



THE SECURED LENDER'S
COMMUNITY
INVOLVEMENT ISSUE

Profiles of CFA Members & the Causes they Support



Welcome to *TSL's* first Community Involvement Issue.

You'll often hear me refer to the "CFA Community" in describing the breadth and nature of the people and organizations with whom we work and serve. Our Association is one that is united by profession, but bound by the affinity and goodwill of our people.

When the concept of this issue was first discussed, we knew philanthropy was alive and well within the CFA Community, but we didn't truly understand how much time and energy CFA members spend contributing to the worthwhile causes about which they are passionate.

This issue is a departure from our traditional business-oriented themes, but the response has been enthusiastic, to say the least. CFA members were eager for the opportunity to talk about their respective charities and to highlight the good their team members were doing. These activities are not only intrinsically fulfilling and impactful, but they are also good for business. People want to work for and do business with companies who are good corporate citizens. With the polarizing political atmosphere and the avalanche of negative news that is thrown at us daily, it's nice to take a step back and focus solely on the people who are working to make this a better world. Past Atlanta Chapter President and CEO of Allied Financial Steven Gold sums it up best on page 35: "We often get so caught up with the intensity of work that we can lose track of more important things going on around us. Volunteering and staying in touch with our community is vital to our success and overall well-being."

The process of creating this issue has taught us a few things. One, for many organizations charity is ingrained in their culture and has been from the start. We learned the charities supported by CFA members are as varied and unique as the members themselves, from food banks to safe water initiatives and mentoring disadvantaged teens. And we learned that our members are giving in truly meaningful ways. They are out in their communities, donating their time and expertise. The Community Involvement profiles, starting on page 12, feature nearly 30 CFA members sharing their experiences of charity work and its importance.

In addition to the profiles, this issue also includes articles on other aspects of social responsibility and philanthropy. On page 30, Jessica Staheli, of Scherzer International, explores the importance of "giving back" in today's business environment in *Corporate Social Responsibility: What's at Stake for Business Leaders Today?* Key industry executives discuss why giving back is so important and how it affects their relationships with both borrowers and their community.

On page 34, *TSL* senior editor Eileen Wubbe turns the spotlight on CFA Chapters and their charitable endeavors. Partnering with charities has been a tradition of CFA Chapters for many years and their commitment is

inspiring. From children's cancer organizations to sorting food for those less fortunate, there is no shortage of organizations needing help.

Asset-based lenders and factors pride themselves on the relationships they build with their clients. It sets them apart from other lenders and is often a factor in retaining these clients. In *Relationship Management: Average vs. Extraordinary* on page 40, Joe Accardi, of Santander, challenges lenders to re-examine their client relationships and to take them to the next level.

On page 44, we celebrate the accomplishments of two esteemed members of the industry who recently retired. Ward Mooney, of Crystal Financial, and Scott Diehl, of Wells Fargo Capital Finance, were the recipients of CFA's Lifetime Achievement Awards at CFA's 73rd Annual Convention in Chicago in November 2017.

Finally, Jason Miller, of Otterbourg, believes the path to true success involves helping others succeed. On page 52, he discusses his deep involvement with two charitable causes, Water Collective and Fabulous & Fighting.

Winston Churchill said, "We make a living by what we get, but we make a life by what we give." If that is true, then those profiled on the following pages are creating rich, vibrant lives indeed.

"This issue is a departure from our traditional business-oriented themes, but the response has been enthusiastic, to say the least. CFA members were eager for the opportunity to talk about their respective charities and to highlight the good their team members were doing."



Warm regards,

Richard D. Gumbrecht
CFA CEO

AeroFund Financial: Personal Involvement Makes the Difference

When Stephen Troy and his wife, Leanne, started their company, AeroFund Financial, over 30 years ago, they made a decision to support community causes they could personally get involved in to make a difference. They focused on organizations with a specific mission to support kids.

That goal led them to put major support into three great organizations and projects: Junior Achievement, The American Cancer Society and their own homegrown AeroFund Toys for Kids.

Junior Achievement, a worldwide organization that prepares young people for success in business and financial literacy, has been Stephen's particular focus. Leanne's involvement has been with the Grandview League, a local group of women that raises funds for the American Cancer Society, as well as organizing their own AeroFund Christmas Shopping Spree, during which their employees shopped each Christmas for gifts for underserved children from different local charitable organizations. Each required not only monetary contributions, but also time.

Early on, Stephen gravitated to Junior Achievement, which gave him the opportunity to teach in the classroom and mentor the future leaders of tomorrow. For 25 years as a board member, he has personally helped guide JA as well as taught JA programs in high school. He is proud of his record of not missing a semester. "It is a wonderful gift to myself to connect and mentor our future leaders, before they start their own journeys," said Stephen.

Leanne's focus has been through the Grandview League, where she has been a leader in the Cattle Barons Ball, one of the leading fundraisers in Silicon Valley, as well as AeroFund's annual Christmas shopping which has provided thousands of toys for children whose parents struggle with their care. "It's with a sense of pride that we have been part of the solution in our community, whether it is preparing the youth of tomorrow, helping eradicate a horrible disease, or putting a smile on a child's face during Christmas. At AeroFund, we like to know when we write that check, we are not just throwing money at a problem, we are taking an active role in the solution," said Stephen.



AeroFund employees organize their own Christmas Shopping Spree. Employees shop each Christmas for gifts for underserved children from different local charitable organizations.

Amerisource: Helping Where They are Needed

Amerisource and its employees are dedicated to giving back to the communities in which they live and work. This charitable spirit has resulted in Amerisource team collectively donating hundreds of thousands of dollars and countless volunteer hours to many worthy nonprofit organizations.

Annually, Amerisource employees take part in a sponsored walk called Walk for the Woods. The funds raised are used to support disadvantaged students and help them to achieve future success.

The Amerisource team helped to collect new books, crayons, pencils, paints, stickers, and coloring books to distribute to the Texas Children's Hospital and to the children affected by Hurricane Harvey.

In the aftermath of Hurricane Harvey, the Amerisource employees stepped up and provided help to those who needed it. This included sorting donations at the Tomball Renewal Center, and the KIPP School. Helping clients, friends, family and colleagues whose homes were damaged by flooding (gutting houses, tearing

down sheet-rock, ripping out flooring, etc.).

Amerisource donated Christmas gifts to the Tomball Renewal Center. The TRC addresses the needs of the disadvantaged and marginalized in the Northwest Houston area. They also donated Christmas gifts to the children of families who had lost their home and possessions in Hurricane Harvey. These gifts included new bikes, toys, books, clothes, and shoes.

Houston Junior Woman's Club is an organization of women dedicated to volunteer services and financial assistance to charitable organizations, all of which serve the needs of children in the Houston community. Amerisource provides them with a location to meet and make their fundraising gifts and supports their

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Amerisource employees helping to repair a home ravaged by flooding.

annual “Holiday happenings”.

Amerisource sponsors three Zambian Orphans through a Christian charity called Family Legacy. The sponsorship

pays a Christian education, a school uniform and a daily nutritious meal.

Visit www.amerisource.us.com for more information.

Bibby Financial Services: Charitable Giving as Corporate Culture

Bibby Financial Services (BFS) is committed to giving something back to make a difference in the world. The company’s leadership team believes in supporting the causes close to employees’ hearts because what is important to them as individuals is important to the business.



The Bibby Financial Services (BFS) team in Nashville with their sports equipment donation for the Andrew Jackson FOP Youth Camp, left to right: Tina Hughes, Andrea Snyder, Tammy Louallen-Jones, Julie Payne, Mitch Highsmith, Roseanne Gerena, Thomas Powell, Autumn Wiggins, Melanie West, Scott Blackburn, Mary Ann Hudson, Glenda Jackson, Lorrie Shepherd and Whitney Massey.

BFS employees are proud to participate in the company’s Giving Something Back (GSB) program, a unique initiative that reinforces the company’s values and aims to harness the passion of its people, supporting

them as they raise funds or volunteer for their favorite charities. Launched in 2007 by its parent company, Bibby Line Group (BLG), as part of its Bicentenary year celebrations, the GSB program has made charitable giving

part of BFS’s corporate culture. BLG matches funds raised when an employee or team of employees engages in an event or activity, such as a 5k race, benefiting a qualified charitable organization.

Globally, the program has raised more than \$13.1M (as of January 2018) for over 1,000 charitable causes since its inception. Chief executive officer, North America, Ian Watson hopes to see the total hit \$15M by year end. “The dollar figure represents more than just money given to charities,” said Ian. “It’s hard work and personal time our people have devoted to making things better in their communities. I find it really gratifying to see the pictures and to hear the stories of how their efforts have impacted the lives of others. The charities we work with can’t do what they do without people to support them, and I think it’s a very special thing that we’re able to encourage and empower our associates to volunteer even during work hours.”

The GSB program goes beyond fundraising as employees are encouraged to volunteer their personal time to make things better for others. BFS North America employees are allotted 8 hours paid time off per year for the purpose of volunteering for charitable organizations. Employees make use of this opportunity to support their local communities through activities like sorting donations at food banks, entertaining hospitalized children and their families, and packing bags of personal supplies for those in need.

The causes supported by employees of BFS North America in 2017 included: Andrew Jackson Fraternal Order of Police Youth Camp, Second Harvest Food Bank, Children’s Restoration Network, Children’s Hospital of Atlanta, My Stuff Bags Foundation, The Terry Fox Foundation, The Kidney Foundation of Canada, Movember Foundation of Canada, plus local organizations benefiting the homeless and veterans.

Birch Lake Associates, LLC: Support from One Family Impacts an Entire Classroom, and Beyond

A year after Northwestern Settlement closed out its 125th Campaign in honor of its 125th anniversary the fruits of the campaign are visible across all its campuses.

In September Northwestern Settlement unveiled its expanded campus for Rowe Elementary's middle school in a ribbon-cutting ceremony. Mayor Rahm Emanuel shared that a child drops out of college in the third grade, saying places like Rowe are crucial to keeping children engaged and raising the bar along the way. Thanks to donors Bill and Diane Welnhofers, Rowe scholars walk in the door each morning reminded that college is the goal, and that they are on the path to attaining it.

Through their sponsorship of the Northwestern University classroom at Rowe Elementary, the Welnhofers and donors like them give young Chicago scholars a place that offers not just the opportunity, but gives them the tools and the power, to do anything with their life – to give them choices. By providing their families assistance through the food pantry, challenging their critical literacy skills through Adventure Stage Chicago shows and programs, and keeping them engaged beyond the school day through After School, the Settlement is ensuring scholars and their families have access to what they need not just to get by, but to what they need to succeed.

Those scholars now spend a week each spring at House In The Wood's Valerie Hall Outdoor Education Center, putting their science and math classes into real world situations, and getting hands on with environmental and STEM lessons. This unique experience is a common part of the curriculum at Rowe. And so successful other schools are adding it to their school year. This year House In The Wood will welcome its first high school classes for outdoor education residencies.

Support from the Welnhofers, and their friends doesn't stop with Rowe Elementary. Bill's wife, Diane, president of the Settlement's Winnetka Board, also participates in the annual Adopt A Family event, where



Summer Adventure campers play a team building game to get to know each other better and build on social and emotional learning skills.

the Winnetka Board adopts some of the neighbors in greatest need, providing gifts from a wish list that ranges from sheets and towels the families had lived without, to extra pots and pans, and toys for the children.

For more than 125 years Northwestern Settlement has nurtured, educated and inspired children and families in need

in Chicago. Northwestern Settlement's programs are fully integrated to meet the complex needs of their neighbors, and disrupt generational poverty. The Settlement touches nearly 40,000 lives and 85 percent of Chicago's zip codes. Learn more about Northwestern Settlement at www.northwesternsettlement.org

Blank Rome: Pro Bono work for Nonprofits

Blank Rome is proud of its deep tradition of giving back to its communities, including through pro bono service. Blank Rome's pro bono policy requires each of the firm's attorneys and paralegals to undertake at least 25 hours of pro bono service every year, although 65 hours is encouraged. In order to achieve this goal, Blank Rome helps identify meaningful pro bono opportunities. One such opportunity is Compass.

Founded in Washington, D.C., with offices in Philadelphia and Chicago, Compass recruits, trains, and supports teams of business professionals—predominantly MBA alumni from top business schools and consulting firms, lawyers from top regional and national firms, and members of strategy departments from the cities' largest corporations—who provide strategy consulting services to local nonprof-

its—free of charge. Compass' mission is to inspire business professionals to engage with local nonprofits to transform communities. It has engaged and inspired over 2,300 unique business volunteers to collaborate with nonprofit leaders since 2001, conducting 500 projects for 365 clients, and providing over \$54 million of pro bono consulting services to the nonprofits.

Blank Rome's business department,

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Blank Rome attorneys with Compass Executive Director: Pictured from left to right: Mat Rotenberg (Partner, Blank Rome), Heather Sonnenberg (Partner, Blank Rome) and Beth Dahle (Executive Director – Philadelphia, Compass).

which includes its asset-based lending team, has partnered with Compass since it expanded to Philadelphia several years ago. Since then, more than 30 of their attorneys and paralegals have served as volunteers on Compass pro bono projects, and many are repeat volunteers. Blank Rome partners Heather Sonnenberg and Mat Rotenberg, as well as associates Marcie Landsburg, Jillian Zvolensky, and Adam Sansweet are some of the members of the asset-based lending team who volunteer with Compass. Heather and Mat have each participated on three or more Compass pro bono project teams over the past five years for nonprofits based in Greater Philadelphia, including projects for ACHIEVEability, Center For Literacy, Philadelphia Works, SeniorLAW Center, Smith Memorial Play-ground and Playhouse, and The Women's Center of Montgomery County.

"We volunteer with Compass because they provide a meaningful and well-designed experience for their volunteers. Each project is identified by the senior leadership of the nonprofit client based on a critical strategic need and is then jointly vetted and refined by Compass and the client. As a result of this work, the project is already well-developed, allowing the volunteer project team to hit the ground running," shares Mat Rotenberg.

Heather Sonnenberg adds, "Each hour that we spend volunteering on a Compass project provides substantially more than an hour's worth of value to the client—both because of the importance of the project to the client and because the initial groundwork has been completed. This makes for a successful partnership."

For more information about Compass, visit www.compassprobono.org.

CapFlow Funding Group, Jimmy Whelan: Putting Others First

Jimmy Whelan, head of credit and underwriting at CapFlow Funding Group, is an active member of Big Brother/Big Sister in New Jersey.

"My family has always put volunteering and helping others first. I grew up helping out with Habitat for Humanity and running fundraisers. As we get older and get busy with work and any other commitments, it's even more important

to take the time to support others. What I love about being a Big Brother is that I'm having a direct impact in one boy's life. We've definitely had our ups and downs, but when we have a good day together, I know that we both value that

time together. It can be a fun challenge to plan activities for me and my little —they range from educational to more recreational. Last week I took him to the Liberty Science Center which gave us an opportunity to be more interactive and a chance to understand a little more how my little learns and what he likes to do. And I'm lucky that CapFlow creates an environment where volunteering is encouraged," said Whelan.

Chapman & Cutler: Giving Back for Over 100 Years

Chapman partners with many charities to raise awareness and needed funds. The firm's partnership with Gads Hill Center, a Chicago community organization founded in 1898, dates back to our founder, Theodore Chapman, who was an ardent supporter in 1913 when he founded the firm, until his death. Chapman continues that legacy of giving and support for the Gads Hill Center, which includes donating holiday gifts to fulfill children's Santa wishes.

To highlight a recent activity, the firm has partnered with the American Heart Association's Heart Walk campaign for the past three years, an effort that resulted in Chapman receiving the Law Chalice Award for the most funds raised two years in a row. In 2017, Chapman partnered with Cristo Rey, a college preparatory school on the near southwest side of Chicago, as part of a new diversity pipeline program for high school students. Following a nationally successful model, students are given an opportunity to earn up to 70% of their educational costs by working as entry-level interns in local companies.

Chapman hosts annual fundraisers supporting many causes and conducts

firmwide campaigns to raise funds for victims of natural disasters and refugee crises. For example, Chapman's annual holiday giving campaign is designed so that the firm's personnel have the opportunity to select from charities they want their donations to benefit. In 2017, the firm fundraised to support the people and pets impacted by four major natural disasters that impacted the U.S. and Mexico: Hurricane Harvey (Texas), Hurricane Irma (Florida and Puerto Rico), the Mexico City earthquake, and the Northern California wildfires.

Chapman offers a number of opportunities for members of the firm (attorneys and staff) to collaborate on projects that benefit our communities. One such example is the Bike Commuter Challenge, a two-week, workplace competition among companies (and law firms) in the Chicagoland area to promote environmental sustainability by reducing the carbon footprint.



Chapman and Cutler team members participated in the 2017 American Heart Association Metro Chicago Heart Walk.

CIBC: Dedicated to Financial Literacy

Every year, CIBC employees from across the United States participate in their annual employee Volunteer Day. On December 6, 2017, over 500 employees in Chicago, Atlanta and Detroit volunteered to teach Operation HOPE's financial literacy curriculum to students ranging from K-12.

On Volunteer Day, CIBC employees visited several area schools and taught classrooms in groups of 2-3 employees, reaching over 3,000 students in total for the day. CIBC's teams in St. Louis and Milwaukee also participated in these same teaching events earlier in the year. As part of Operation HOPE's commitment to improving communities, many of the schools visited are in low-income areas. Employees receive training in order to prepare lessons tailored to the ages of the students. Students learn about savings, investments in a setting that pairs a traditional lesson with an interactive game. In total, CIBC's U.S. Region volunteers about 11,000 hours of CRA-qualified service each year.



CIBC team members on their 2017 Volunteer Day on December 6, 2017.

CIT: Planting 18,000 Trees Planted Across California And Florida

CIT Group Inc. announced its interactive philanthropic campaign, the Gratitude & Growth Project, garnered support from stakeholders across the country to plant nearly 18,000 trees in California and Florida to help restore forests in the states that were affected by recent wildfires and hurricanes.

The Gratitude & Growth Project was extended from November through December 31, 2017 to allow CIT's customers more time to participate in the program and help restore forests in two states where the company has a significant presence. Customers were invited to engage with the content on social media and through direct communications to show support for the cause.

"Through the collective efforts of our employees, business clients and bank customers, CIT will donate 18,000 trees to two important areas that have suffered extensive damage last year," said CIT Chief Marketing and Communications Officer Gina Proia. "The response to this program shows a collective commitment to make our communities stronger, and we extend



our sincere gratitude to all that participated."

CIT has partnered with OneTreePlanted.org, a nonprofit organization dedicated to reforestation, and the trees will be planted

this spring. OneTreePlanted.org estimates between 46,000 and 58,000 square miles of forest are lost each year, the equivalent of 36 football fields each minute.

Crestmark: "We Help" Philosophy Benefits Communities Across the Country

"We help. It's not just what we say. It's what we do at Crestmark. Whether we're helping small businesses grow or improving communities through fundraising and volunteer service, this is our call to action and our way of life for over 300 employees in eight locations across the country," said W. David Tull, CEO and founder of Crestmark.



W. David Tull, Crestmark CEO (right) presents a \$100,000 scholarship check to Michael A. Mazzeo, Ph.D., dean and professor of finance in Oakland University's School of Business Administration, and Angie Schmucker, vice president of development and alumni relations.

"We help" is Crestmark's core philosophy and guiding principle. In fact, the company trademarked the phrase in 2012 to officially recognize its longstanding and continued commitment to helping others

inside and outside the company. And for Crestmark's 20th anniversary, in lieu of a company party, they opted to provide a scholarship to a local university to help business students pay tuition.

Crestmark has been recognized and awarded honors for being top supporters in many charitable causes.

Each year, its volunteers lead ongoing initiatives that teach financial literacy and foster independence for adults in distress, underserved high-school students, survivors of sexual assault and domestic abuse, and others trying to make sound financial decisions.

Additionally, individual offices rally around local causes including food banks, charitable walks and runs for over 10 charities, holiday collections for those in need, Habitat for Humanity, cancer support, student tutoring, professional mentoring, scholarship funds, and other causes that are personal to our employees. Crestmark offers employee matching for charitable contributions and encourages teams of co-workers to participate in service activities—on and off the clock.

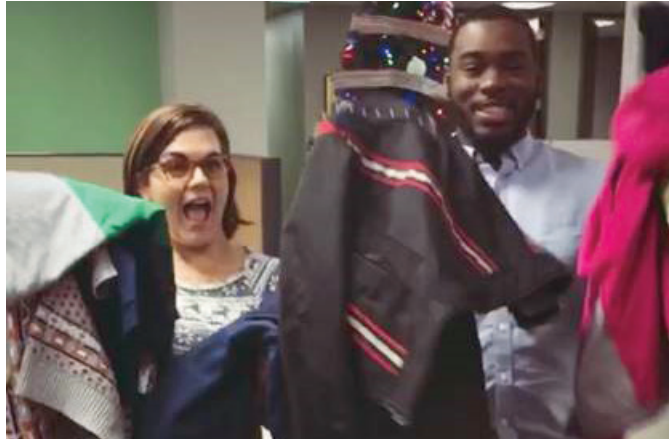
Simply put: Crestmark employees help people. And they're proud of it.

ENGs: Spreading Warmth

During this unusually frosty southern winter, ENGs Commercial Capital spread some warmth in their community by sponsoring a coat drive. ENGs' team members rallied together to collect coats, hats, scarves, and gloves to donate to Jessie's Place, a local nonprofit shelter for women and children.

ENGs was able to help keep 30 persons a little warmer this holiday season by bringing them cold-weather clothing items. But there are still so many women and children who are struggling. Please join ENGs in its continuing efforts to provide support to the hundreds of thousands of families across the nation who call a shelter home. For more information on how you can partner with ENGs to make a difference in the lives of women and children, please contact Azurdee Ramasar at aramasar@engsfinance.com.

Jessie's Place serves as a safe haven for women and children by providing the tools necessary to help them become strong and self-sufficient. You can learn more about their mission by visiting <https://jimmiehalession.com/ministries-more/jessies-place/>. To make



ENGs employees, Erin Kilpatrick and Kenneth Haley, collected Winter clothing items for Jessie's Place, which serves as a safe haven for women and children by providing the tools necessary to help them become strong and self-sufficient.

an impact in your community, please visit [https://www.homelessshelterdirec-](https://www.homelessshelterdirectory.org/)

[tory.org/](https://www.homelessshelterdirectory.org/) to find a service opportunity near you.

Express Trade Capital: Lending a Hand in the Industry and the Community

Express Trade Capital's team takes pride in their ability to help entrepreneurs and designers at all levels.

As a private lender, ETC's knowledge base includes a variety of flexible and creative solutions to help entrepreneurs get the financial assistance they need without falling into debt or giving up equity.

The ETC management team loves to host and attend info sessions at incubators to help business owners plan and execute their finances wisely as they grow. Last fall, they hosted an info-session at Project JUST in Brooklyn, an incubator devoted to eco-friendly apparel designers and manufacturers. So many businesses struggle not because they aren't viable, but because they don't know how best to manage their finances in a sustainable way. Express Trade is always happy to help these businesses, whether they become clients or not.

ETC's executives also find immense satisfaction in donating to worthy causes that either relate to our industry or help those in need in the local area. The business



Some of the Express Trade Capital team members who assist business owners.

regularly donates to charities like Two Ten, an organization that assists footwear employees and their families with scholarships, disaster relief, job opportunities and emergency financial assistance for those struggling to make ends meet.

Helping those in need and particularly, those close to the industries Express Trade Capital finances, brings ETC closer to the community and invigorates the team as individuals.

Gerber Finance Inc.: Employees Volunteer For a Week of Service

This October, Gerber Finance Inc. partnered with three nonprofit organizations for a week of hunger relief-focused volunteering in New York City.

In keeping with Gerber's long history of philanthropy, and passion to do more, company leaders noted the importance of giving back to the community. "We are essentially a service business working with and learning from a broad spectrum of industries and knowledgeable entrepreneurs. It is now the time to use the skills we have learned over the years towards a greater good of giving back in ways that not only solve their temporary need, but, in the long term, help them improve their own financial situation," said Gerald Joseph, CEO, Gerber Finance Inc.

Employees volunteered among three organizations to make a positive impact on the effort to provide food to the hungry. This inaugural week of service reinforced Gerber's commitment to helping those in need, and served to kickstart Gerber's efforts to aid in hunger relief in 2018.

Volunteering Opportunities Included:

BRC: Volunteers worked alongside members of the BRC Horizons Workforce Development Program to help prepare and serve lunch to clients of the Bowery Residents' Committee.

Carter Burden Network, a leading aging services organization: Volunteers provided meal delivery and caring company to NYC home-bound seniors.

West Side Campaign Against Hunger:

Volunteers helped in the supermarket-style food pantry by stocking shelves, bagging food, breaking down boxes, and assisting customers.

Additionally, during the holidays, Gerber employees participated in the New York Cares Coat Drive, achieving 180% of Gerber's internal company



Gerber team members volunteering with Carter Burden Network. From Left to Right: Entela Semini, Elena Goynatsky, Jennifer Palmer, Lori Miller and Augusta Melendez.

goal for coats donated.

"While we have often volunteered in the past, the week of service in October and the coat drive for the holidays mark the initial stages of our committed long-term philanthropic plan that we are formally rolling out this year. While it is easy to donate money, we believe that to truly make an impact, we must also dedicate our time. Moving forward, each quarter our staff will spend a week

in the community working to reduce hunger locally," said Jennifer Palmer, president, Gerber Finance Inc.

Gordon Brothers: A Tradition of Giving Back

Gordon Brothers has a longstanding tradition of giving back. Over the past 115 years, four generations of Gordon/Frieze family leadership have built a culture of community engagement. Today, Gordon Brothers performs service on a company-wide basis, directly supports a variety of philanthropies, and encourages employees to give back in their own communities.

Internally, the company promotes community service and engagement by giving employees three days of paid volunteer time to support a cause of their choice. In addition, Gordon Brothers celebrates “Global Giveback Day,” a group community service event at each of the company’s 25 offices around the world. The firm’s holiday campaign of giving, on behalf of clients and partners, directly supports a range of charitable organizations, including Direct Relief in 2017 to support victims of disasters internationally.

Gordon Brothers also offers two scholarship programs: the Gordon Brothers Scholarship for Excellence at the Terry J. Lundgren Center for Retailing in partnership with the University of Arizona, to support the development of future retail leaders; and the John A. Lima Memorial Scholarship in memory of Lima’s dedication to the appraisal industry, to support employees’ children pursuing education.

The Gordon/Frieze family leadership continues to promote community engagement through their own traditions. The Phil & Bernice Frieze Annual Golf Tournament, which is sponsored and organized by Gordon Brothers employees, has raised \$2.8 million since 1994 to help ease the financial burden on

families whose children are treated at Boston Children’s Hospital. Additionally, the Phil Frieze & Phil Gordon Award recognizes an employee who demonstrates inspirational leadership, exceptional



Gordon employees joined together to make a difference on their Global Giveback Day 2017.

humanity, courage in the face of adversity and exemplary community service each year.

The culture of community involvement extends deeply into the values and activities of employees at Gordon Brothers too. Today, employee-managed campaigns support a variety of causes, including Toys for Tots, The Jimmy Fund, Walk to Defeat ALS, Cycle for Survival, and The United Way Campaign, among others. Gordon Brothers matches these donations.

“I think it can be hard in a business environment to appreciate the humanity of the people and companies we work with. Social responsibility and giving back is one way for us to do that

at Gordon Brothers. We’re a family-run business guided by a strong set of values. Our commitment to giving back helps us stay true to that character and is a way for us all to connect and join together,” said Ken Frieze, CEO.

Hilco Global: Giving Back is a Team Effort

Hilco Global is in the business of understanding and enhancing the value of both tangible and intangible assets and maximizing that value fully. This same focus extends to the company's approach to giving back to those in need. "Hilco Helps" is a company-wide initiative to help enhance the lives and maximize the potential of the most important type of assets... human assets.

Hilco Global seeks to improve the lives of those in need (often children) in communities that are underserved and require assistance to maximize their full potential.

The company calls its cause-marketing efforts "Hilco Helps". Hilco Helps is the company's corporate giving program which allows it to put employees' and Hilco's resources to work, supporting children's education and arts programs, urban anti-violence programs, disease prevention, and disaster relief efforts.

In 2017, Hilco Helps helped to raise over \$1.2 million dollars (through in-kind donations, direct donations, and marketing efforts/sponsorship) in support of several organizations doing outstanding work. In addition to direct financial support, employees donated time to relief efforts in disaster zones, churches, schools, etc. across the country and provided internship opportunities to mentor and engage Chicago's youth.

This past year, Hilco Global continued its strong support and partnership with two Chicago-based youth organizations, Youth Guidance/BAM and Chicago Youth All-Stars. Both groups focus on providing thousands of Chicago's most vulnerable inner-city youth with assistance to stay in school, increase high school graduation rates and go on to college and beyond, leading a productive work life. In support of these worthwhile causes, Hilco Global continues to serve as the title sponsor for the annual Youth Guidance Gala, helping to raise over \$800,000 for the organization this year, and helping to build-out a theatre program for the kids at Chicago All Stars. In addition, during the summer Hilco Global hosted five high school and college-aged inner-city youths and provided paid internships at its global headquarters in Northbrook, IL.,



Team Hilco Global at the 2017 Chicago JP Morgan Corporate Challenge.

teaching and training important skills that will help them throughout their personal and professional lives.

Additionally, in the wake of the 2017 devastating hurricanes, Hilco Global and its employees sprang to action to help those in areas that were most impacted by the devastating storms. In all, Hilco Global donated and distributed over \$450,000 worth of food, cleaning supplies, insect repellent and direct financial support which were donated to causes that were instrumental in getting relief to those who needed it most, including the American Red Cross, the Rebuild Texas Fund and Florida Disaster Fund.

As in past years, the Hilco Helps employee match and sponsorship

programs donated auction proceeds and employee matching support to several worthwhile organizations totaling more than \$100,000, to important charities such as American Jewish Committee, Jewish National Fund, One Star Foundation, Headstrong Project, Karin Foundation, Back 2 School Illinois, and various food banks across North America.

Hilco Global remains committed to growing the Hilco Helps program to better serve the communities and helping those in need.

InterNex Capital, Simrita Singh: Mentoring High School Students

Simrita Singh, director of marketing at InterNex Capital, has been volunteering with an organization called Hire Cause since 2015.

Hire Cause is a cooperative learning program where students work in teams of three-to-five students to raise awareness and capital for their preferred charities, while being coached by top professionals from all sectors of industry.

The mission is to provide NYC students with the unique opportunity to supplement their traditional public-school education with real-world projects that have a positive impact in the community as well as their growth/development for the future. Simrita works closely with the Hire Cause team to mentor high school students to help

them determine what they want to do in the future and learn business skill sets.

The high-school students have unique access to mentors who assist with their business development skills. Students as young as freshman have the opportunity to work on real-life business cases while gaining exposure to fundraising, team building and innovation.

Hire Cause focuses on driving engagement between companies and students around meaningful causes that make the world a better place, inspiring students and companies to

contribute, lead and grow together. Hire Cause provides programs to the high school classes that allow students to work on their current skill set while also expanding their skill set with the help of executives and entrepreneurs.

Visit their website, www.myhire-cause.com, to learn about their existing programs and how you can join the Hire Cause community!

MB Business Capital: Fostering the Spirit of Volunteerism

MB and its employees are committed to building strong and vibrant communities they where live and work. This spirit of giving back is fundamental to the company's culture culture. Below is a list of the key charitable activities MB employees supported in 2017, but certainly is not all-inclusive.

MB On the Block Education

An initiative aimed at helping low- and moderate-income students in Chicago secure a livable wage. MB on the Block: Education provides services to over 800 students at Gage Park High School and Wells Community Academy High School that address the complex issues often facing this student population of urban youth. Each student receives support, starting their freshman year and continuing beyond graduation with ongoing college and job training assistance.

MB On the Block Volunteer Day

Through service projects, MB employees donated 2,000 hours of service in a single day. The 2017 "MB on the Block" Volunteer Day supported 45 service projects for 30+ nonprofits across Chicagoland. 550 employees participated in the 7th annual Volunteer Day.

The annual Light the Night Walk, benefitting the Leukemia & Lymphoma Society.

Over 75 employees participated and countless others helped make MB the #2 fundraising team across Chicagoland, raising more than \$40,000.

American Red Cross

"MB Bat for Charity" is the annual softball tournament with proceeds benefitting the American Red Cross.

American Cancer Society - Making Strides against Breast Cancer Walk

Over 75 employees participated and countless others helped raise more than \$30,000

Employee Volunteer Awards

Additionally, MB honors the work that employees do on their own to help serve nonprofit organizations that help low- and moderate-income communities by awarding grants to these organizations on behalf of its employees. In 2017, MB honored employees who volunteered or served on boards for Tutoring Chicago, Launch U, Nto

Otong Association, Chicago Collegiate Charter School and Chicago Alliance against Sexual Exploitation.

- ▶ Martha Gaski volunteers and fundraises for the Leukemia and Lymphoma Society (LLS) each year. She has personally raised over \$2,500 and, in addition, she recruits people to also participate and fundraise. Martha has been a part of planning and contributing event giveaways (gift baskets, etc.) for the fundraising events for LLS each year.
- ▶ Susan Davis-Rosemont volunteers at her church as a Facilitator in a Work Meets Faith Small Group and is also a Lector at Mass. Susan is also on MB's committee for Leukemia and Lymphoma Society's Light the Night Walk and Fundraising. She is also on the board for Loquate, which is a non-profit Catholic organization, 8 hours per month.

John Robinson-Maryland is the Treasurer, Board Member and

COMMUNITY INVOLVEMENT



MB's softball team knocks it out of the park in support of the American Red Cross.

volunteer for the Baltimore City ToolBank. A non-profit organization that provides all kinds of tools, from hammers and rakes to chain saws and power generators for a nominal rental fee (3% of retail cost) to other area charities to em-

power their projects and initiatives. In 2017, the local Baltimore ToolBank loaned over \$2.0MM worth of tools to empower more than 50,000 volunteers for projects throughout the state of Maryland.

► Dion Heintz-Rosemont participates

annually in MB's On the Block volunteer day at the Anixter Center in Chicago. This is a half day of service.

► William Stapel-Rosemont recently joined PACTT's board. PACTT is a non-for-profit that provides education, residential, and vocational programs to support children and adults with autism in becoming engaged members of their families and communities. <http://www.pactt.org/about/>

► Heidi Luck is the Director and Secretary of the Bolton Land Trust, a tax-exempt, non-profit organization founded in 2001. Led by a 15-member volunteer board of directors, the Trust is supported by 295 members and has preserved 190 acres in Bolton, CT as of January, 2017.

<https://www.mbfinc.com/about-us/corporate-giving>

North Mill Capital: A Tradition of Giving Back

North Mill Capital's Minneapolis team has always found the time to volunteer and participate in various charitable events.

In the past they have collected toys for Toys for Tots, food for local food pantries, and newspaper and cardboard for the Humane Society. In addition to collecting items for the needy, they have volunteered their time to sign cards for the Salvation Army for Veterans and participated at various walk-a-thons.

Rochelle Hilson, senior vice president and chief operating officer of Invoice Based Financing, says, "This year we adopted a specific family in St. Paul, Minnesota. It was a very rewarding experience as we provided gifts and gift cards for a family with five children for the holidays."

In 2018 North Mill Capital LLC will continue with its volunteering and community service efforts by assembling Bravery Award Packs for children in hospitals through Jersey Cares.



North Mill Capital team members with their Toys for Tots donations.

Otterbourg P.C.: Internships for Underrepresented Law Students

At Otterbourg P.C. giving back to the community, locally and nationally, is a long-standing tenet of the firm's culture.

In addition to the individual efforts of their lawyers, both in terms of volunteering time and annual financial contributions to a variety of charitable causes, Otterbourg, as a firm, decided to put their commitment to diversity and diversity-related programs both in its workplace and the community-at-large into action by partnering with Sponsors for Economic Opportunity (SEO). The firm believes that a diverse work environment enhances any organization's ability to provide the highest quality of services to its clients while simultaneously enriching the experience for all employees.

In 2006, Otterbourg began its partnership with SEO. At that time, they were one of only 17 law firms in all of New York City participating in SEO's Career Program in Corporate Law. Today, there are 35 participating law firms in New York City and Otterbourg is still one of the few mid-size firms that is an intern sponsor. For more than 20 years, SEO remains the only program of its kind in providing summer internship opportunities at the most prestigious law firms in New York City to promising underrepresented incoming law students,

each of whom has both exceptional promise and demonstrated accomplishments in their undergraduate careers.

The SEO interns are at Otterbourg for 10 weeks during the summer prior to their entrance to law school and receive a weekly salary. In addition to their actual law firm experience, the interns participate in an intensive law school preparatory program designed to support their academic performance in law school. All of its lawyers are enthusiastic participants in the SEO program in a variety of capacities whether assisting SEO interns with their individual projects, fulfilling mentoring roles, and/or participating in panel programs presented to all 100 SEO interns in New York on a wide range of topics such as, how to successfully interview for your first job, how to obtain a judicial clerkship, and what it's like to be a litigator, to name just a few. Everyone gets something out of the SEO program, and they all look forward to the SEO Interns arrival each summer. For those who are already practicing law, there is a great sense of satisfaction in being a part of the beginning of a young person's journey in the practice of law; it is both reaffirming and inspiring. Equally

satisfying for its lawyers is that the relationships with these students goes beyond the 10 weeks they are at the firm, with many of them keeping in touch with their Otterbourg mentors throughout the trials and tribulations of law school and thereafter.

Otterbourg's commitment to SEO and diversity doesn't end with incoming law students and the legal profession. Each year, the firm, as well as individual Otterbourg lawyers, make generous financial contributions to the SEO Scholars Program, a free eight-year academic program that readies underserved public high school students to gain admission and attend college with a 90% graduation rate. SEO is an organization that has made and continues to make a real difference in the lives of young people and Otterbourg is proud to be one of its long-time partners. In addition to the Corporate Law program, SEO coordinates similar fellowship programs with corporate, bank, and hedge fund partners. If you are interested in learning more about those opportunities, visit SEO's website at www.seo-usa.org.

Paul Hastings: Offering Guidance Through Complex Legal Issues

Paul Hastings has worked on numerous impressive community and social responsibility initiatives, but wanted to align CSR commitment with their purpose – what they value and how they practice. To do this, they needed to put action to their goal to make a bigger impact in the world and to their business and their clients' businesses.

They reinvented their CSR program to have a bigger impact on communities, and their business. In early 2015, they created a program with The Aspen Institute, through which they guide Fellows of the Resnick Aspen Action Forum through complex legal issues in areas such as gender empowerment, education, equality, environmental sustainability, poverty and health.

Paul Hastings helps some of the most innovative leaders in their field — people with amazing ideas — create change in their communities. Their lawyers are



The Aspen Institute Action Forum, where Paul Hastings and other leaders come together to discuss complex social issues.

tasked with helping Aspen Leadership Fellows not only because it's the best way to deploy their talent and resources as a law firm, but because they saw it as an opportunity for lawyers to engage with social entrepreneurs, innovators and impact leaders.

With Aspen's access to 2,000 global leaders and their hand picking of the most innovative social change programs on the planet, they identified the perfect partner.

Paul Hastings has partnered with Aspen Fellows on projects from Wash-

ington, D.C. to Hong Kong, providing them with close to half a million dollars' worth of legal expertise over the last six months and growing exponentially. As an example, Paul Hastings helped an entrepreneurial education company, Green Business BASE CAMP, develop an eLearning platform to bring sustainable innovation education to a broader audience. In Hong Kong, they are providing support to Light Be, co-tenancy rental service targeted at needy single-mother families, which has figured out how to turn properties of landlords into homes

for the less privileged.

The firm has helped Aspen with their mission to aid leaders to move from "success to significance" and, in the process, Paul Hastings is helping their own people use their success as practitioners to be more significant.

Paul Hastings has created a CSR commitment that is symmetrical to their business and to their clients' business – creating a virtuous circle between commitment, impact and practice of law.

Republic Business Credit: Paid Internships for Young Men in Need

Son of a Saint Organization, a New Orleans-based charity, recognized Republic Business Credit during its Fifth Annual Gala as one of the Sponsors of the Year.

Son of a Saint's mission is to support boys through mentorship, education, recreation, camaraderie, cultural enrichment, emotional support and help to fill the void for dozens of fatherless young men in New Orleans.

New Orleans-headquartered Republic Business Credit has been a long-time supporter of Son of a Saint. Republic has sponsored activities with the organization, as well as programs such as paid internships during the summer of 2017 for three young men from the Son of a Saint organization. The internship included interviews and full work experience for the mentees.

"From the commencement of the interviews through their entire time with us, the young men of Son of a Saint were great examples of the benefits of an organization such as Son of a Saint," said Stewart Chesters, Chief Executive Officer of Republic. "They interviewed strongly, had a great work ethic and I personally loved their desire to learn and interact. They were all not only excellent advocates of the organization, but were also very professional young men."

"It energized our whole team having



Republic Business Credit team members at the Son of a Saint Gala.

the boys work with us, while providing them with the insight into working in the financial services industry," said Danika Louis, Portfolio Manager of Republic. "Our whole team enjoyed having them onboard and this strengthened our resolve to continue to support the work and objectives of Sonny Lee and his team at Son of the Saint."

"The level of sponsorship we've re-

ceived throughout 2017 has been next-level, and that support has elevated our program to new heights," said Bivian "Sonny" Lee III, Founder and President of Son of a Saint. "We're proud to present our 2017 Sponsor of the Year Award to Republic Business Credit, and to acknowledge its generosity, loyalty and unwavering commitment to champion our mission and help our boys. We're deeply grateful."

Robert Sandler: Cycling for MS

Robert Sandler, past CFA chairman, has been an avid cyclist for decades. In 1970, he and fellow riders founded the County Cycle Club, now the Westchester Cycle Club, some 1500 strong.

They ride all over Westchester; you may see them on the local roads. Sandler has also ridden long distances in the past, and when his children were in camp near Hanover, New Hampshire, he and a friend rode the 250 miles from White Plains over three days for visiting day. "That was a long trip in the heat of the summer but a worthwhile effort filled with great memories. Little did I know the other memories that would result from my love of cycling," Sandler said.

In the summer of 2000 he went to his local drug store and on the counter lay a brochure for the National MS Society with information about a fundraiser ride across the beautiful Hudson River. "I thought that it would be a wonderful way to honor my niece, who was dealing with MS for a number of years, raise some funds for MS and ride across the iconic Tappan Zee Bridge. So, I signed up," Sandler explained.

Later that summer, he drafted his first MS solicitation letter and mailed it to business associates, friends and family. "The result that year was both surprising and humbling. I received nearly \$15,000 for the cause! As I rode across the Tappan Zee Bridge and on to Rockland County State Park and back that autumn morning, little did I know that this would be the start of something great," said Sandler.

Later that month, the local MS Society invited Sandler to have lunch in White Plains. There they thanked him for an outstanding fundraising effort and strongly encouraged him to return again for next year's ride. "Well, that next year turned into the next 18 years, and the number of supporters and funds received has remained strong," he said.

In 2012 the ride was merged with NYC, and now Sandler rides the 30 miles around Manhattan. "Over the years, I have been joined by my sons, James and



Robert Sandler with his son and nephew at a MS society event in October 2017.

Thomas, along with my nephew Fredric. Rain or shine, each year has been an amazing and gratifying experience. At 7 a.m., we and thousands of riders begin on the West Side Highway at The Intrepid Museum, head south past the Freedom Tower, circle Battery Park, and meet the sun rising as we venture north on the FDR Drive. We go by The Brooklyn Bridge, the South Street Seaport and the United Nations, and after a brief snack at the top of Manhattan's Inwood Park, we continue south down the Henry Hudson Parkway past the GW Bridge and on to the finish line where cheering crowds always welcome us," Sandler said.

Yes, his pace has diminished a bit each year; however, the personal rewards profoundly increase. "This past October, my eighteenth ride, I raised over \$25,000 from over 200 loyal contributors, placing me as the fourth

highest fundraiser among nearly 4000 participants. In fact, I am proud to say that I have been one of the top ten fundraisers for each year I have ridden The MS Bike Tour. I could not have achieved this without each and every supporter these many years, and together we have raised in excess of \$400,000 for support in patient care and significant research to help search for a cure for this elusive disease," Sandler said. "For me it's one year at a time,...for many years to come."

Scherzer International: Service Integral Part of Corporate Culture

Service to our communities is a core part of Scherzer International. Both individually and in groups, SI's employees invest time, brain power and sweat equity in volunteering and fundraisers year-round to make a positive impact on health, education and housing.

Access to education and helping to improve the quality of life for underserved communities and individuals are the bedrock issues at the heart of our programs. As part of the company's commitment to education, SI provides a need-based scholarship to Moorpark College and supports C5LA, a leadership development and college preparatory program for high-potential teens. Through SI's work with C5LA, the company has helped raise significant funds for the organization and in 2017 SI expanded its internship program to include students from C5LA. In 2018 SI's president, Larry Scherzer, took on the role of C5LA's Chairman of the Board. SI's internship program also includes college students from local universities as well as college-aged children of employees and friends of the firm. Interns are trained alongside our employees and experience firsthand what it is like to work in a professional environment, but the positive impact of these bright students and their ideas on SI's culture and business is immeasurable!

Employee participation is at the heart of everything SI does, from its holiday toy drive for the Child and Family Guidance Center — where Carole Scherzer sits on the board — to organizing events and raising funds for the American Heart Association and the Arthritis Foundation. Each year, employees and their families participate in the Arthritis Foundation's 5K Jingle Bell Run. This event brings the company together as a team to support each other as well as to support research into finding a cure for adult and juvenile arthritis.

SI's community involvement stems from its commitment to supporting employees and the community. The organizations and causes SI works with have a personal connection to many team members, so in addition to the company-



Larry and Carole Scherzer along with Scherzer International employees and their families at the finish line of The 2017 Jingle Bell Run.

wide programs, SI also encourages its employees to put forward their own initiatives and enlist their colleagues' engagement. These activities range from company-wide support of employees' children's school activities to donating

food, clothing, computer equipment and furniture to various organizations. As Larry Scherzer said, "There has never been a question about the importance of giving back to our communities."

Security Business Capital: Sponsor of Special-Needs School

Security Business Capital is a proud sponsor of the Bynum School in Midland, Texas. Bynum is a non-profit, private, and faith-based accredited school that provides year-round services for children and adults with special needs.

Bynum offers individualized and comprehensive programs to meet the needs of their students, starting from age three to adulthood.

Security Business Capital has supported Bynum in the past year by sponsoring a day camp at the Midland RockHounds' facility, a Double-A Minor League Baseball (MiLB) team located in Midland. Several RockHounds players helped the students learn basic running, hitting, throwing and catching skills. The students were able to interact with the baseball players for the day and enjoyed an event full of fellowship and food.

Security Business Capital also hosted the inaugural Bynum Weekend at the RockHounds. For three home games, the RockHounds players wore specially made jerseys featuring the Bynum student's handprints. On the last night, the jerseys were auctioned off to raise money for the school. Security Business Capital was able to promote community awareness of the Bynum School as well as raise almost \$15,000 through this event.

Security Business Capital is gearing up to host the camp again in 2018 and plan on making the second annual Bynum weekend



The Bynum School students and staff with the Midland Rockhounds players and Security Business Capital staff gathered for a group picture after the Bynum Day Camp at the Rockhounds May 2017.

at the RockHounds an even bigger success than the first!

This past December, Security Business Capital also adopted a Bynum classroom to help purchase some classroom wish list items. They were able to deliver the Christ-

mas gifts in person and enjoyed getting to know the students.

Security Business Capital is fortunate to be able to partner with such an amazing school filled with wonderful educators and students.

Vion Investments: Fighting Hunger

Vion Investments volunteered their time and energy to quality check, sort, package and prepare for distribution donations of food and grocery products for the Atlanta Community Food Bank.



The Vion team helping out at Atlanta Community Food Bank.

The Atlanta Community Food Bank serves the community in 29 counties across metro Atlanta and north Georgia. In the 2016-2017 fiscal year, the ACFB distributed a total of 63.9 million pounds of food and grocery products, which amounted to roughly 56.4 million meals.

Spending one day each quarter working with this nonprofit organization to fight hunger by engaging, educating, and empowering the community is something that

Vion is passionate about.

"Atlanta is a great city, but it still needs a lot of organic support. If we can make a difference, even a little one, to those who lack consistent access to food and resources, it's absolutely worth our time" said President and CEO Stacey Schacter.

Vion Investments has volunteered annually for the last eight years, including projects in Toys for Tots, Habitat for Humanity, and the Feeding America network.

Synovus: Honoring Heroes and Help Through the Storm

"Honoring Our Heroes" community event: Team members across Synovus' five state footprint celebrated military, public safety officers and first-responders during the company's first-ever "Honoring our Heroes" community outreach in September.

Picnic lunches and meal deliveries to fire stations and precincts were provided to on-duty first responders throughout the footprint. Team members collected blankets, clothing and food staples for homeless veterans, and others worked on home renovation projects for elderly or disabled veterans. Several banks partnered with Operation Shoe Box and Support our Soldiers to send care packages to overseas military members, with one bank collecting more than 200 pounds of snacks, toiletries, video games and other items. And more than 5,000 thank-you notes — more than one per team member — were hand-written and mailed to community heroes and military members.

Synovus team members demonstrated that Here Matters after Hurricane Irma. As Hurricane Irma approached south Florida, team members at Synovus headquarters in Columbus, Georgia, began assembling a rapid-response convoy for dispatch immediately after the storm cleared. Early on the morning of Wednesday, September 13, as southbound roads began to re-open, five trucks and eight Synovus team members departed Columbus for Collier and Lee Counties, Florida; 12 hours later, the team arrived. Using branches in Naples and Fort Myers as staging areas, the Synovus team distributed 600 cases of water, gas generators, lumber, carpentry tools and other building supplies, and began helping local colleagues and residents with clearing and clean-up efforts. The team returned to Columbus Friday night.

Around the footprint, Synovus team members raised \$18,000 and the company contributed an additional \$10,000 for distribution to team members with immediate needs and for community relief efforts. Disbursement of Irma relief funds is already in progress.

Wells Fargo Capital Finance: Team Members Donate their Time

In the spirit of giving back, many people will decide to simply write a check as their way to contribute. However, for Wells Fargo Capital Finance, team members took their passion for community involvement to a new level and created a program that matched the Wells Fargo monetary donation with their volunteer hours for a local charity of their choice.

Each year, Wells Fargo Capital Finance donates nearly \$1,000,000 to over 250 nonprofits across the country, targeting organizations that are deep-rooted in the communities of team members but do not have the advantage of receiving national support.

“Making a difference in someone’s life is incredibly rewarding. It’s easy to donate money, but what people don’t realize is that many charities are in need of volunteers,” said Ron Abenante, part of Wells Fargo Capital Finance. “What is special about Wells Fargo is that the company recognizes the need and encourages team members to be active participants and show our support. We are each given two full days of paid leave a year to use for community service, which is something we all value and enjoy.”

For 25 years, team members at Wells Fargo Capital Finance have formed personal relationships with their local charities — from putting together backpacks for students, creating safe havens for abused women and children, to completing wheelchair builds for veterans and hundreds more. Many of the volunteer hours happen throughout the year, on weekends and weeknights or when the charity reaches out for community support. Every September Wells Fargo hosts a community support campaign that runs the duration of the entire month. During the month, team members across the globe raise money, awareness and volunteer to support charities and organizations in their communities.

“I’ve worked at Wells Fargo for 31

years and feel very fortunate to work for a company that values and supports nonprofits and the awareness team members try to bring to these programs. We are all impacted one way or another by a cause that is dear to our hearts,”



Wells Fargo Capital Finance team members getting reach to serve a Thanksgiving holiday lunch at My Friend’s Place.

says Brenda Moseley, Wells Fargo Capital Finance. “The people who run many of these local charities started them because they were impacted personally and want to make a difference by being able to help others. I believe starting organizations like these and supporting charitable causes is the most important job in the world and is truly admirable and heroic.”