



**2020 CRA & COMMUNITY
DEVELOPMENT ANNUAL REPORT**

Submitted by: CRA/Fair Lending Working Committee

A handwritten signature in black ink that reads "Minnie Saleh".

Minnie Saleh, Sr. EVP, Chief Retail Banking Officer

A handwritten signature in black ink that reads "Eugene A. Shugrue".

Eugene A. Shugrue, Sr. EVP, Chief Lending Officer

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2020 CRA & COMMUNITY DEVELOPMENT ANNUAL REPORT

Overview

Under the Federal Community Reinvestment Act of 1977 and the State of Connecticut Community Reinvestment Act of 1990, Liberty Bank will conduct affirmative efforts to assess and to respond to the credit needs of the communities delineated in its assessment areas. It is the responsibility of the Community Reinvestment Act Officer to ensure that the Bank's credit policies and procedures do not exclude any protected group or geography and that the Bank is in compliance with the Federal and State Community Reinvestment Acts. In accordance with the Community Reinvestment Act Policy and Charter as adopted by the Board of Directors, it is the Board's responsibility to review at least annually, with the Community Reinvestment Act Officer, the Bank's compliance with both the Federal and State Community Reinvestment Acts.

The Board of Directors of Liberty Bank has adopted this 2020 Annual Report, which highlights Community Reinvestment and Community Development activities, and the banking products and programs the Bank makes available in its assessment areas. These activities and programs support the communities that Liberty serves.

The federal and state Community Reinvestment Act legislations are intended to encourage regulated depository institutions, including Liberty Bank, to help meet credit, and investment needs, and to provide banking services in all of the communities in which they operate, including low- and moderate-income communities, consistent with safe and sound operations. Liberty Bank is proud of its ongoing efforts to meet the banking needs of its community.

Corporate Commitment

Since 1825, Liberty Bank has maintained a tradition of serving customers in Connecticut communities. Liberty is a mutual bank, owned by its depositors, not shareholders. Instead of paying dividends to shareholders, Liberty pays its depositors/owners in the form of superior customer service, unparalleled Community involvement and competitive interest rates on deposits and loans. Liberty is one of Connecticut's strongest independent banks, with over \$6.97 billion in assets.

Liberty Bank*:

- Has a Total Capital Ratio of 15.08%
- Has a Tier I Capital Ratio of 13.83%
- Is the third largest bank headquartered in Connecticut by asset size
- Is the largest bank headquartered in Middlesex County
- Has 269,000 customers
- Has 60 Banking Offices and 77 ATMs throughout central, eastern, southern and shoreline CT
- Is the fifth largest mortgage lender in its assessment area based on 2019 peer mortgage data

*Capital Ratios pulled from Liberty Bank's CALL Report dated 12/31/2020

Consumer Protection Compliance

Liberty Bank is committed to serving the credit needs of all the communities in which it does business. The Bank is intentional and strategic about responding affirmatively to all creditworthy segments of its market. Liberty Bank recognizes that this commitment requires the bank to take a proactive approach toward identifying and meeting community needs, including those of low- and moderate-income and majority-minority areas.

It is Liberty Bank's policy to comply with the letter and spirit of all fair lending laws including the Fair Housing Act; Fair Credit Reporting Act; Equal Credit Opportunity Act; Unfair, Deceptive, or Abusive Acts or Practices guidelines; Community Reinvestment Act; and Home Mortgage Disclosure Act.

On December 1, 2016, the State of Connecticut Department of Banking, affirmed Liberty's commitment to the communities it serves, by assigning it an overall rating of "Outstanding," in its Community Reinvestment Act Performance Evaluation. This overall rating is comprised of the following performance test levels: A "High Satisfactory" rating on the lending test, and an "Outstanding" rating in the investment and service tests. This was a multi-year review, assessing data from 2013-2015.

On October 16, 2017, Liberty Bank's prudential regulator, the Federal Deposit Insurance Corporation "FDIC", affirmed Liberty's commitment to the communities it serves, by assigning it an overall rating of "Outstanding," in its Community Reinvestment Act Performance Evaluation. This overall rating is comprised of the following performance test levels: A "High Satisfactory" rating on the lending test, and an "Outstanding" rating in the investment and service tests. This was a multi-year review, assessing data as far back as 2014.

During 2020, the Bank complied with its obligation to publish and post both Federal and State Community Reinvestment Act notices in each of its community banking offices. Also:

- At no time during 2020 were funds unavailable for lending purposes.
- At no time during 2020 did the credit policies and procedures of the bank exclude any protected group or neighborhood

To help ensure all applicants receive fair and equal treatment, the Residential Loan Committee in Liberty Bank's Consumer Real Estate area reviews and makes the final decision on all credit denials for all 1st and 2nd mortgage applications. This procedure does not allow any one individual or underwriter to deny an applicant.

Liberty Bank's CRA Assessment Area

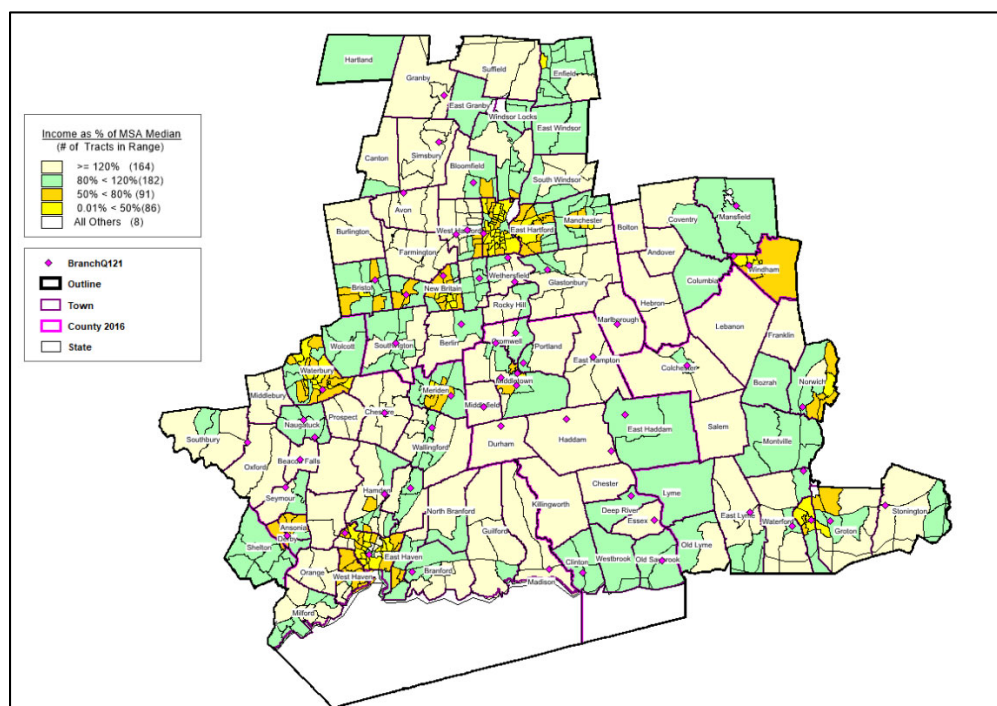
Liberty Bank has five assessment areas within which the FDIC evaluates the Bank's record of helping to meet the credit needs of its communities. The assessment areas include sections of five Metropolitan Statistical Areas: Hartford-West Hartford-East Hartford, CT (25540), New Haven-Milford, CT (35300), Norwich-New London, CT (35980), Bridgeport-Stamford-Norwalk, CT (14860) Worcester, MA-CT (49340).

There are 531 census tracts in the Bank's combined assessment area. The chart below shows Liberty Bank's current income census tract distribution within its assessment area.

Income Level of Census Tract	Number	Percent of Total
Low Income (< 50% of the median family income)	86	16.20%
Moderate Income (> = 50% but < 80%)	91	17.14%
Middle Income (> = 80% but < 120%)	182	34.27%
Upper (> = 120%)	164	30.89%
NA	8	1.51%
Total Number of Census Tracts	531	100.00%

Liberty Bank's consolidated assessment area includes all of Hartford, Middlesex and New Haven counties. As well as multi-town portions of Tolland and New London Counties, and the towns of Shelton (Fairfield County) and Windham (Windham County).

LIBERTY BANK'S CRA ASSESSMENT AREA as of 12/31/2020



Community Reinvestment Lending

Loan Programs

Liberty Bank offers a broad range of lending programs, as permitted under state banking laws, to meet the diverse credit needs of the communities we serve. We believe that tailoring our credit programs to the unique needs of a community is good for its residents, as well as our business.

Types of Loans

Currently, the following types of credit are available to qualified borrowers:

Consumer Real Estate Lending

Consumer Real Estate loans are provided for rehabilitation, construction, purchase, home equity and refinance in the forms of:

- Fixed Rate Mortgages
- Adjustable Rate Mortgages
- Good Neighbor Mortgages
- Construction Loans
- HomeStyle Renovation Mortgages
- Land Loans
- HomeReady Loans
- FHA, CHFA, USDA and VA Loans
- Home Equity Loans and Lines of Credit
- Participating Community Seconds Programs
 - CHFA DAP
 - FHLB Equity Builder Program
 - Smartmove (Housing Development Fund)
 - Live Where You Work (Housing Development Fund)
 - Hartford Homeownership Incentive Program
 - Homeownership Matters
 - HOUSEHARTFORD
 - New Haven Livable City Initiative
 - Housing our Workforce (Federal Home Loan Bank of Boston)

Consumer Loans

A variety of consumer loans are available:

- Collateral Loans
- Credit Builder Loans
- Overdraft Protection

Commercial Loans/Small Business

Loans for individuals and businesses in the form of:

- Lines of Credit
- Express Business Loans
- Term Loans
- Small Business Administration (SBA) Loans, e.g. 7a, 504
- Commercial Mortgages
- Construction Loans
- Academy for Small Business Lines of Credit
- Community Development Loans

Liberty's preparedness to extend credit is subject to legal restrictions, sound lending practices, availability of funds, and safe and sound operation of the Bank. Besides the credit types listed, the Bank is willing to consider requests for other types of credit that are consistent with safe and sound lending practices, and the availability of funds.

2020 Liberty Bank Lending Accomplishments

As a leading community bank in Connecticut, Liberty Bank is committed to meeting the credit needs of the communities it serves. Essential to that mission is the Bank’s loan performance within low- and moderate-income communities in its assessment area, as well as lending that meets the definition of Community Development. In 2020, Liberty Bank closed 539 CRA-related loans totaling approximately \$284 million.

Type*	Count	Amount(000)
Closed End HMDA	342	\$85,316
Open End HMDA	72	\$4,725
Community Development	25	\$181,338
Small Business	100	\$13,060
Total	539	\$284,439

*All categories excluding “Community Development” account for loans originated or purchased in Low or Moderate Income census tracts. Small Business data excludes loans originated under the Paycheck Protection Program.

- Liberty Bank continued to invest in and support housing for low- and moderate-income individuals throughout its assessment area. In 2020, the Bank engaged several non-profit affordable housing developers which resulted in the Bank sponsoring three Affordable Housing Program (AHP) applications to support the creation of four affordable homeownership units and 94 rental affordable housing units to low income families. These applications did not prevail in the scoring matrix and were not awarded funding.

Organization: Habitat for Humanity of Eastern CT
Project: 44-48 Sylvester St. and 47 Margerie St.
Location: Norwich, CT
Project Type: Homeownership
Description: Construction of four duplex units that will create housing opportunities for 20 Low to Moderate income individuals whose income is at 60% or below the Area Median Income.

Organization: YMCA of Northern Middlesex County, Inc.
Project: Affordable SRO Units
Location: Middletown, CT
Project Type: Rental Units
Description: The Middlesex YMCA plans to renovate 2 floors of 64 residential SRO units. The proposal calls for the revitalization of the existing 64 SRO units and the provision of 2 new SRO units for a total of 66 residential units.

Organization: Mansfield Housing Authority
Project: South Eagleville Road
Location: Mansfield, CT
Project Type: Rental affordable units
AHP Award: Not awarded
Description: Resubmission of a prior year submission to construct a new mixed income residential development with 42 units, 28 (67%) will be affordable. Sponsorship request is for construction financing and a permanent mortgage.

- Liberty continued its participation in the Federal Home Loan Bank of Boston's Equity Builder Program (EBP) which provides grants of up to \$15,000 for closing cost and down-payment assistance to first-time homebuyers. The Bank was awarded funding commitments of \$150,000 in EBP grants, which enabled 10 families who made less than 80% of the area median income to purchase a home.
- In response to the needs of the marketplace and to enhance access to credit opportunities for lending to low- and moderate-income individuals and first-time homebuyers, the Bank participated in a number of government programs, which yielded the following lending totals:

Type	Count	% Count	Amount (000s)	% Amount
FHA Loan Program	17	14.91%	\$3,696	21.26%
FHLBB Equity Builder Program	10	8.77%	\$150	0.86%
Connecticut CHFA DAP	18	15.79%	\$104	0.60%
Connecticut CHFA Program	67	58.77%	\$12,901	74.23%
VA Mortgages	1	0.88%	\$300	1.73%
USDA	1	0.88%	\$229	1.32%
Total	114	100%	\$17,380	100%

- During 2020, the Bank also offered the proprietary Good Neighbor Mortgage product for lending in low- and moderate-income census tracts in its assessment area. The Good Neighbor product is designed to stabilize and revitalize properties in these census tracts. Performance is detailed below:

TYPE	No. Closed	Amount (000s)
Good Neighbor Mortgages	312	\$51,989

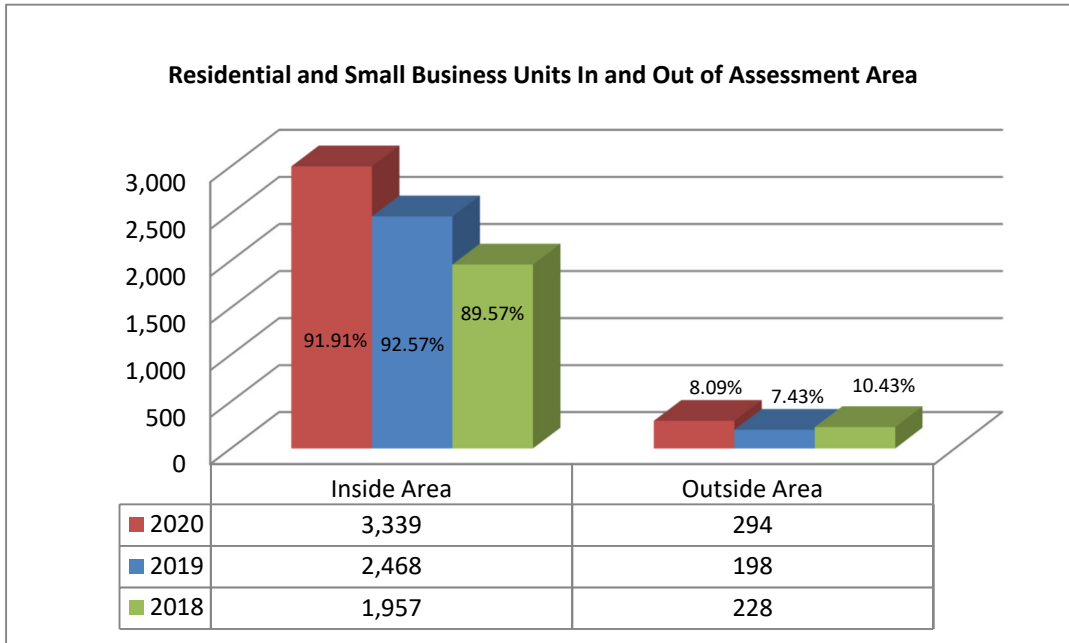
- Liberty Bank is committed to making home mortgages and keeping people in their homes. In 2020 the Charge-Off/Loss Mitigation Committee had 10 portfolio modifications with post modified balances exceeding a total of \$1,500,000. There was 1 Fannie Mae modification with a post modified balance totaling \$1,413,186 and 7 Freddie Mac modifications with post modified balance of \$550,612.
- Liberty Bank has had a long-standing agreement to provide loan servicing to Habitat for Humanity Northern Middlesex. The focus of the program is to assist Habitat for Humanity in the collection of loans made by them. As of year-end 2020, Liberty Bank serviced, at a nominal charge, 9 loans totaling \$503,066 for the organization.

7. Liberty Bank has had a long-standing agreement to provide loan servicing to Habitat for Humanity of Southern Connecticut. The focus of the program is to assist Habitat for Humanity in the collections of loans made by them. As of year-end 2020, Liberty Bank serviced 38 loans totaling \$2,778,358 for Habitat for Humanity of Southeastern Connecticut.

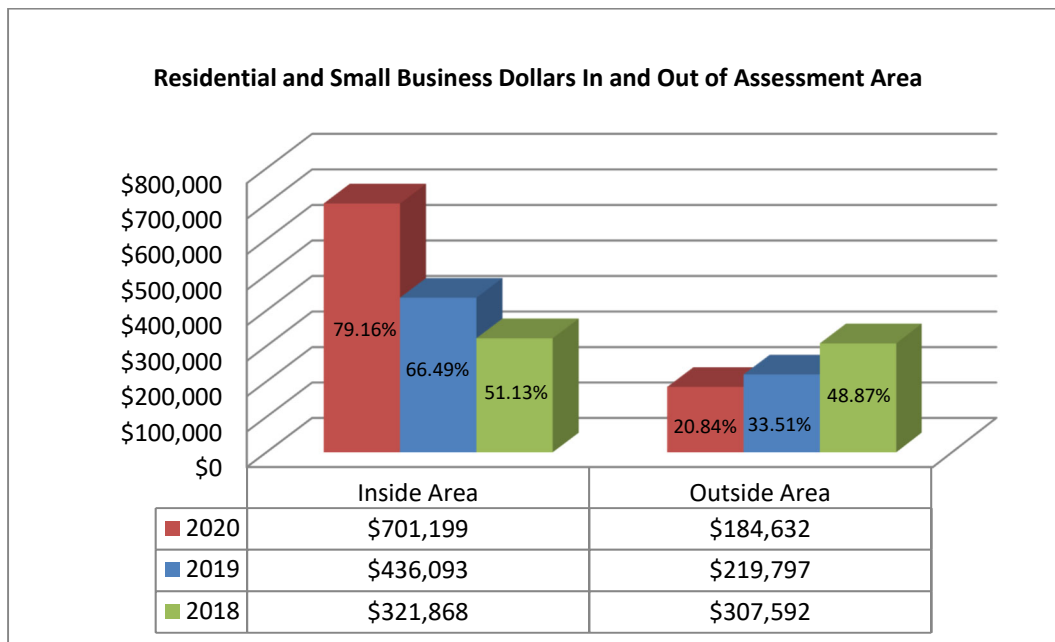
8. Liberty Bank continues to service the Down Payment Assistance Portion of The City of Middletown's Community Development Block Grant (CDBG) loans. The CDBG program is a rehabilitation of mixed-use property program which provides low interest loans to Middletown property owners, where the properties primarily benefit low- and moderate-income households. As of year-end 2020, The City of Middletown investor portfolio totaled 7 loans and had a balance of \$34,341.

In and Out of Market Lending Performance

Liberty Bank is committed to ensuring that it is appropriately responding to the credit needs of the communities within its delineated assessment area. In 2020, Liberty Bank's Residential and Small Business Lending business lines reported 91.91% of loan units inside the assessment area, with 8.09% outside of the assessment area.

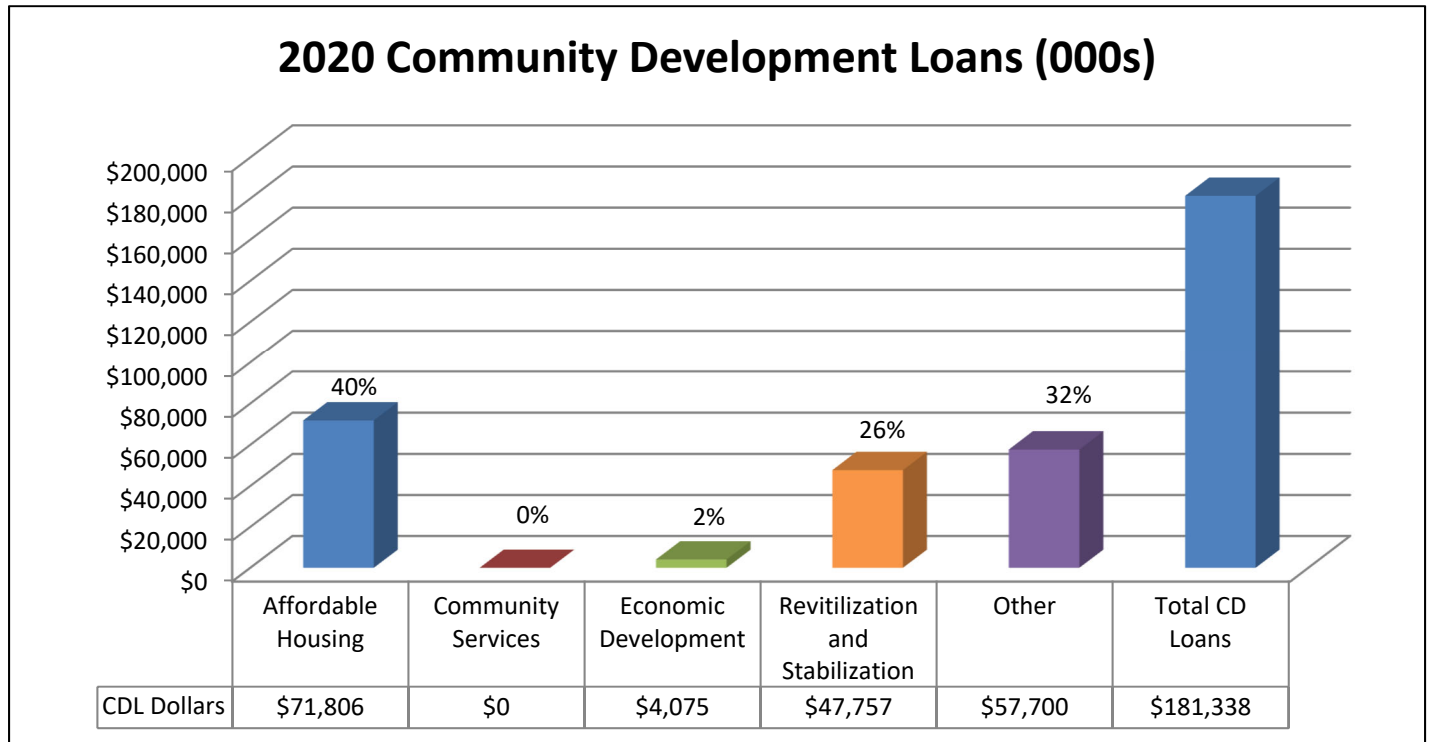


79.16% of Residential and Small Business Lending Dollars were made inside the Assessment Area and 20.84% outside the Assessment Area respectively. The higher distribution of out-of-area dollars is attributed to the Bank's commercial real estate business.

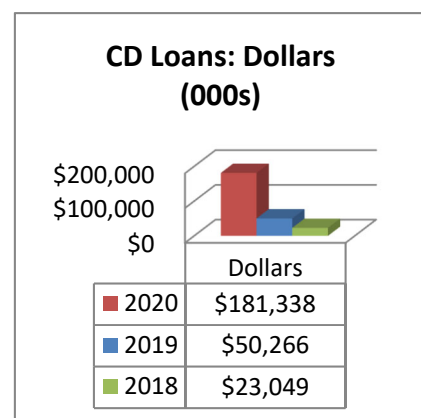
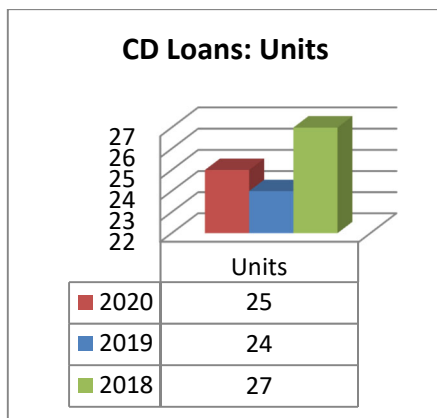


Community Development Loans

Liberty Bank is responsive to the community development credit needs within its designated assessment area. In 2020, commercial loans supported a variety of community development projects, meeting a variety of Community Development purposes.



In 2020, Liberty Bank closed 25 community development qualified loans totaling approximately \$181 million.



Please see the below details of some of Liberty's 2020 Community Development Lending Accomplishments...

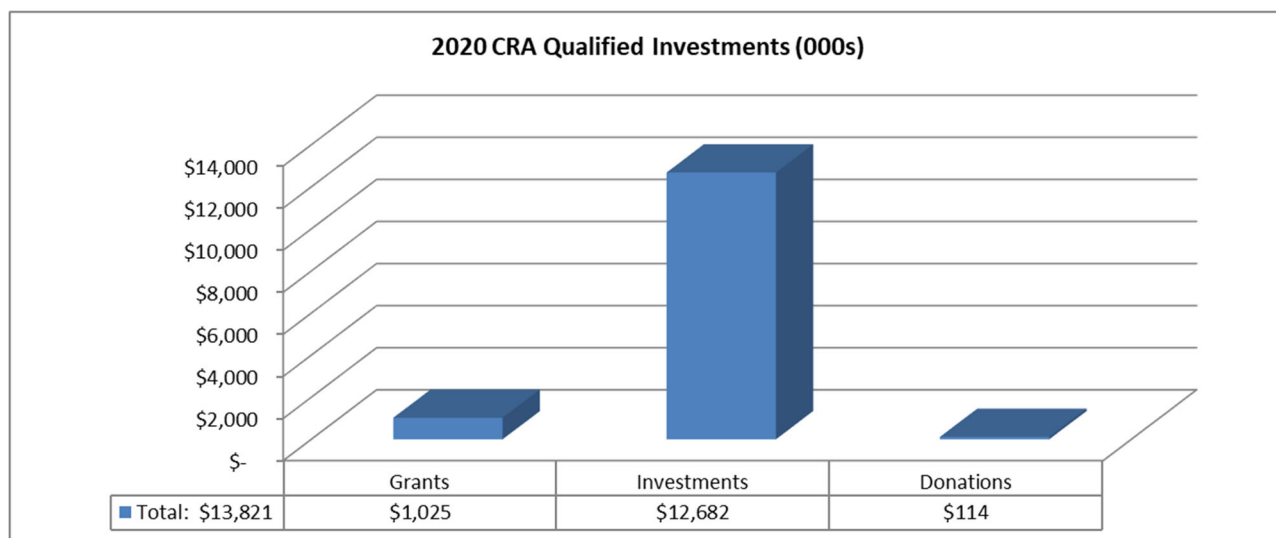
1. During 2020, Liberty Bank closed over \$181,000,000 in lending that helped local businesses and non-profit organizations meet the community development needs within its assessment area. These loans provided financing for multiple Community Development purposes that benefit low and moderate income individuals and communities, by providing Affordable Housing and Revitalization and Stabilization of low to moderate income communities as well as fostering Economic Development in these communities.
2. Recognizing that Small Business lending is one of the focal points of the Community Reinvestment Act, the Bank continued its focus on the small business community by continuing its small business lending initiative. In 2020, small business lending in low- and moderate-income tracts within the CRA Assessment Area resulted in 100 loans being closed totaling \$13,060,000.
3. Liberty Bank continues to monitor a Federal Home Loan Bank of Boston affordable housing project in Old Saybrook that was sponsored by the Bank in 2005 and completed in 2012. The project was collaboration between Liberty Bank, the Local Initiatives Support Corporation, the Connecticut Department of Economic and Community Development, the Women's Institute for Housing and Economic Development and HOPE Partnership, a local non-profit housing organization.

Community Development Investments

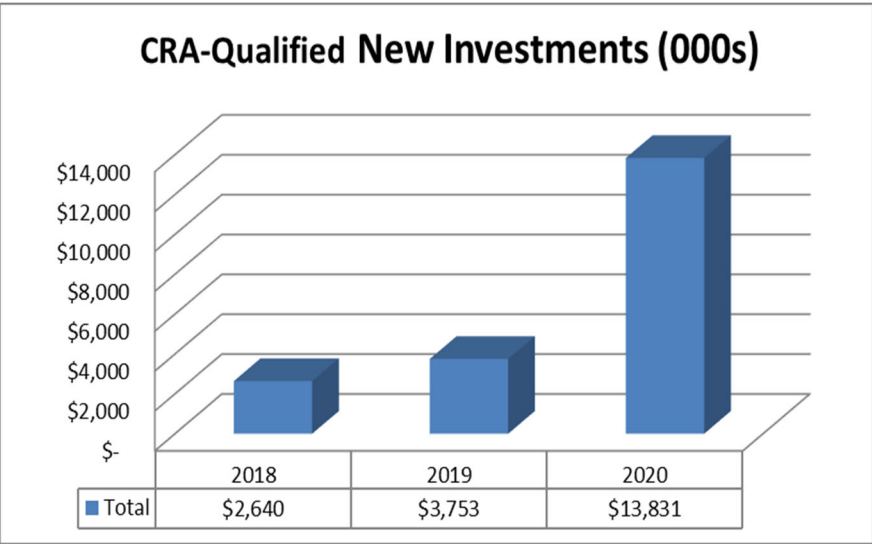
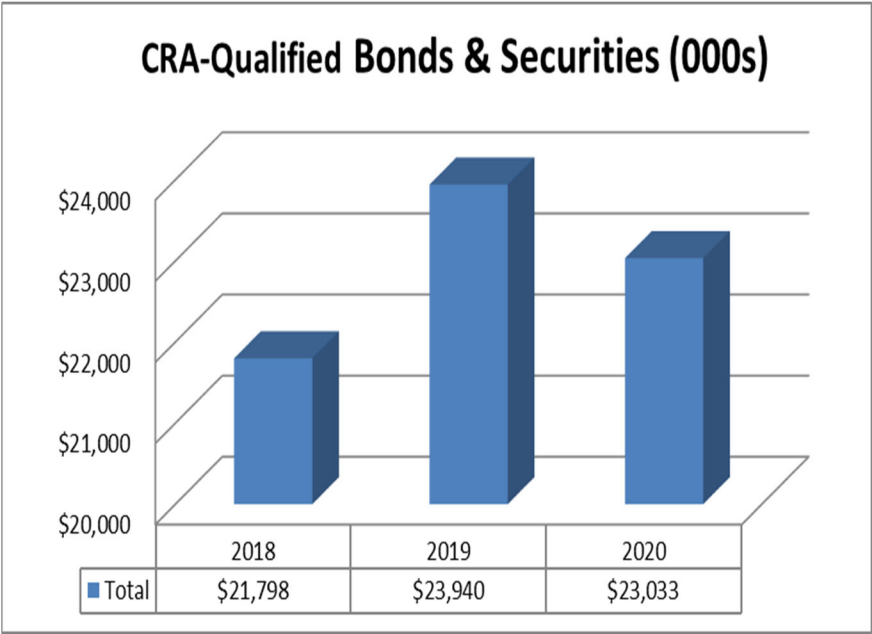
Liberty Bank makes investments that have community development as their primary purpose. These CRA-qualified investments include Foundation grants, Bank sponsorships, Community Development sponsorships and investments to support the following types of organizations and/or activities:

- Projects eligible for low-income housing tax credits;
- Organizations that provide and support affordable housing initiatives;
- Not-for-profit organizations serving housing for low- and moderate-income individuals or families, or other community development needs, such as home ownership counseling, home maintenance counseling, credit counseling and other financial services education;
- Organizations supporting activities essential to the capacity of low and moderate income individuals or geographies, to utilize credit or sustain economic development
- Organizations that provide preventive education programs designed to enable children and families of low- or moderate-income to achieve economic success,
- Organizations serving homeless people and working to change the systems by which services are provided to this population
- The United Way

In 2020, Liberty Bank purchased or donated \$13,820,921 in CRA related investments, grants and donations, supporting a variety of organizations and causes aimed at improving the economic security of low- and moderate-income individuals and the overall well-being of the communities in which it does business. In addition to its contributions via Foundation grants and CRA-related investments, Liberty Bank also provided \$113,550 in sponsorship and donation dollars to a variety of community initiatives supporting low-and moderate-income communities and organizations that provide services to disadvantaged individuals.



Liberty Bank’s CRA commitment is further demonstrated in the types, amounts and growth of CRA investments the Bank has made in the past. On December 31, 2020 the book value of the Bank’s outstanding CRA investments was \$23,033,230 which represents roughly a 4% decline over year end 2019, and 3% of Liberty’s Tier 1 Capital as of the end of 2020.



2020 Liberty Bank Qualified CRA Investment Accomplishments...

Liberty Bank has actively solicited qualified investment opportunities from brokers, selecting those investments that provide benefits to low- moderate-income individuals. In 2020 Liberty Bank continued to invest in its communities by purchasing \$12,681,899 in new and recurring investments.

1. In 2020, Liberty Bank’s Community Development Department provided \$17,825 in sponsorships and contributions to non-profit and community organizations engaged in the Community.
2. Liberty Bank supports many community initiatives throughout its trade area. In 2020, Liberty’s Marketing Department contributed \$95,725 to a variety of events for Community Development purposes.

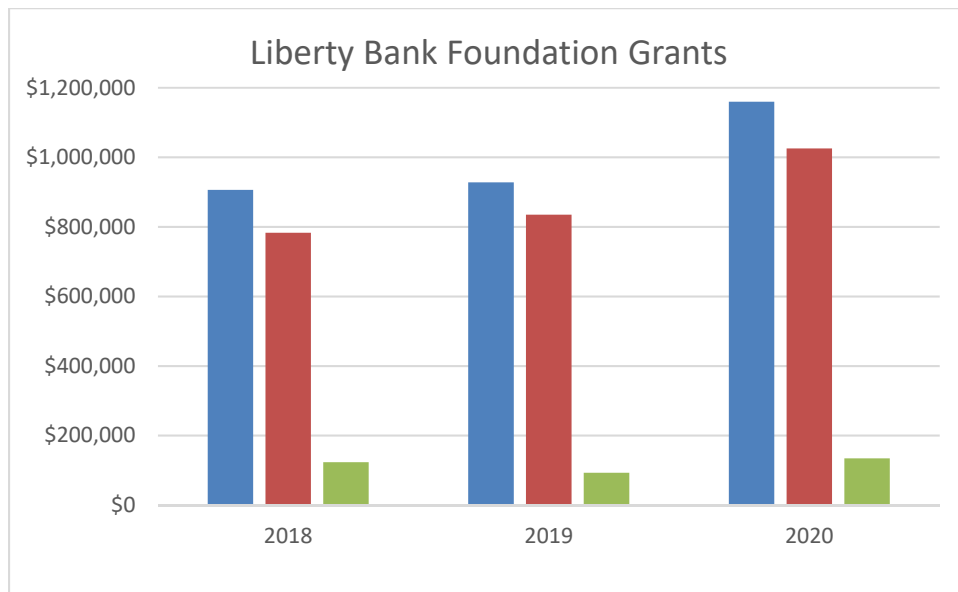
Liberty Bank Foundation Activity

- The Liberty Bank Foundation’s mission remains to support preventive programs that assist low- and moderate-income residents of Liberty Bank’s market area in achieving their personal goals and reaching their potential. The Foundation advances this mission by providing financial support to non-profit organizations and by acting as a philanthropic leader in the communities it serves.

The Foundation’s strategic plan calls for it to focus its funding on three major priority areas:

- Preventive education programs that lead to economic success for children and families
- Housing and homelessness: supporting the development of affordable housing and new systems and solutions to end homelessness
- Nonprofit capacity building for agencies engaged in the first two funding priorities

The plan also calls for the Foundation to place priority on markets with high concentrations of low- and moderate-income populations when making grant decisions.



	2018	2019	2020
■ Total Grants	\$906,494	\$927,865	\$1,159,672
■ CRA Grants	\$783,194	\$834,865	\$1,035,472
■ Other Grants	\$123,300	\$93,000	\$134,200

During 2020, a total of \$1,159,672 in grants were made to nonprofit organizations throughout the bank’s market area of central, eastern, and shoreline Connecticut. A wide variety of programs and projects received support, among them:

- Affordable housing initiatives in New London County, Bristol, and Norwich, as well as support for a Community Development Financial Institution that lends to affordable housing projects throughout Liberty’s service area, a grant to LISC to provide technical assistance to nonprofit developers statewide, and a grant for the creation of an online portal containing comprehensive housing data

on Connecticut towns. Neighborhood Housing Services of New Haven received a 3-year grant for general operations.

- Services for the homeless and programs to prevent and end homelessness in Hartford, Middletown, Wallingford, New London County, New London, New Britain, New Haven, Norwich, Windham, and greater Waterbury. In addition, funding was provided to support backbone staff for two regional collective impact coalitions building a more coordinated homeless service system.
- Youth and adult employment programs in Hartford, East Hartford, New Britain, New Haven, New London, Deep River, Norwich, and Middletown. In addition, funding was provided for Middletown Works, a citywide multi-sector Working Cities collaborative focused on better employment outcomes for single parents in Middletown. A grant to the Workforce Solutions Collaborative is supporting pilot programming in greater Hartford and Middletown to convene employer collaboratives with the goal of creating career pipelines for low-income adults.
- Youth programs in Hartford, Middletown, New Haven, Norwich, New Britain, Waterbury, Meriden, New London, and Windham.
- Food/nutrition programs in Middletown, Avon, Meriden, New Haven, New London County, Plainville, Windham, Waterbury, and Hartford.

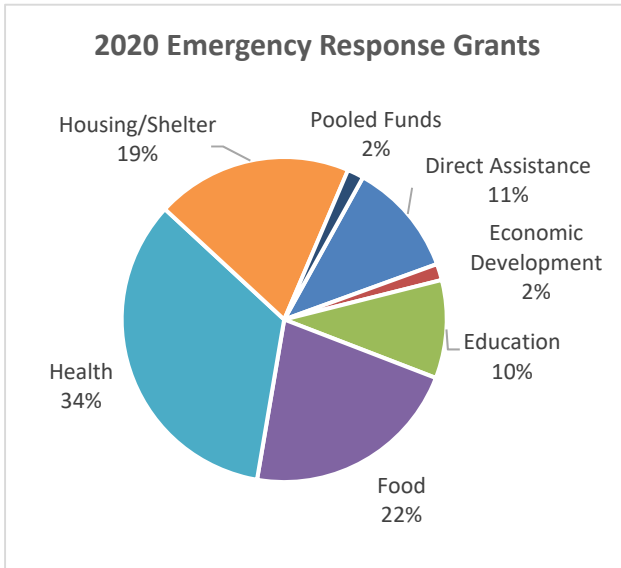
Of the total \$1,159,672 in grants that were paid during 2020, \$1,035,472 or 89% were awarded to programs or projects that directly benefited low- or moderate-income geographies or individuals. (See Appendix A for a complete listing of 2020 grants made by the Liberty Bank Foundation.)

During 2018, the Foundation began to offer 3-year grants to organizations that had previously received funding three or more times over the past six years and met some additional criteria. By committing funding over a 3-year period, the Foundation accomplishes several goals: supporting the longevity of programs that support our target low/moderate-income population; removing the burden of repetitive paperwork from our grantees; and freeing up Foundation staff from processing repetitive requests, allowing them more time to spend in the community with grantees. The goal is to provide long-term partners with a stable source of support they can rely on, while leaving sufficient discretionary funds available to support new projects and organizations. The Foundation added \$234,000 in 3-year grants in 2020 (of which \$88,000 was paid in that year.) As of year end, \$241,450 was committed in 3-year grants payable through 2022. Due to the COVID-19 pandemic, the foundation board made a decision in April to place a moratorium on any additional 3-year grants, desiring to keep the foundation's funds available for emerging needs.

1. **Emergency Response Grants:** Due to the COVID-19 pandemic, the foundation allocated \$307,000 in emergency response grants to 28 organizations, supporting needs for food, shelter, healthcare, and more, as shown in the chart on the next page.

In April 2020, the foundation board of directors authorized the foundation's Chairman, President, and Executive Director to make all grant decisions for the remainder of the year. This was done to enable speedy and flexible response to community needs emerging from the pandemic.

Early in the pandemic, the foundation made \$100,000 in grants to four of the state's hospital networks



to support healthcare workers. A later grant to the Greater Waterbury Health Partnership supported a Community Care Team to provide housing and healthcare assistance to frequent users of emergency department services during the pandemic.

The foundation also reached out proactively to provide grant funding for 11 providers of services to homeless residents. Shelters were under extreme pressure to “decompress”—that is, to move shelter guests to hotels, where they could maintain proper social distance and be safely isolated or quarantined as needed. Grant funding was unrestricted and used for many

needs, including PPE, food, staffing costs, and cleaning supplies.

To help address the rise in food insecurity caused by the pandemic shutdown, the foundation provided grants to 11 soup kitchens and food pantries throughout Liberty’s service area, including two large food banks that, between them, serve the entire state.

Other emergency response grants addressed the following needs: direct assistance to individuals; marketing support to communicate about the move of Volunteer income Tax Assistance programs to a virtual format; a grant to the Windham Chamber of Commerce to help sustain businesses, towns, and nonprofits struggling during the pandemic; a grant to fund a distance learning support program in Middletown; and a grant to the Urban League of Greater Hartford to fund its Financial Opportunity Center, which provided training and support to low-income families financially impacted by the pandemic.

In addition to providing emergency response grants, the foundation reached out to its existing grantees and offered them the opportunity to repurpose any unspent grant funds to COVID-related needs, which many elected to do. Multiple year grantees with payments due in 2020 received their payments in the first quarter of the year, without the need for the usual grant report, and were also able to redirect the funds to pandemic needs at their discretion.

2. **Education for Economic Success:** Grants committed in 2020 under this funding priority fall within several areas: Employment, Adult Education, Out-of-School Time, School Readiness, School-Based Services, Capacity Building, and System Change. All are targeted to low/moderate-income children or adults, with many grant-funded programs serving high proportions of people of color. This priority area also includes the Foundation’s scholarship programs for community colleges.

Several grants focused on system change deserve special mention, as they offer opportunities for the Foundation to make a stronger impact than the more common program grants. These include grants to the Coalition for New Britain’s Youth, the Early Childhood Funder Collaborative, and the Workforce Solutions Collaborative. The Foundation has engaged with all three of these organizations not just as a funder, but also as a participant in their governing or advisory boards and as a thought partner.

Further description of the Foundation's relationship with these agencies can be found below under Community Partnerships.

3. **Affordable and Supportive Housing:** The Foundation paid out \$37,500 in non-emergency grants to support affordable housing during 2020, against a total commitment of \$112,500, of which \$50,000 was added in 2020. These grants supported a home renovation for low/moderate-income buyers in New London; the creation of 5 affordable units in Bristol; and construction of 6 affordable homes in Norwich. A 3-year grant to LISC (in its second year in 2020) provided technical support to nonprofit developers of affordable housing throughout Liberty's service area. A general operating grant was provided to a nonprofit housing developer in New Haven. In addition, grants were given to support outreach and education to promote affordable housing in New London County, and to develop an online portal containing comprehensive housing data for the state of Connecticut. A general operating grant was made to a statewide Community Development Financial Institution that provides financing for affordable housing and utility improvements for low/moderate-income homeowners.

4. **Ending Homelessness:** A total of \$100,000 in non-emergency grants were committed in 2020 to ending homelessness; \$70,000 of this amount was paid in 2020. Additional payments on multi-year grants committed in previous years brought the total paid in this category to \$166,000.

Programming supported included emergency or transitional shelters in Middletown, Windham, Hartford, New Haven, and Waterbury; rapid rehousing and shelter diversion programs in New London County, Norwich, and New Britain; and permanent supportive housing programs in New Britain and Hartford. Other grants went to a statewide legal service for homeless veterans and a navigator program for homeless youth in New Britain. Two regional collective impact coalitions aimed at preventing and ending homelessness received funding, covering Middlesex County, Meriden, Wallingford, and New Britain.

5. **Food:** Since its inception in 1997, the Foundation has supported programs that provide food for low/moderate-income households. These grants are mainly focused on soup kitchens and food pantries that serve large LMI populations, either regionally or in larger towns. Agencies serving Meriden, Wallingford, greater Hartford, New London County, Plainville, the Middlesex shoreline, Windham, New Haven, Hartford, Waterbury, and Middletown received funding in 2020. The largest of the Foundation's food programs is its annual Liberty Bank/Rotary Club Thanksgiving Drive, which is described below under Community Leadership.

6. **Community College Scholarship Program:** In 2020, the Foundation awarded \$7,000 in Community College Scholarships program to two Community Colleges. Seven scholarships were awarded to local students who will attend these colleges. Scholarships are typically \$1,000 and may run for one or two years, at the discretion of each college. The colleges select the students based on financial need, academic achievement, and community/extracurricular activities, focusing on students of low or moderate income. The 2020 payout for this program marks its final year, as the foundation's board of directors decided in 2019 to terminate it. Colleges have been informed that they may apply to the Foundation's general grants program for support for college programs that align with the foundation's funding priorities.

7. **Liberty Bank/Rotary Club Thanksgiving Dinner Drive:** In 2020, the Foundation conducted the sixteenth annual Liberty Bank/Rotary Club Thanksgiving Dinner Drive, partnering with one Lions Club and 48 Rotary Clubs throughout the bank's market area. More than \$858,488 in donations were accepted for the Rotaries at all Liberty Bank offices for several weeks before Thanksgiving, exceeding the previous year's record by 90%. The Foundation provided \$215,522 in matching funds (25 cents for each dollar raised) and incentive prizes, for a grand total of \$1,074,010—a record for the 16-year-old drive. All monies were used by local Rotary Clubs to provide Thanksgiving dinners to needy families, and in many towns, enough food to supply the local food bank for months. Despite the fact that Liberty Bank branches were either limited or closed to foot traffic because of the pandemic, branch staff sold paper "turkey legs" to customers in the weeks before Thanksgiving, raising over \$12,000 of the total. The Foundation and the bank will continue to support the Thanksgiving Dinner Drive on an annual basis in the future, recruiting additional Rotary Clubs as the bank expands into new communities. Since its inception in 2004, the Thanksgiving Drive has raised over \$4 million to provide food for families in need.

8. **Community Leadership:** The Liberty Bank Foundation's strategic plan calls for the Foundation to take on a leadership role in philanthropic activities within Liberty's market area. Following are several examples of the Foundation's philanthropic leadership activities during 2020.

- **Coalition on Housing and Homelessness:** Since 2008, the Foundation's executive director has chaired the Communications and Advocacy Committee of the Coalition on Housing and Homelessness (CHH, formerly the Middlesex County Coalition on Housing and Homelessness.) In 2019, she was elected chair of the Coalition Steering Committee, its governing body. The Coalition's mission is to make homelessness rare, brief, and non-recurring in Middlesex County, Meriden, and Wallingford. The foundation has provided \$60,000 in grants to CHH since its inception in 2007, including a 3-year, \$30,000 grant approved in 2019.

The advent of the pandemic threw the Coalition and the MMW Coordinated Access Network (CAN) into emergency mode. Top priority was to "decompress" the area's three shelters, removing some shelter guests to hotel rooms to allow for social distancing. The Coalition played a coordinating role in gathering PPE and advocating for state funding as shelter providers struggled to assemble the resources and staff to meet the needs of guests in both shelters and hotels. Happily, state and federal dollars have continued to flow to ensure that shelter remains available to homeless residents.

Meanwhile, shelter providers and the CAN have worked tirelessly to place shelter guests in permanent housing, and to assist people at risk of homelessness to remain housed. A statewide initiative called 1000 Homes was launched in early summer to house 1,000 households by September 30. As of the deadline, 2,462 people had been housed, of which 98 were in the MMW CAN region. A substantial supply of housing vouchers from the state enabled this success, but finding apartments was and continues to be challenging.

As the pandemic and the resulting economic shutdown progressed, more and more households in Connecticut and around the nation fell behind on their rent. The Coalition advocated throughout the year to state and federal legislators in support of additional federal funds for rental assistance

and eviction prevention. A cornerstone of that advocacy was the need to fund back rent, emphasizing not only the hardship to tenants, but also the economic impact to landlords, many of whom are small businesses without resources to sustain long periods without rental income. The COVID relief bill passed in late December contained \$237 million in rental assistance for Connecticut, which the Department of Housing expects to begin deploying in March. These funds are more flexible than those distributed earlier through the CARES Act and can be used toward back rent. Tenants will be able to apply online, and landlords may apply on behalf of tenants with their permission.

The Coalition held two forums for state legislative candidates in October, moderated by the foundation director. Fifteen candidates attended the events, where the Coalition set forth its legislative agenda and heard from candidates about how they would support the priorities outlined in it.

The Coalition began a strategic planning process in fall 2020, with the foundation director leading the planning committee. Among the key issues to be addressed are the structure of the Coalition going forward, its relationship with the Coordinated Access Network, its financial sustainability, and the need to integrate racial equity into its practices.

- **Connecticut Early Childhood Funder Collaborative:** In October 2018, the Foundation board approved a 3-year, \$15,000 grant to the Connecticut Early Childhood Funders Collaborative (ECFC). Liberty has been a member of this group of 17 philanthropic organizations since it was formed in 2010. The foundation's executive director served as co-chair of the ECFC in 2018 and 2019, and continues as an active member.

For the ECFC, 2020 was both a year of continued progress and a time for reflection and redirection due to the pandemic and the need to address directly the long-standing racial inequities that persist in early care and education (ECE). Systemic flaws in the ECE system were laid bare last year and brought new immediacy and focus to ECFC's efforts. In many ways, ECFC's efforts to date, including state/philanthropic collaboration, support for local early childhood councils, advocacy for changing the current childcare financing system, and support for family childcare networks and expanded parent voice, provided a solid platform for addressing the impact of COVID and offered a framework for challenging systemic racism in ECE systems. Key accomplishments included:

- **Growth of the state-local intermediary (CT Children's Collective):** With joint state and philanthropic funding, the Collective has built a governance structure that includes local early care and education (ECE) councils, the state Office of Early Childhood, the State Department of Education, and philanthropy. It offers a full menu of learning and technical assistance opportunities, and a three-year training and technical assistance plan was developed with active member input
- **Local early childhood council capacity building:** ECFC secured \$580,000 grant from the CT Office of Early Childhood (OEC) to provide operational and project support to 22 local ECE councils and the CT Children's Collective.
- **Integrated childcare financing:** ECFC continued to provide input and guidance to OEC in the development of childcare financing options.

- **COVID-19 response to childcare crisis:** In concert with OEC, ECFC helped create seven new family childcare networks, building upon the existing five networks and resulting in statewide coverage. In addition, ECFC leveraged more than \$600,000 in philanthropic support for emergency supplies, business management assistance, and other services to maintain family childcare providers and build sustainability;
 - **Business engagement:** ECFC launched a new effort to engage with the business community, including a partnership with CT Business and Industry Association to assess the impact of childcare on Connecticut businesses and their employees.
 - **Parent engagement:** Building on the ECFC's efforts to support active, valued parent voice in state and local decision making, the collaborative initiated a planning effort with state and local partners to develop a structure to secure, support, and sustain parent voice in policy.
 - **Racial Equity:** The ECFC launched a learning agenda on racial equity and ECE and developed a plan going forward for addressing systemic inequities in ECE.
- **TEAM Housing Coalition:** On January 26, Liberty helped to plan and sponsored a forum on housing presented by TEAM Inc., a foundation grantee. Attended by more than 250 state and municipal officials, developers, faith leaders, nonprofit staff, housing advocates, and more, the forum explored the knotty issue of how to create more affordable housing in the lower Naugatuck Valley. The program featured guest speakers on three topics: why affordable housing is key to successful outcomes in health, education, and economic development; how towns have successfully incorporated new affordable housing; and what resources are available to assist towns in addressing the need for more affordable housing options. Attendees completed a follow-up survey, with more than half indicating they wanted TEAM's help in organizing support for affordable housing in their communities. The foundation director closed the program, inviting attendees to reconnect with TEAM.

The COVID pandemic struck as TEAM's organizing efforts were just beginning to gather steam. Although TEAM, as an anti-poverty agency, had to turn its attention to the ballooning demand for basic needs and services, it did not give up on its housing initiative. Instead, it has been using the time to train its staff in outreach and facilitation skills that will be needed to foster community organizing in the many towns that had expressed a desire to work on housing. The goal is to be ready to resume the work once the danger of the pandemic has passed.

The foundation director continues to serve on the coalition's core committee, and the Foundation will be considering another grant to fund the coalition in 2021.

- **Middletown Community Thanksgiving Project:** In 2020, the foundation continued to participate in the Middletown Community Thanksgiving Project (MCTP), a collaborative of nonprofits, municipal departments, and faith communities with a goal of providing Thanksgiving food for needy Middletown families. MCTP provided 1,000 Thanksgiving baskets to Middletown families. Every family that requested a basket received one. In addition, 2,000 pounds of extra food were donated to the Amazing Grace Food Pantry. Liberty Bankers were among the volunteers who assisted with registration, basket preparation, and distribution. Foundation staff participated in the planning

and provided administrative support to the effort, which the Foundation initially created in partnership with Middlesex United Way.

- **Working Cities Challenge - Connecticut:** In 2016, the Foundation provided a three-year, \$60,000 grant to support the Working Cities Challenge in Connecticut (WC-CT). Working Cities is an initiative of the Federal Reserve Bank of Boston that is designed to engage small, post-industrial cities in developing and implementing collaborative community plans to improve economic growth opportunities for low-income populations.

The Foundation executive director has remained engaged with the Working Cities Challenge as a member of the statewide Advisory Committee. Since the advent of the pandemic, the five Working Cities teams have shifted their goals to be actively involved in COVID response. Meanwhile, the statewide Steering/Advisory Committee is exploring how the learning from Working Cities can be leveraged for changes in the state's workforce system to make it more responsive to low-income residents, especially people of color. On August 20, representatives of Working Cities, the Campaign for Working Connecticut, the Workforce Affinity Group of the Connecticut Council for Philanthropy, and the state's 2-Generational Workgroup met virtually with leaders of the Governor's Workforce Council (GWC.) The purpose of the meeting was to offer feedback on the GWC's draft plan, highlighting where the priorities of the different groups align and identifying gaps, and possibly establish an ongoing partnership to advance the GWC's system change work.

The comments from the Working Cities group focused on the need for a more accessible and responsive workforce system, as well as on the need for the GWC to vet its plan with members of the population it plans to serve. As a result of this meeting, the GWC has determined that each of its workgroups will incorporate at least two parents to ensure that the voices of the people to be served by its work are included in the planning. GWC has continued to consult with Working Cities and the other participants in the August meeting.

At present, the Strategic/Advisory Committee is focused on two efforts: finding financial support to sustain the Working Cities teams beyond the initial 3-year period, and advocating for system change that benefits the low-income, mostly minority population targeted by Working Cities. A key priority for the latter goal is the institution of employment navigators in the American Job Centers to provide support services to clients who are not well equipped to use the self-service tools available.

- **Meriden Community Provider Network:** This network has met monthly since May, and focuses on COVID-related updates from the member providers. At its August and September meetings, the group discussed the national movement toward racial equity and the network's role in promoting equity in the city of Meriden. Since 2017, the foundation has facilitated these meetings in partnership with the Napier Foundation, United Way of Meriden and Wallingford, and Hartford HealthCare.
- **Meriden Racial Justice Initiative:** In October, a committee was appointed by the Meriden Community Provider Network to explore the possibility of working with trainers from the National Conference for Community and Justice, a nonprofit that provides education and advocacy to

promote inclusion and equity. In November, the committee met with NCCJ representatives to discuss a possible partnership similar to the one NCCJ has established with the city of Middletown. Both groups came away from the meeting enthusiastic and eager to begin. An initial training in the principles and practices of racial equity was planned for February 11, 2021. The foundation director is a member of the planning committee, which also includes representatives from Community Health Center, the Meriden City Council, Hartford HealthCare, United Way of Meriden and Wallingford, Child Guidance Agency of Central CT, and New Opportunities, Inc.

- **Meriden Warming Center:** Early in 2020, foundation staff began working with the Meriden Health and Human Services Department, Hartford HealthCare, and others to address the need for a winter warming center in Meriden for homeless people who are unwilling or unable to use the emergency shelter. This effort evolved into the creation of a Mayor's Task Force on Homelessness to serve as a vehicle for the city to address the full scope of needs of homeless residents. The Task Force was approved by the city, but due to the disruption of COVID, members have not yet been appointed to it.

The pandemic effectively put an end to the warming center initiative, since it was unsafe to host a group of people in a large room inside a church. Meanwhile, the CAN's efforts to decompress the shelters moved forward, so those who might ordinarily use a warming center were placed in hotels.

- **Middlesex Coalition for Children:** The foundation's senior program officer has been participating on the Coalition's Advisory Board. The director of the Coalition has been hosting meetings with childcare providers around the state to determine how the pandemic is impacting the availability of care, viability of the centers, and to provide a meeting space for center directors to discuss and troubleshoot challenges with each other. The Coalition also hosted a Candidates Forum on October 8. The forum focused on issues that affect children and families in Middletown, Middlesex County, and statewide. Eleven candidates participated in the session and Q&A.
- **Waterbury Bridge to Success:** The foundation's senior program officer has been attending meetings of the Bridge to Success Community Partnership in Waterbury and the College and Career Pathways Collaborative Action Network (CAN). The Partnership is focused on improving the lives of youth in the city through citywide collaboration. Through Liberty's involvement with the CAN, a connection was made with Liberty Bank's Community Development team to host a virtual Credit for Life Fair for a small group of high school students in conjunction with Waterbury Youth Services, another foundation grantee.
- **Secure Jobs 2.0:** The Secure Jobs pilot that began in October 2019 was slowed but not stopped by the pandemic. The goal of Secure Jobs is to assist parents transitioning out of homelessness to obtain sustainable employment that will stabilize their housing and prevent future episodes of homelessness. Although the program has been slower in recruiting families than planned, it has also been slower to spend the available funding. After addressing families' technology needs, the SJ partners continued to provide employment services, which were bolstered by CARES Act funding. As with Working Cities, the Secure Jobs model uses employment navigators to help parents transitioning out of homelessness to access employment support services and training,

working in concert with a housing case manager. In each of the three regions, solid partnerships have been built between the Coordinated Access Network, the workforce investment board, and the family shelter providers. Liberty is one of several funding partners supporting Secure Jobs in Meriden/Middlesex/Wallingford, led by the Melville Charitable Trust, which has provided matching funds, project coordination, technical assistance, and evaluation.

- **Workforce Solutions Collaborative:** The foundation has been a member and funder of WSC since 2018, and the foundation director sits on the group's Investor Committee. The Investor Committee met in April to review the proposal from the Connecticut Center for Advanced Technology (CCAT) to renew its contract to manage the Advanced Manufacturing Employer Partnership (AMEP). AMEP formalized its structure and hired a part-time program coordinator last year. Unemployed and underemployed residents of Greater Hartford (many of them displaced from the hospitality industry), as well as students at Asnuntuck and Manchester Community Colleges, were recruited to participate in apprenticeship programs at AMEP employers. In December, AMEP reported that its job navigators successfully supported 68 candidates into manufacturing jobs with median wages of \$19.50 per hour.

In June, the Investor Committee met to review and approve a proposal from Capital Workforce Partners to continue its management of the Metro Hartford Alliance for Careers in Healthcare (MACH). MACH employers have been seriously impacted by the COVID-19 pandemic, but they continue to be deeply engaged in the partnership. Employers have identified six areas of focus for potential pilot initiatives: 1) a readjusted workforce strategy inclusive of incumbent workers and retrained job seekers; 2) rapid upskilling of healthcare workers based on current needs; 3) retraining hospitality and retail workers displaced by the pandemic; 4) addressing new challenges faced by small healthcare employers; 5) adapting apprenticeships and job training programs to the new post-COVID-19 reality; and 6) analyzing labor market data for effective planning.

In September the committee approved a time extension for the Forge City Works grant, which supports workforce development in the culinary industry. The expectation is that the industry will recover as the pandemic recedes, allowing this initiative to resume. The committee and WCS staff will monitor developments with regard to this project and the grant funds allocated to it.

- **New London Human Services Network:** Starting in April 2020, this network of more than 200 members has met every other week, convened by the foundation. Topics have included education during the pandemic, food insecurity, mental health, COVID testing and vaccination, policy advocacy, immigrant issues, racial justice, suicide prevention, United Way 211 Infoline, and more, with guest speakers ranging from network members to the New London school superintendent to a leader of the Governor's COVID task force. Every meeting also features brief reports from service providers in different disciplines, highlighting COVID-related needs and resources. There is also a roundtable where any agency can offer an update or ask questions. Network members have frequently expressed that the network enables them to stay connected and informed, and facilitates the sharing of resources and coordination of services.

The network has also leveraged its collective voice to advocate for policy initiatives of importance to members, with letters to the Congressional delegation, the Governor, state legislators, and The Day

newspaper. Foundation staff continue to work with the city of New London Human Services director to convene this group, which has been meeting since 2016.

- **Nonprofit Alliance of Northeastern CT:** Foundation staff continue to serve on the steering committee that sets the agenda for this bimonthly network of nonprofits from the Windham region. Summer meetings focused on COVID-related updates, similar to the Meriden Network. In September, the group heard from a Unite Us representative about the agency's online referral and tracking system. The group also discussed the need to integrate racial equity into their work, and decided to seek a consultant to facilitate a training in this area. The foundation director and Kim Silcox, convener of NANC, were asked to contact a consultant who has been working with the Community Foundation of Eastern CT.
- **Eastern Connecticut Funders Network:** The Foundation executive director continues to co-chair the Eastern Connecticut Funders Network, which convenes regional philanthropic funders three times annually under the umbrella of the Connecticut Council for Philanthropy. This group has led on several occasions to collaborative grantmaking to benefit low-income residents of southeastern Connecticut: for summer youth employment programs in 2012-2016; for the New London County Fund to End Homelessness in 2013-2016; for Secure Jobs Connecticut in 2015-2016; and for the Institute for Nonprofit Excellence in 2018.
- **Institute for Nonprofit Excellence:** Led by Liberty Bank Foundation, the Community Foundation of Eastern CT, and Dominion Resources, eight funders in southeastern Connecticut came together in 2018 to launch the Institute for Nonprofit Excellence. A \$55,000 fund was created to support organizational and professional development for nonprofits.

The Institute's steering committee (consisting of staff from the Community Foundation of Eastern Connecticut, Dominion Energy, and Liberty Bank Foundation) met in July and decided to allocate some of the remaining funds to enable eight agencies to participate in the Jumpstart program, provided by Network for Good. Jumpstart provides a year of workshops and coaching to develop an agency's fundraising capacity. Agencies invited to apply were selected using a set of parameters Jumpstart has defined to identify organizations that are best positioned to benefit from its year-long program. After an RFP process, eight agencies began the program, which will continue through August 2021.

The steering committee agreed to target the remaining funds to a racial equity program for nonprofits. The Community Foundation developed a program that is currently engaging a cohort of nonprofits in a series of workshops designed to help them learn and implement principles of equity into their operations. Both board and staff members are engaged in the learning.

Participating funders in the Institute include Liberty Bank Foundation, Charter Oak Credit Union, Chelsea Groton Bank Foundation, Community Foundation of Eastern Connecticut, Dominion Resources, Frank Loomis Palmer Fund, Dime Bank Foundation, the Mohegan Tribe, and Nordson Corporation. Foundation staff continue to act as liaison to the participating funders and serve on the steering committee that makes funding decisions for the Institute.

- **CT Coalition to End Homelessness:** The Foundation provided \$2,500 in 2020 to sponsor the Connecticut Coalition to End Homelessness Annual Training Institute for nonprofits that provide services to homeless people. Presented virtually due to the pandemic, the Institute provided professional development and training to shelter and other human services staff.
- **Partnership for Strong Communities:** In 2020, the Foundation provided \$1,500 to sponsor the annual Reaching Home dinner, presented virtually in 2020 by the Partnership for Strong Communities. The event honors the people and agencies that serve homeless people throughout the state and are working to improve the housing services system.
- **The Great Give and Give Local:** In 2020, for the fifth year, the foundation offered incentive prizes for the two regional online giving campaigns. Give Local Greater Waterbury and Litchfield Hills, sponsored by the Connecticut Community Foundation on April 20 and 21, raised a record \$1.8 million from over 6,400 donors. The Foundation offered a \$1,000 prize for the New Haven County organization that received the most unique donations during a designated 3-hour period.

On May 5 and 6, in the Great Give, organized by the Community Foundation of Greater New Haven and the Valley Community Foundation, 400 participating nonprofits raised a record \$3.57 million. Liberty's \$2,000 sponsorship provided \$1,000 in matching funds for a New Haven area agency working in housing and homelessness, and \$1,000 for an agency in the lower Naugatuck Valley that provided basic needs.

- **Middlesex Chamber of Commerce Affordable Housing Committee:** The Foundation executive director continues to serve on the Affordable Housing Committee of the Middlesex County Chamber of Commerce. Established in 2008, this committee seeks to educate the business community to advocate for affordable housing, highlighting the economic benefits it brings to businesses and communities. During 2020, the committee focused on meeting with key state officials to discuss how the state could promote more affordable housing development by reducing the cost of producing it. In particular, the committee is working with Commissioner of Housing Seila Mosquera-Bruno to develop a funding stream that would allow nonprofit housing agencies to purchase units from for-profit developers and deed-restrict them as affordable (either rental or ownership.) The committee also continues to work on reducing the state's waste water gallon-per-bedroom requirement, which needs updating and poses a significant barrier to affordable housing development in small towns.
- **Liberty Bank United Way Campaign:** The Bank's 2020-21 United Way employee campaign raised a total of \$262,148, of which \$104,000 represented the bank's corporate commitment. This achievement was made possible in part by fundraising events organized by the bank's campaign committee. Liberty Bank's corporate commitment of \$50,000 to Middlesex United Way was restricted, at the Bank's request, to organizations and programs that benefit low- or moderate-income populations.
- **Liberty Lends a Hand:** On June 1, Liberty Bank launched its fifth annual Liberty Lends a Hand campaign. Because in-person volunteering was not feasible during the pandemic, the focus in 2020 was to support individuals in nursing homes and long-term care facilities throughout the bank's footprint. This was done by asking Liberty Bankers, their families, and customers write

notes and cards for these patients, who had been isolated for months from family and friends. Branches collected over 750 cards and delivered them to 26 facilities in the towns where they were collected. All ages participated, and throughout the month, employees shared their creations on social media and on Bank Notes using the hashtag #LibertyLendsaHand. Some branches collected over 100 cards. At a time when individuals felt lonely and isolated, the cards and messages of comfort let them know they weren't alone...and that Liberty Bankers cared about them. Liberty Lends a Hand is coordinated each year by the foundation staff.

- **Credit for Life Fairs:** Foundation staff provided support for a Liberty Bank sponsored Credit for Life Fair in Waterbury, producing the budget summary sheets used by the students at the fair, which was held virtually.
- **Willard M. McRae Community Diversity Award:** Liberty presented its 20th annual Willard M. McRae Community Diversity Award in 2020. This award is designed to recognize an individual within the bank's market area who has demonstrated leadership as a champion of the cause of diversity through service to community organizations. The 2020 award recipient was Gayle Myatt, a Branford resident who has been active in supporting St. Martin De Porres Academy, a school for low-income minority children in New Haven. The Community Diversity Award is an annual program of Liberty Bank to heighten awareness, appreciation, and acceptance of the diverse people who make up our communities. Each year, the award recipient receives the privilege of directing a \$5,000 donation from the Liberty Bank Foundation to the nonprofit organization of his/her choice. Ms. Myatt directed her donation to Inextricably Bound Community Development Corporation, a nonprofit engaged in affordable housing development in New Haven and Hamden.
- **Volunteer Income Tax Assistance (VITA) Promotion:** Liberty Bank Foundation has been supporting the VITA program with grants throughout the bank's footprint for many years, and has assisted the Middlesex VITA programming with marketing materials as well. In 2020, the foundation hosted a Lunch & Learn session on volunteering with VITA as a IRS certified tax preparer (a way for employees to use their Community Involvement Hours.) The session was well attended, and as a result, two employees became IRS certified tax preparers.

During the 2020 tax season, Liberty Bank promoted the VITA service in all of its branches by making flyers available to customers who are interested in having their taxes prepared by the VITA program. Pam Days-Luketich (Community Development) supported the effort by meeting with all branch managers during the month of January to share information about the program and answer questions. When VITA shifted to a virtual format during COVID, the foundation provided a grant to help advertise the continued availability of the program to people in low-income areas. The 2020 VITA program also added a service to assist people in collecting federal stimulus and unemployment benefits.

Community Reinvestment Services

Liberty Bank’s traditional and alternate delivery systems are available to all segments of our community. The Bank’s business hours are convenient and comparable to other financial service providers. In 2020 the Bank offered full service at 60 branches including our Main Office.

The table below identifies the distribution of Banking Offices in Liberty Bank’s combined assessment area.

Distribution of Bank Offices by Income Category of the Census Tract						
Census Tract Income Category	Census Tracts in Assessment Area		Households in Assessment Area		Bank Offices by Tract Location	
	Number	Percent	Number	Percent	Number	Percent
Low	86	16.20%	113,131	13.00%	4	6.67%
Moderate	91	17.14%	152,234	17.49%	7	11.67%
Middle	182	34.27%	317,100	36.44%	26	43.33%
Upper	164	30.89%	287,482	33.04%	23	38.33%
NA	8	1.51%	241	0.03%	0	0.00%
Total	531	100%	870,188	100%	60	100%

Source: U.S. Census, Bank Records & FDIC

As a full-service banking institution, Liberty provides its customers with a network of 77 ATMs, located at its banking offices and at four remote locations: Route 1 in Old Saybrook, 245 Long Hill Road in Middletown, 12 Hope Street in Niantic, and 190 Main Street in Middletown. Of the 77 ATMs in our footprint, all offer English and Spanish languages. All are linked to the NYCE and CIRRUS networks and offer transactions in the language mentioned above.

Drive through teller service is available in 52 of the Bank’s 60 Community Banking Offices. The Liberty-Line, the Bank’s 24-hour customer service access telephone line, allows customers to verify balances, make transfers and loan payments, and inquire about checks or deposits. In an effort to make personal service more accessible for consumers whom may have difficulty transacting business during traditional hours of operation, Liberty Bank offers a Customer Service Center with extended hours of 8 a.m. to 7 p.m. Monday through Friday and 8 a.m. to 3 p.m. on Saturday. Recognizing that not all customers in our service area speak English, the Bank’s Customer Service Center has employees who can communicate with customers in both Spanish and English.

Alternative delivery systems, such as telephone banking, online banking, and mobile banking via smart phone or tablet, have also been developed to provide convenient access to banking products and services to individuals and small businesses within the assessment areas served by the Bank. These alternative delivery systems provide convenient access to banking services to those individuals that lack or cannot otherwise afford transportation, and to small businesses with limited capital resources.

In addition to the services highlighted above, Liberty Bank offers a broad menu of deposit-related programs, to meet the diverse needs of the community in which it does business. The Bank believes that tailoring deposit programs to the needs of a community is good for the residents and businesses within the assessment area as well as the business of the Bank.

Liberty Bank has continues to have employees in its community banking offices and within various departments within the Bank who are multi-lingual, including a Community Outreach Officer who is fluent in Spanish. Liberty Bank has more than 60 employees who are multilingual. Spanish, Polish and Italian are the most highly represented languages, which reflects the demographic composition of Liberty Bank's customer base. In addition to the above, the Bank has an employee competent in American Sign Language. A listing of employees who are multi-lingual is readily available in the Bank's internal telephone directory and Intranet, thereby enhancing communication with non-English speaking depositors and borrowers.

The following types of non-loan products are available...

Personal

- Checking Accounts and Debit Cards
- Savings Accounts
- Certificates of Deposit
- Money Market
- Health Savings Accounts
- Individual Retirement Accounts
- Credit Cards

Business

- Business Checking and Debit Cards
- Business Savings Accounts
- Certificates of Deposit
- Money Market Accounts
- Cash Management Services
- Perks @ Work
- Academy for Small Business
- Credit Cards

Digital Banking for Personal and Business Customers

- Online Banking
- Apple Pay
- Samsung Pay
- Google Pay

2020 Liberty Bank Service Accomplishments

Despite the onset of the COVID-19 Pandemic in early 2020, Liberty Bankers conducted or participated in 111 outreach events in the Community, the vast majority of which were held virtually in the interest of following public health guidelines pertaining to social distancing. These events were conducted in conjunction with organizations located throughout the Bank's assessment area and covered a variety of topics, such as: First-Time Homebuyer Education, Financial Literacy, Credit Counseling, promoting Small Businesses, Credit Counseling, and Finance for College Students. Of these 111 events, 89 had a Community Development purpose. Some of these events are detailed below...

1. Liberty Bankers conducted or participated in 480 financial literacy seminars with a focus on Budgeting and Credit Counseling in our markets. These seminars covered topics ranging from youth financial education to the importance of personal finance. In 2020, these sessions reached more than 1600 individuals.
2. Liberty Bankers conducted or participated in 35 first-time homebuyer workshops in our markets partnering with non-profit and government/municipal organizations such as Neighborhood Housing Services of New Britain, The Urban League of Greater Hartford, Community Renewal Team in Hartford, The Mutual Housing Association of Greater Hartford, The City of East Hartford and TEAM Inc. These seminars reached 613 individuals across the Assessment Area.

Other Community Development Service accomplishments are detailed below...

1. In 2020, Liberty Bank continued its Academy for Small Business Program. This program facilitated education and training and for new business owners from the Money Smart for Small Business curriculum sponsored by the FDIC and SBA. At the end of the program, qualifying participants were provided with a \$5,000 line of credit for their start-up businesses. The three sessions comprising the 2020 Academy were held in New Haven, Norwich, and New Britain and produced \$135,000 in loan originations.
2. Financial literacy in partnership with Ever Fi has engaged 15 schools in Liberty Bank's market. Resulting in 844 hours-worth of modules being presented, engaging in financial literacy activities during the 2019-2020 school year.
3. In 2020 there were 13 new Individual Development Account relationships established, and 17 Individual Development Accounts were active as of 12/31/2020.

COVID-19 Pandemic Relief

The COVID-19 Pandemic affected virtually every aspect of human life in 2020. Aside from the health and safety concerns raised by the spread of the virus, many individuals and businesses were faced with financial difficulties in light of the global crisis. Below are some steps Liberty Bank took to assist its customers and the general public with these difficulties in 2020.

Unsecured Personal Loans

A relief measure offering existing customers the opportunity to apply for unsecured personal loans up to \$5,000 with 0% interest repayment, which would be deferred up to six months after the loan was closed. Liberty Bank made 593 of these loans totaling more the \$2.9 Million.

Consumer Banking

- Liberty Bank instituted a 90 day waiver window for early CD withdrawal penalties.
- Liberty Bank instituted a 90 day period of 0% annual percentage rate for customers with Overdraft Lines of Credit.

SBA Paycheck Protection (PPP) Loan Program

Liberty Bank participated in the SBAs PPP loan program, a relief measure offering existing customers the opportunity to apply for unsecured personal loans up to \$5,000 with 0% interest repayment, which would be deferred up to six months after the loan was closed. The bank made 4,231 of these loans totaling more the \$365 Million.

CARES Act Resource Seminars

In an effort to support minority small businesses who applied CARES Act resources, Liberty Bank hosted 4 PPP informational “How to” Webinars and sponsored another PPP webinar to Hispanic small business owners.

Liberty Bank Foundation Grants

The Liberty Bank Foundation made 25 grants for over \$200,000 to support needs created by the burden of the pandemic.

Employee Volunteerism

Liberty Bank is well known in the communities it serves for its ongoing support and encouragement of volunteer activities on the part of its employees. During 2020, the challenges presented by the pandemic made in-person volunteering hazardous, and the bank did not engage in its usual promotion of volunteer opportunities to its employees out of concern for their safety. In addition, the introduction of the Paycheck Protection Act, combined with the complexities of managing a mostly-remote workforce, made unprecedented demands on time for everyone at the bank. Compounding the situation was the fact that everyone was adjusting to working at home, supporting children with remote learning, and the other stresses generated by the pandemic and the economic shutdown.

All of these factors contributed to a drastic reduction in volunteerism at Liberty in 2020. During 2020, 11 of Liberty's employees volunteered 435 hours of their time to help 27 nonprofit organizations, including homeless shelters, youth organizations, housing groups, United Ways, food providers, and more. Bank employees reported a total of 1,015 Community Involvement hours on their timesheets for the year 2020, which represents usage of paid time off for volunteerism.

The bank encourages volunteer activities in a number of ways: by advertising volunteer opportunities on its intranet, on its dedicated website for volunteerism, and in the employee newsletter; by allowing each employee up for four full paid days off for volunteer activities annually; and by honoring one employee annually for extraordinary community involvement by inducting the employee into the Liberty Bank Volunteer Hall of Fame. This employee is selected by current members of the Hall of Fame and receives the ability to direct a \$1,000 donation from the Liberty Bank Foundation to the nonprofit organization of his/her choice. The 2020 recipient, Ornet Hines, spent 93 hours throughout the pandemic volunteering for six different local organizations.

Volunteerism Management System: In January 2020, after several months of preparation, Liberty launched Angel Points, an online system to manage employee volunteerism. Angel Points allows foundation staff to post volunteer opportunities; each employee has the ability to log into the system to review the various activities available and sign up for them. Employees automatically receive a confirmation of their registration, a reminder of the activity the day beforehand, and a reminder to log their volunteer hours in the system after the event has occurred. The system also allows employees to register the types of activities and causes that interest them, and receive automated notifications when events are posted that align with their interests. Volunteers can also log time they spend on non-work-related events and activities.

Two months after launching Angel Points, the vendor announced that Angel Points would be decommissioned in April 2021. Foundation staff worked throughout 2020 to prepare to transition to a new system, YourCause, which went live in early 2021. In 2021, foundation staff will work to leverage YourCause to engage colleagues more deeply in community service as the pandemic ends and normal activities resume. In fact, Liberty Bank's strategic plan calls for the foundation staff to work with representatives from throughout the bank in 2021 to develop a plan to reinvigorate volunteer activity.

2020 Liberty Bank Marketing & Advertising

Advertising continues to play a major role in our efforts to notify communities about deposit and credit options offered at Liberty Bank. Our advertising is directed to the widest possible audience throughout our geographic area, including low and moderate income areas.

Liberty used the following media to carry its product and promotional messages and maximize its market penetration within its service territory in 2020:

Streaming Radio: Liberty ran new :15 radio spots supporting Consumer and Business Checking on Pandora and Spotify streaming audio for a 12 week period. Digital banners displayed when spots aired linking to a landing page with product details.

Online: Liberty continued its online Pay Per Click/Search Engine Marketing campaign throughout 2020. Search Engine text ads promoted Liberty Bank consumer and business checking products and services in addition to Mortgage and Home Equity lines/loans. Liberty launched three Responsive Online Display Banner Ad promotions. Responsive campaigns serve ads to individuals who have visited Liberty Bank and/or have searched on advertised subject matter. Consumer Checking (including Student Checking), Business Checking and Mortgage responsive banner ads. The Mortgage message focused on the Affordable Lending/Good Neighbor product targeted to LMI geographic areas. All responsive online campaigns linked to product specific landing pages where individuals can submit a form requesting more information.

Social Media: Liberty actively posted throughout the year on its four social media properties: Facebook, Twitter, LinkedIn and Instagram. Covid messaging was prominent throughout 2020 on social media. All pandemic related posts linked to a covid landing page on liberty-bank.com where up to date information was displayed. Postings also included Consumer and Business Checking, Brand Awareness, Foundation and Community related activities in addition to Financial Education and Fraud Prevention tips with links to the library of educational articles and financial calculators on the Liberty website.

Outdoor: 2020 messages included Brand and Consumer Checking. Billboard locations cover Hartford, Waterbury and New Haven markets.

Print: Liberty continued the Mortgage print campaign in 2020. This consisted of ads in 8 publications for a period of 12 weeks targeting New Haven/Hartford markets. Two ads were translated into Spanish and ran in Spanish language publications.

Direct Mail: Liberty mailed customers eligible for a Good Neighbor Home Equity Line of Credit in June with 4 drops 4 weeks apart.

Mass eMail: Liberty launched several email campaigns throughout 2020 to existing customers marketing additional products and services. Messages included Covid information, Checking, Savings, HSAs, Business Services, CRA/Mortgage Lending, Home Equity, Credit Cards and Liberty Bank Investment Services.

In-Branch Merchandising and Statement Messages: carried promotional messages about Covid information, Business Checking/Lending, Credit Cards, CRA/Mortgage Lending, LBIS and Thanksgiving Drive.

CRA & Community Development Staff

The Community Development Team bears the chief responsibility on CRA Related matters. This team is located in the Retail Banking Department and is comprised of a Community Development/Community Reinvestment Act Officer; two Community Outreach Officers, and a CRA Analyst, who report to the CD/CRA Officer.

The CD/CRA Officer is charged with seeking out creative and innovative CRA Lending, Investment and Service initiatives within Liberty's market area that will benefit low- and moderate-income individuals and geographies.

The Community Outreach Officers are responsible for referring commercial and residential business to the bank and providing community development services, such as conducting homebuyer training and financial educational seminars.

The CRA Analyst produces analytics relative to the Bank's Quarterly CRA and HMDA performance metrics and provides research data to inform our CRA strategic initiatives. This role also is responsible for managing the Bank's HMDA and CRA lending files.

CRA & Fair Lending Board Committee

The Bank's CRA & Fair Lending Board Committee met four times in 2020 to discuss the Bank's CRA Performance and strategies. Additionally, the committee monitored the Bank's geographic and demographic loan profiles via the Home Mortgage Disclosure Act and State CRA reports, reviewed new products and services, and continually assessed the Bank's CRA performance and compliance.

It is my opinion that the Bank is in compliance with the Federal and State Community Reinvestment Acts, and do so attest.

CRA/Community Development Officer:

Glenn Davis

Glenn Davis, CRA/Community Development Officer

Approved by CRA/Fair Lending Board Committee: 5/25/2021

2020 Grant Payments

As of 12/31/2020

3/5/2021

Name	City	Total Awarded	Paid in 2020	Date Reviewed	CRA Related	CFHC Qualified
Awards						
McRae Community Diversity Award						
Willard M. McRae Community Diversity Award	Wethersfield	\$5,000	\$5,000	11/13/2020	No	No
Total McRae Community Diversity Award		\$5,000	\$5,000			
Volunteer Hall of Fame Award						
Liberty Bank Volunteer Hall of Fame Award	Wethersfield	\$1,000	\$1,000	12/1/2020	No	No
Total Volunteer Hall of Fame Award		\$1,000	\$1,000			
Total Awards		\$6,000	\$6,000			
Education for Economic Success						
Adult Education						
The Bridge Family Center	West Hartford	\$15,000	\$5,000	2/20/2019	No	No
Collaborative for Colchester's Children	Colchester	\$3,200	\$3,200	2/19/2020	No	No
Community Action Agency of New Haven, Inc.	New Haven	\$5,000	\$5,000	2/19/2020	Yes	No
Concepts for Adaptive Learning	New Haven	\$15,000	\$5,000	2/20/2019	Yes	No
East Hartford Public Schools	East Hartford	\$5,000	\$5,000	2/19/2020	Yes	Yes
EASTCONN	Hampton	\$2,500	\$2,500	2/19/2020	Yes	No
Family Life Education, Inc.	Hartford	\$5,000	\$5,000	2/19/2020	Yes	Yes
Madonna Place	Norwich	\$15,000	\$5,000	6/20/2018	Yes	No
Middletown Public Schools	Middletown	\$30,000	\$10,000	10/16/2019	No	No
New London PLTI Collaborative	New London	\$15,000	\$5,000	3/21/2018	Yes	No
Wethersfield Public Schools	Wethersfield	\$5,000	\$5,000	2/19/2020	No	No
YWCA Hartford Region, Inc.	Hartford	\$5,000	\$5,000	2/19/2020	Yes	Yes

Name	City	Total Awarded	Paid in 2020	Date Reviewed	CRA Related	CFHC Qualified
Education for Economic Success						
Adult Education						
Total Adult Education		\$120,700	\$60,700			
Capacity Building						
Middletown Works	Middletown	\$5,000	\$5,000	2/19/2020	Yes	No
Wallingford Family YMCA	Wallingford	\$30,000	\$10,000	2/19/2020	Yes	No
Total Capacity Building		\$35,000	\$15,000			
Employment						
Business Industry Foundation of Middlesex County	Middletown	\$15,000	\$5,000	2/19/2020	Yes	No
CLiCK, Inc.	Willimantic	\$3,000	\$3,000	2/19/2020	Yes	No
Klingberg Family Centers	New Britain	\$5,000	\$5,000	2/19/2020	Yes	No
A Little Compassion Inc.	Deep River	\$2,500	\$2,500	2/19/2020	Yes	No
New Haven International Festival of Arts & Ideas	New Haven	\$2,500	\$2,500	2/19/2020	Yes	No
Norwich Human Services	Norwich	\$3,000	\$3,000	2/19/2020	Yes	No
OIC of New Britain, Inc.	New Britain	\$3,000	\$3,000	2/19/2020	Yes	No
OIC of New London County, Inc.	New London	\$5,000	\$5,000	2/19/2020	Yes	No
Total Employment		\$39,000	\$29,000			
Out-of-School Time						
Bridge to Success Community Partnership	Waterbury	\$30,000	\$10,000	2/19/2020	Yes	No
Children's Community School	Waterbury	\$15,000	\$5,000	2/19/2020	Yes	No
Ebony Horsewomen, Inc.	Hartford	\$5,000	\$5,000	2/19/2020	Yes	Yes

Name	City	Total Awarded	Paid in 2020	Date Reviewed	CRA Related	CFHC Qualified
Education for Economic Success						
Out-of-School Time						
Grace Academy	Hartford	\$5,000	\$5,000	2/19/2020	Yes	Yes
IRIS	New Haven	\$15,000	\$5,000	3/21/2018	Yes	No
Junior Achievement of Southwest New England, Inc.	Hartford	\$5,000	\$5,000	2/19/2020	Yes	No
LEAP, Inc.	New Haven	\$15,000	\$5,000	3/21/2018	Yes	No
LifeFAQs.org, Inc.	New London	\$3,500	\$3,500	2/19/2020	Yes	No
Music Haven	New Haven	\$15,000	\$5,000	2/19/2020	Yes	No
New England Science and Sailing Foundation	Stonington	\$15,000	\$5,000	2/20/2019	Yes	No
New Haven Reads	New Haven	\$15,000	\$5,000	6/20/2018	Yes	No
Nutmeg Big Brothers/Sisters	Hartford	\$15,000	\$5,000	2/19/2020	Yes	No
Our Piece of the Pie	Hartford	\$15,000	\$5,000	2/19/2020	Yes	No
Squash Haven Inc.	New Haven	\$15,000	\$5,000	3/21/2018	Yes	No
St. Martin de Porres Academy	New Haven	\$5,000	\$5,000	2/19/2020	Yes	No
Waterbury Symphony Orchestra	Waterbury	\$9,000	\$3,000	2/19/2020	Yes	No
Waterbury Youth Services, Inc.	Waterbury	\$15,000	\$5,000	2/19/2020	Yes	No
Wesleyan University	Middletown	\$15,000	\$5,000	6/19/2019	Yes	No
Windham Regional Community Council	Willimantic	\$15,000	\$5,000	2/20/2019	Yes	No
YWCA of New Britain	New Britain	\$15,000	\$5,000	6/20/2018	Yes	No
Total Out-of-School Time		\$257,500	\$101,500			
School Readiness						
Child and Family Agency of Southeastern CT, Inc.	New London	\$5,000	\$5,000	2/19/2020	Yes	No
Jumpstart for Young Children	New York	\$15,000	\$5,000	2/19/2020	Yes	No
Read to Grow	Branford	\$5,000	\$5,000	2/19/2020	Yes	No

Name	City	Total Awarded	Paid in 2020	Date Reviewed	CRA Related	CFHC Qualified
Education for Economic Success						
School Readiness						
Riverfront Children's Center, Inc.	Groton	\$15,000	\$5,000	2/19/2020	Yes	No
Total School Readiness		\$40,000	\$20,000			
School-Based Services						
Business Industry Foundation of Middlesex County	Middletown	\$14,850	\$4,950	10/17/2018	Yes	No
Connecticut College	New London	\$9,000	\$3,000	2/20/2019	Yes	No
Connecticut Invention Convention, Inc.	Hartford	\$10,500	\$3,500	2/20/2019	Yes	No
Total School-Based Services		\$34,350	\$11,450			
System Change						
Coalition for New Britain's Youth	New Britain	\$15,000	\$5,000	2/20/2019	Yes	No
Connecticut Council for Philanthropy	Hartford	\$15,000	\$5,000	10/17/2018	No	No
United Way of Central and Northeastern CT	Hartford	\$5,000	\$5,000	2/19/2020	Yes	No
Total System Change		\$35,000	\$15,000			
Total Education for Economic Success		\$581,550	\$252,650			
Emergency Response						
Direct Assistance						
Connecticut Association for Human Services	Hartford	\$5,000	\$5,000	6/17/2020	Yes	No
CT United Ways COVID-19 Response Fund	Hartford	\$20,000	\$20,000	4/15/2020	Yes	No
IRIS	New Haven	\$10,000	\$10,000	2/24/2021	Yes	No
Total Direct Assistance		\$35,000	\$35,000			
Economic Development						
Windham Region Chamber of Commerce Foundation	Willimantic	\$5,000	\$5,000	6/17/2020	Yes	No
Total Economic Development		\$5,000	\$5,000			

Name	City	Total Awarded	Paid in 2020	Date Reviewed	CRA Related	CFHC Qualified
Emergency Response						
Education						
Middlesex YMCA	Middletown	\$10,000	\$10,000	2/24/2021	Yes	No
Urban League of Greater Hartford, Inc.	Hartford	\$20,000	\$20,000	2/24/2021	Yes	Yes
Total Education		\$30,000	\$30,000			
Food						
Community Renewal Team, Inc.	Hartford	\$5,000	\$5,000	10/21/2020	Yes	No
Connecticut Food Bank	Wallingford	\$10,000	\$10,000	4/15/2020	Yes	No
Downtown Evening Soup Kitchen, Inc.	New Haven	\$5,000	\$5,000	10/21/2020	Yes	No
First Church of Christ, Congregational	Middletown	\$2,000	\$2,000	10/21/2020	Yes	No
FoodShare	Bloomfield	\$10,000	\$10,000	4/15/2020	Yes	No
Hands On Hartford	Hartford	\$5,000	\$5,000	10/21/2020	Yes	Yes
Master's Manna, Inc.	Wallingford	\$5,000	\$5,000	10/21/2020	Yes	No
The Shoreline Soup Kitchens & Pantries, Inc.	Essex	\$5,000	\$5,000	10/21/2020	Yes	No
St. Vincent de Paul Place Norwich	Norwich	\$5,000	\$5,000	10/21/2020	Yes	No
TEAM Inc.	Derby	\$5,000	\$5,000	5/1/2020	Yes	No
United Way of Southeastern CT	Gales Ferry	\$10,000	\$10,000	4/15/2020	Yes	No
Total Food		\$67,000	\$67,000			
Health						
Greater Waterbury Health Partnership	Waterbury	\$5,000	\$5,000	10/30/2020	Yes	No
Hartford HealthCare	Hartford	\$25,000	\$25,000	4/9/2020	Yes	No
Middlesex Health	Middletown	\$25,000	\$25,000	4/9/2020	Yes	No
Trinity Health of New England	Hartford	\$25,000	\$25,000	4/9/2020	Yes	No
Yale New Haven Health	New Haven	\$25,000	\$25,000	4/9/2020	Yes	No

Name	City	Total Awarded	Paid in 2020	Date Reviewed	CRA Related	CFHC Qualified
Emergency Response						
Health						
Total Health		\$105,000	\$105,000			
Housing/Shelter						
Columbus House, Inc.	New Haven	\$10,000	\$10,000	4/15/2020	Yes	No
The Connection, Inc.	Middletown	\$5,000	\$5,000	4/15/2020	Yes	No
Mercy Housing & Shelter	Hartford	\$5,000	\$5,000	4/15/2020	Yes	Yes
Middlesex YMCA	Middletown	\$5,000	\$5,000	4/29/2020	Yes	No
New London Homeless Hospitality Center	New London	\$5,000	\$5,000	4/15/2020	Yes	No
New Reach	New Haven	\$5,000	\$5,000	4/15/2020	Yes	No
Northeast Coordinated Access Network	Willimantic	\$5,000	\$5,000	4/15/2020	Yes	No
The Salvation Army -- Waterbury	Waterbury	\$5,000	\$5,000	4/15/2020	Yes	No
South Park Inn, Inc.	Hartford	\$5,000	\$5,000	4/15/2020	Yes	Yes
United Way of Greater New Haven	New Haven	\$5,000	\$5,000	10/21/2020	Yes	No
Women and Families Center	Meriden	\$5,000	\$5,000	4/15/2020	Yes	No
Total Housing/Shelter		\$60,000	\$60,000			
Pooled Funds						
Meriden-Wallingford Community Foundation	Meriden	\$5,000	\$5,000	4/29/2020	Yes	No
Total Pooled Funds		\$5,000	\$5,000			
Total Emergency Response		\$307,000	\$307,000			
Food						
Backpack Programs						
Connecticut Food Bank	Wallingford	\$15,000	\$5,000	3/21/2018	Yes	No

Name	City	Total Awarded	Paid in 2020	Date Reviewed	CRA Related	CFHC Qualified
Food						
Backpack Programs						
Gifts of Love	Avon	\$2,500	\$2,500	2/19/2020	Yes	No
Total Backpack Programs		\$17,500	\$7,500			
Farmers' Markets						
Meriden Farmers Market	Meriden	\$3,000	\$3,000	2/19/2020	Yes	No
Total Farmers' Markets		\$3,000	\$3,000			
Food Pantries						
New London Area Food Coalition, Inc.	New London	\$2,000	\$2,000	5/1/2020	Yes	No
United Way of Southeastern CT	Gales Ferry	\$5,000	\$5,000	5/1/2020	Yes	No
Total Food Pantries		\$7,000	\$7,000			
General Operating						
The New London Community Meal Center, Inc.	New London	\$5,000	\$5,000	5/1/2020	Yes	No
Plainville Community Food Pantry, Inc.	Plainville	\$5,000	\$5,000	5/1/2020	Yes	No
Total General Operating		\$10,000	\$10,000			
Meals on Wheels						
House of Bread	Hartford	\$5,000	\$5,000	5/1/2020	Yes	Yes
Total Meals on Wheels		\$5,000	\$5,000			
Soup Kitchens						
Community Soup Kitchen	New Haven	\$15,000	\$5,000	10/17/2018	Yes	No
Covenant Soup Kitchen	Willimantic	\$15,000	\$5,000	6/19/2019	Yes	No
Greater Waterbury Interfaith Ministries, Inc.	Waterbury	\$5,000	\$5,000	5/1/2020	Yes	No
St. Vincent DePaul Middletown	Middletown	\$18,000	\$6,000	10/17/2018	Yes	No
Total Soup Kitchens		\$53,000	\$21,000			
Thanksgiving Drive						
Liberty Bank/Rotary Club Thanksgiving Dinner Drive	Wethersfield	\$215,522	\$215,522	10/21/2020	Yes	No

Name	City	Total Awarded	Paid in 2020	Date Reviewed	CRA Related	CFHC Qualified
Food						
Thanksgiving Drive						
Total Thanksgiving Drive		\$215,522	\$215,522			
Total Food		\$311,022	\$269,022			
Housing and Homelessness						
Affordable Housing						
Eastern Connecticut Housing Opportunities	New London	\$15,000	\$5,000	2/19/2020	Yes	No
Greater Bristol Realty Corporation	Bristol	\$5,000	\$5,000	10/21/2020	Yes	No
Habitat for Humanity of Eastern CT	New London	\$15,000	\$5,000	3/21/2018	Yes	No
Southeastern Connecticut Housing Alliance, Inc.	Norwich	\$5,000	\$5,000	2/19/2020	Yes	No
Total Affordable Housing		\$40,000	\$20,000			
Capacity Building						
Capital for Change	Wallingford	\$15,000	\$5,000	2/19/2020	Yes	No
Coalition on Housing and Homelessness	Middletown	\$30,000	\$10,000	2/20/2019	Yes	No
Covenant Shelter of New London	New London	\$5,000	\$5,000	2/19/2020	Yes	No
Local Initiatives Support Corporation	Hartford	\$22,500	\$7,500	2/20/2019	Yes	No
Neighborhood Housing Services of New Haven	New Haven	\$30,000	\$10,000	10/16/2019	Yes	No
New London Homeless Hospitality Center	New London	\$5,000	\$5,000	5/1/2020	Yes	No
Partnership for Strong Communities	Hartford	\$5,000	\$5,000	2/19/2020	Yes	No
Total Capacity Building		\$112,500	\$47,500			
Ending Homelessness						
Chrysalis Center, Inc.	Hartford	\$5,000	\$5,000	6/17/2020	Yes	Yes
Columbus House, Inc.	New Haven	\$30,000	\$10,000	2/19/2020	Yes	No
Connecticut Veterans Legal Center	West Haven	\$15,000	\$5,000	2/20/2019	Yes	No
The Connection, Inc.	Middletown	\$15,000	\$5,000	2/20/2019	Yes	No

Name	City	Total Awarded	Paid in 2020	Date Reviewed	CRA Related	CFHC Qualified
Housing and Homelessness						
Ending Homelessness						
Hartford Interval House, Inc.	Hartford	\$5,000	\$5,000	6/17/2020	Yes	Yes
Liberty Community Services	New Haven	\$5,000	\$5,000	5/1/2020	Yes	No
Mercy Housing & Shelter	Hartford	\$15,000	\$5,000	2/20/2019	Yes	Yes
United Way of Southeastern CT	Gales Ferry	\$15,000	\$5,000	10/17/2018	Yes	No
New Reach	New Haven	\$15,000	\$5,000	3/21/2018	Yes	No
Norwich Human Services	Norwich	\$10,500	\$3,500	6/20/2018	Yes	No
Prudence Crandall Center	New Britain	\$15,000	\$5,000	2/19/2020	Yes	No
The Salvation Army -- Hartford	Hartford	\$5,000	\$5,000	6/17/2020	Yes	Yes
Salvation Army - New Britain	New Britain	\$5,000	\$5,000	5/1/2020	Yes	No
The Salvation Army -- Waterbury	Waterbury	\$5,000	\$5,000	5/1/2020	Yes	No
United Way of Greater Waterbury	Waterbury	\$5,000	\$5,000	5/1/2020	Yes	No
Windham Area Interfaith Ministry	Willimantic	\$15,000	\$5,000	10/16/2019	Yes	No
Windham Region No Freeze Project, Inc.	Willimantic	\$15,000	\$5,000	2/20/2019	Yes	No
Total Ending Homelessness		\$195,500	\$88,500			
System Change						
Connecticut Coalition to End Homelessness	Hartford	\$5,000	\$5,000	6/17/2020	Yes	No
YWCA of New Britain	New Britain	\$5,000	\$5,000	2/19/2020	Yes	No
Total System Change		\$10,000	\$10,000			
Total Housing and Homelessness		\$358,000	\$166,000			

Name	City	Total Awarded	Paid in 2020	Date Reviewed	CRA Related	CFHC Qualified
Scholarships						
Community College						
Three Rivers College Foundation	Norwich	\$4,000	\$4,000	10/21/2020	Yes	No
Tunxis Community College Foundation	Farmington	\$3,000	\$3,000	10/21/2020	Yes	No
Total Community College		\$7,000	\$7,000			
Don Wilbur						
Liberty Bank Donald B. Wilbur Scholarship	Wethersfield	\$1,000	\$1,000	6/1/2019	Yes	No
Liberty Bank Donald B. Wilbur Scholarship	Wethersfield	\$1,000	\$1,000	2/1/2020	Yes	No
Total Don Wilbur		\$2,000	\$2,000			
Total Scholarships		\$9,000	\$9,000			
Social Justice						
Jewish Federation of Greater Hartford	West Hartford	\$20,000	\$20,000	2/24/2021	No	No
Middlesex County Branch of the NAACP Unit 2018-B	Middletown	\$10,000	\$10,000	2/24/2021	Yes	No
National Conference for Community and Justice (NCCJ)	Windsor	\$20,000	\$20,000	2/24/2021	No	No
Subtotal		\$50,000	\$50,000			
Total Social Justice		\$50,000	\$50,000			
United Way Campaigns						
Middlesex United Way	Middletown	\$50,000	\$50,000	10/16/2019	Yes	No
United Way of Central and Northeastern CT	Hartford	\$12,000	\$12,000	10/16/2019	No	No
United Way of Greater New Haven United	New Haven	\$5,500	\$5,500	10/16/2019	No	No
Way of Greater Waterbury	Waterbury	\$4,000	\$4,000	10/16/2019	No	No
United Way of Meriden and Wallingford	Meriden	\$4,000	\$4,000	10/16/2019	No	No
United Way of Naugatuck and Beacon Falls	Naugatuck	\$3,800	\$3,800	10/16/2019	No	No

Name	City	Total Awarded	Paid in 2020	Date Reviewed	CRA Related	CFHC Qualified
United Way Campaigns						
United Way of Southeastern CT United	Gales Ferry	\$15,000	\$15,000	10/16/2019	No	No
Way of Southington	Southington	\$1,000	\$1,000	10/16/2019	No	No
United Way of West Central Connecticut	Bristol	\$2,000	\$2,000	10/16/2019	No	No
Valley United Way	Shelton	\$2,700	\$2,700	10/16/2019	No	No
	Subtotal	\$100,000	\$100,000			
	Total United Way Campaigns	\$100,000	\$100,000			
Grand Totals		\$1,722,572	\$1,159,672			