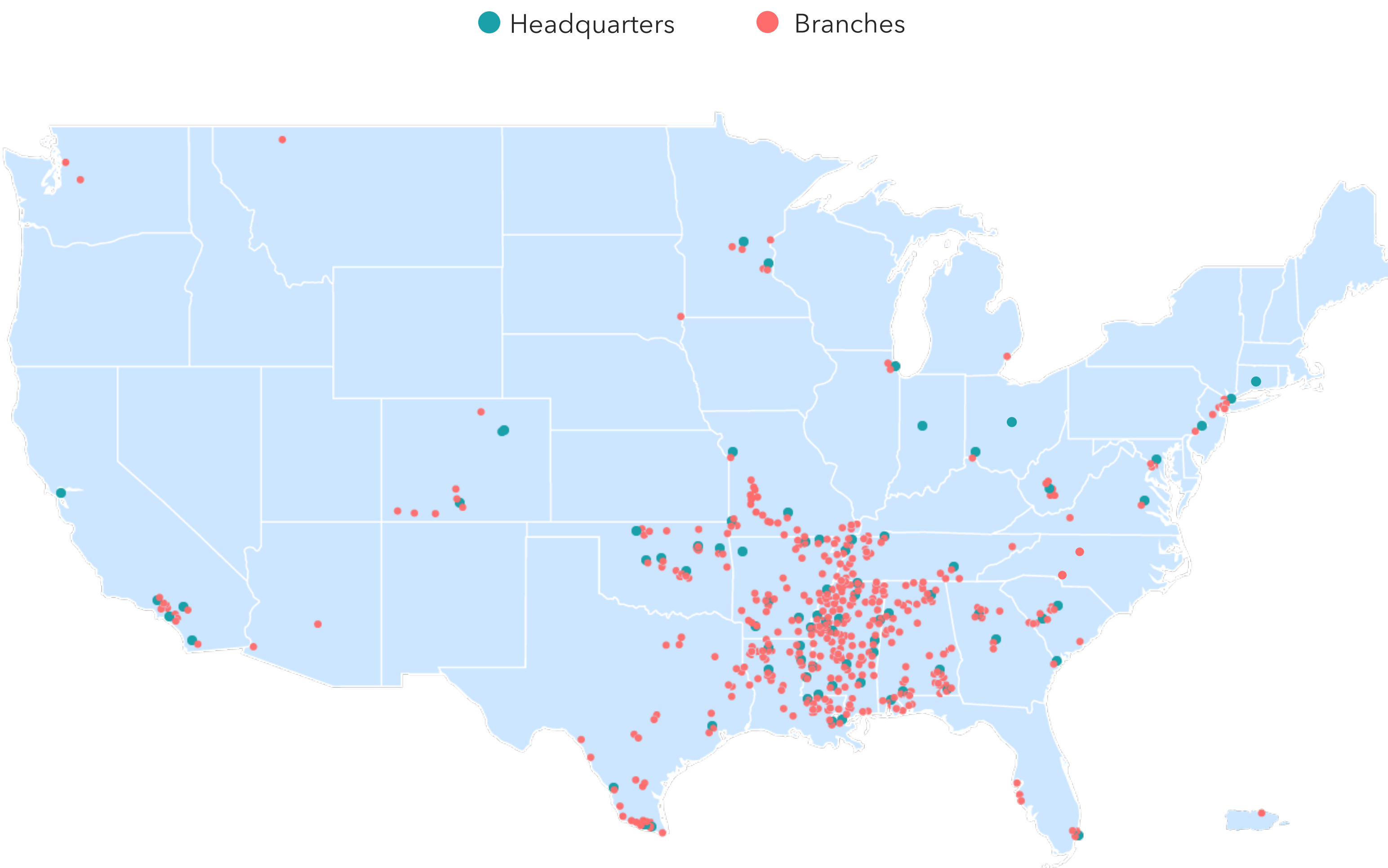
INDICATES BANK ● **CDFI** ● **MDI**

Bank	Branches	HQ City (if in state)	CDFI	MDI
MISSOURI				
Central Bank of Kansas City	2	Kansas City	●	
First State Bank and Trust Company, Inc.	7	Caruthersville	●	
FNBC Bank	2		●	
Grand Missouri Bank	4	Bolivar	●	
Legacy Bank & Trust Company	5	Mountain Grove	●	
Liberty Bank and Trust Company	1		●	●
People's Bank of Seneca	5	Seneca		●
MONTANA				
Native American Bank	1		●	●
NEW JERSEY				
Industrial Bank	2		●	●
New Millennium Bank	5	Fort Lee		●
Ponce Bank	1		●	●
NEW YORK				
Carver Federal Savings Bank	7	New York	●	●
Industrial Bank	1		●	●
New Millennium Bank	3			●
Piermont Bank	1	New York		●
Ponce Bank	12	Bronx	●	●
Spring Bank	2	Bronx	●	
NORTH CAROLINA				
American Pride Bank	2			●
OHIO				
Adelphi Bank	1	Columbus		●
Warsaw Federal Savings and Loan Association	1	Cincinnati		●
OKLAHOMA				
AllNations Bank	2	Calumet		●
Gateway First Bank	11	Jenks		●
Legacy Bank & Trust Company	2		●	
Local Bank	6	Hulbert	●	●
Security State Bank of Oklahoma	4	Wewoka	●	●
The Citizens Bank of Edmond	2	Edmond		●
The Hopeton State Bank	1	Hopeton		●

Bank	Branches	HQ City (if in state)	CDFI	MDI
PENNSYLVANIA				
Asian Bank	3	Philadelphia	●	●
PUERTO RICO				
Banesco USA	1			●
SOUTH CAROLINA				
OPTUS Bank	2	Columbia	●	●
Peoples Bank	1		●	
Security Federal Bank	15	Aiken	●	
SOUTH DAKOTA				
Sunrise Banks, National Association	2		●	
TENNESSEE				
Gateway First Bank	1			●
Guaranty Bank and Trust Company	3		●	
Liberty Bank and Trust Company	1		●	●
Mountain Valley Bank	7	Dunlap	●	
Planters Bank & Trust Company	1		●	
Security Bank and Trust Company	16	Paris	●	
TEXAS				
BOM Bank	9		●	
Falcon International Bank	19	Laredo		●
Freedom Bank	6	Alamo	●	●
Greater State Bank	6	McAllen	●	
Legacy Bank & Trust Company	3		●	
Liberty Bank and Trust Company	1		●	●
Lone Star National Bank	36	Pharr		●
Planters Bank & Trust Company	1		●	
Texas National Bank	13	Mercedes	●	●
Unity National Bank of Houston	2	Houston		●
VIRGINIA				
Locus Bank, Inc.	2	Richmond	●	
WASHINGTON				
Gateway First Bank	1		●	●
Native American Bank	1			●
WEST VIRGINIA				
Whitesville State Bank	5	Whitesville	●	

YOUR BANK DEPOSITS CAN **IMPACT COMMUNITIES IN NEED**

Amplify your impact initiatives while keeping your large cash balances secure and supporting community development.



IMPORTANT **INFORMATION**

Deposit placement in the ACT Deposit Program within ICS ("*Program*") is subject to the terms, conditions, and disclosures in the applicable agreements, including the ACT Addendum to the Deposit Placement Agreement. A portion of a deposit placed in the Program may be allocated to IntraFi network banks that are not community development financial institutions or minority depository institutions. The interest rate earned on Program deposits will likely be lower than the interest rate available on deposits outside of the Program.

Deposit placement through ICS is subject to the terms, conditions, and disclosures in applicable agreements. Deposits that are placed through an IntraFi service at FDIC-insured banks in IntraFi's network are eligible for FDIC deposit insurance coverage at the network banks. The depositor may exclude banks from eligibility to receive its funds. To meet the conditions for pass-through FDIC deposit insurance, deposit accounts at FDIC-insured banks in IntraFi's network that hold deposits placed using an IntraFi service are titled, and deposit account records are maintained, in accordance with FDIC regulations for pass-through coverage. Although deposits are placed in increments that do not exceed the FDIC standard maximum deposit insurance amount ("SMDIA") at any one bank, a depositor's balances at the institution that places deposits may exceed the SMDIA before settlement for deposits or after settlement for withdrawals or be uninsured (if the placing institution is not an insured bank). The depositor must make any necessary arrangements to protect such balances consistent with applicable law and must determine whether placement through an IntraFi service satisfies any restrictions on its deposits.

NBA National Bankers Association CDBA COMMUNITY DEVELOPMENT BANKERS ASSOCIATION IntraFi