2019 CDBA Innovation Lab
Interactive Small Group Discussions

Innovation 1: Building the Case for B Corp Certification
Demetris Giannoulias, Spring Bank (Bronx, New York)
With customers and millennials increasingly interested in investing for good, a B Corp certification is a way to stand out in the marketplace and differentiate your bank. This session will discuss how to become B Corp certified, how your bank can leverage the certification in marketing materials, and topics to consider before pursuing certification.

Innovation 2: Using Interactive Teller Machines to Reach Underserved Rural Markets
Michael Tolleson, Peoples Bank (Mendenhall, Mississippi)
The cost of maintaining a full-service branch in rural areas has driven many banks to close up shop and leave entire communities with no other choice than to drive 20+ miles to access basic banking services. In an effort to meet the needs of these communities in a cost-effective way, Peoples Bank has begun placing Interactive Teller Machines in these rural communities, providing residents access to all of the same services they used to receive from their local teller, smiling face and all.

Innovation 3: Increasing Homeownership Opportunities – Loan Products for Disadvantaged Communities
Tra Alford, Citizens National Bank (Meridian, Mississippi)
Many consumers continue to encounter obstacles impeding their ability to achieve the American dream of homeownership. Citizens National Bank of Meridian will discuss strategies the bank has used to remove these impediments and create more opportunities for homeownership in many of Mississippi’s most disadvantaged communities.

Innovation 4: Building Community – The Joseph Haskins, Jr. Center for Community and Economic Development
John Lewis and Rony Brodsky, The Harbor Bank of Maryland (Baltimore, Maryland)
The Harbor Bank of Maryland Community Development Corporation founded the Joseph Haskins, Jr. Center for Community and Economic Development in 2017 to serve as a local commercial and social hub for the communities that we serve. The Center also serves as a home for the Harbor CDC’s activities, including small business technical assistance, a co-working residency program for local businesses and organizations, a speaker series, financial literacy training, local arts support programs, and community events hosting.

Innovation 5: Financing Small Businesses with the Small Business Boost Program from FHLB Dallas
Greg Hettrick, FHLB Dallas and Max Yates, BankPlus (Belzoni, Mississippi)
The Small Business Boost Program (SBB) helps make small business deals bankable. SBB is a new, low-cost, recoverable assistance program from FHLB Dallas that give financial institutions an opportunity to make a small business loan when there may be a lack of borrower equity, unique collateral or appraisal shortfall. Learn how SBB may help you do more in your community!

Innovation 6: Leveraging an External Partnership to Profitably Deliver Mortgages and Improve Technology
Paul Katz and Adam Arnold, Promontory Fulfillment Services (Washington, DC)
Community lenders are struggling with historically high costs, compliance complexity, and outdated technology. Lenders partnering with Promontory Fulfillment Services for comprehensive white-label mortgage (over)
fulfillment services are able to offer a full range of residential mortgage products while significantly decreasing origination risk and costs, increasing profits, and enhancing the customer experience.

**Innovation 7: Financial Literacy Program for Incarcerated Citizens**  
**Doyle Mitchell, Jr., Industrial Bank (Washington, DC)**  
Industrial Bank provides financial literacy within the prison system for men and women. The results are increased financial awareness and improved self-esteem and confidence for the incarcerated and fulfillment among bank employees.

**Innovation 8: The Power of Storytelling with Video**  
**Tonya Lambert, United Bank (Atmore, Alabama)**  
As one of the top ways to connect on a broad scale with your customers, fans, and centers of influence, an effective video tells a story. Why not produce your own? Whether you’re just beginning your storytelling journey or have mastered the art, the process is always evolving. We will explore how to get your ideas flowing, develop a tool chest of ideas, suggest a budget for both amateur and professional video equipment needed to produce videos in-house without external engagement, strategize a playlist for documenting your videos, platforms to house your content, and strategies for leveraging your work.

**Innovation 9: "Do No Harm" - How We Can Leverage Our Industry's Competitive Advantage**  
**Maritessa Ares, Beneficial State Foundation (Beneficial State Bank) (Oakland, California)**  
In addition to our community-focused work, one major differentiator between community banks and the big money center banks is the harm we aren't doing to our communities. The big banks are funding fossil fuels, payday lenders, incarceration, and semi-automatic weapons; they have also been found guilty of racial discrimination even today. To advance our commitment to transparency in our communities, Beneficial State is proud to develop and share a template regarding these activities that we use to guide our credit policies.

**Innovation 10: Revolutionizing Small Business Loan Opportunities in Rural Communities with HelloBello.biz**  
**Kent Curtis, First Southwest Bank (Alamosa, Colorado)**  
HelloBello.biz is an app for rural-based lenders to easily access creative and in-depth financing solutions. To mitigate the difficulties many financial institutions face when structuring deals in rural areas, HelloBello.biz provides your financial institution with risk-mitigating funding sources needed to allow your customers to grow their businesses and communities.

**Innovation 11: Affordable Housing Solutions - Fannie Mae’s Mobile Home Advantage Program**  
**Kellie Coffey, Fannie Mae (Washington, DC)**  
Affordable starter homes have become scarcer, smaller, older, and more likely in need of major renovations. They have also seen a significant increase in prices. Fannie Mae believes today's modern, high-quality manufactured homes can help ease the nation's affordable housing shortage, address borrowers' evolving needs, and provide a growing business opportunity for lenders and the industry. Fannie Mae’s MH Advantage is an innovative new mortgage option that offers affordable conventional financing for manufactured housing with features similar to site-built homes.

**Innovation 12: Affordable Housing Solutions – Freddie Mac’s GreenCHOICE Mortgages℠**  
**Brian Culhane, Freddie Mac (Washington, DC)**  
To address the rising calls for homes that are more affordable and for energy conservation, GreenCHOICE Mortgages℠ makes it easier to finance energy-efficiency home improvements that lead to lower utility costs.