In 2017 we provided over 300 hours of Financial Literacy to Community Based Organizations, Senior Citizen Centers and Schools primarily through the LA Saves program with the FDIC/Alliance for Economic Inclusion Coalition and the Volunteer Income Tax Assistance (VITA) Program.
BROADWAY FEDERAL BANK

Community Development Activity
2017
About Broadway Federal Bank 1946 - 1999

- Nov 1946 – Bank Received its Charter, H.A. Howard was the first President
- Jan 1947 – Welcomed first Depositors
- Sep 1949 - Leadership transitioned to Dr. H. Claude Hudson
- 1954 Acquired building at 45th and Broadway (Flagship headquarters)
- 1966 – Branch expansion in the Mid-Town Shopping Center.
- 1972 - Dr. Hudson retires, Elbert T. Hudson elected as Chairman of the Board and CEO
- 1984 Third Branch opened in Inglewood
- 1985 Paul Hudson joins BFB Board
- 1986 A. Odell Maddox joins BFB Board
- 1992 – Paul Hudson elected as CEO

- 1993 Kellogg Chan joins BFB Board
- Dec 1995 – Conversion of Broadway from a mutual savings and loan to a stock savings bank (BYFC).
- 1997 Dan Medina joins BFB Board
- 1997 BFB receives an Outstanding CRA Evaluation from the OCC
- 1998 - Headquarters moved to 4800 Wilshire Blvd. (Wilshire)
- 1998 BFB receives an Outstanding CRA Examination from the OCC
- 1999 – Replaced 45th and Broadway destroyed by the 1992 LA Riots with Expo Branch on MLK and Figueroa
- 1999 BFB receives an Outstanding CRA Examination from the OCC
About Broadway Federal Bank 2000 - 2011

- 2002 – Virgil Roberts joins BFB Board
- 2003 Robert C. Davidson joins BFB Board
- 2005 BFB receives an Outstanding CRA Examination from the OCC
- 2007 - Elbert T. Hudson retired as Chairman of the Board and was Elected Chairman Emeritus. Paul C. Hudson was selected as Chairman of the Board and CEO
- 2008 Opened Leimert park Branch in Los Angeles
- 2008 BFB receives an Outstanding CRA Examination from the OCC
- January 2009 BFB certified as a CDFI by the CDFI Fund division of the United States Treasury
- Feb 2009 - Wayne Kent A. Bradshaw joined as President and Chief Operating Officer
- March 2009 BFB Joined the City of Los Angeles' Bank on LA Program
- August 2009 BFB awarded $696,659 for Bank Enterprise Award (BEA) from the Community Development Financial Institution Fund Department of the US Treasury (CDFI)
- August 2010 BFB awarded $750,000 from the CDFI FA Award
- September 2010 BFB awarded $600,000 from the CDFI BEA Award
- November 2011 Closed Leimert Branch and Wilshire Corporate Branch; maintained Corporate and Administration office at 4800 Wilshire Blvd.
About Broadway Federal Bank 2012 - Present

**Broadway Overview**

- **Feb 2012** - Mr. Bradshaw appointed CEO while Paul Hudson remains Chairman of the Board
- **Aug 2012** Sandy Bellefeuille joins as CLO
- **Sep 2012** Virgil Roberts selected as Chairman of the Board
- **Oct 2012** - Brenda Battey joins BFB as interim CFO
- **May 2013** Moved Corporate and Administration office to 5055 Wilshire Blvd.
- **June 2013** Brenda Battey officially joins BFB as CFO
- **July 2013** - BFB received an Outstanding rating on CRA Examination from the OCC
- **Sept 2013** - The US Treasury’s CDFI Fund recertifies BFB as an official CDFI
- **Oct 2013** - Mid-town Branch moves to Wilshire/Grant Opening of the Mid-Wilshire Corporate Office

- **Nov 2013** Broadway receives Bank Enterprise Award from the CDFI for $199,950.
- **January 2014** Board approves Robyn Kynard as Security Officer
- **June 2014** – Ruth McCloud joins BFB as Chief Retail Officer.
- **Sept 2014** Broadway receives Bank Enterprise Award from the CDFI for $355,000
- **June 24, 2015** Erin Selleck joins BFB Board
- **February 24, 2016** Dutch C. Ross III joins BFB Board
- **May 16, 2016** Delmy Martinez joins BFB as Branch Manager for Inglewood Office
- **July 2016** BFB Received an Outstanding rating on CRA Examination from the OCC
- **March 27, 2017** Sandra Aispuro joins BFB as Branch Manager for Mid-Wilshire Office.
Good Corporate Citizen

Strong legacy of community involvement and economic development

Broadway’s mission is to serve the real estate, business and financial service needs of customers in the underserved communities with a commitment to effective and efficient service, profitability and planned growth. It has also maintained a broader commitment to employ, train and mentor community residents to contract for services with community business, to volunteer in civic and community and religious organizations.

- Consistently rated “outstanding” in CRA performance during the past 20 years
- Certified as a Community Development Financial Institution (“CDFI”) and Minority Run Business
  - Awarded CDFI award in 2010
- Sponsors numerous financial education programs for local businesses
Leader Serving the LMI Communities in LA

Broadway's market is a large and growing percentage of the Los Angeles market

Broadway Locations
Broadway Federal Bank Branches
- Exposition Park
- Inglewood

Headquarters Office and Branch
- Wilshire

Legend
Green – Central & South Los Angeles
Red – Downtown Los Angeles
Yellow – Century City
Blue – Koreatown

- The LMI population represents Broadway's target market (as of December 31, 2014)
  - 61% of the City of Los Angeles and 65.9% of the City of Inglewood are LMI individuals
  - LMI segment is 44.4% in the LA County's population
- Broadway's client base is approximately 75% African-American or Latino
Branch Density South LA vs other communities

- South L.A.: 0.67
- San Gabriel Valley: 2.00
- Koreatown: 12.58
- Downtown: 24.51
- Century City: 40.00
Community Clients

Broadway supports and partners with organizations that serve the most vulnerable and needy within Los Angeles communities.

- James A. Foshay Learning Center
- CCNP (Central City Neighborhood Partners)
- A Place Called Home
- Inner City Law Center
- Centro Latino for Literacy
- Esperanza: Building Hope with Community
- Children's Bureau
- NHS (Neighborhood Housing Services of Los Angeles County)
Broadway participates in several public-private partnerships as part of its delivery and outreach strategy

- The City of Los Angeles’ Bank on LA Program and Banking District Development (BDD) Program (2009)
  - *Focused on decreasing the number of unbanked residents in Los Angeles and encouraging the addition of more banking locations in underserved communities*

- Entered in an agreement to participate with California Community Reinvestment Corporation’s (CCRC) Fourth Amended and Restated Credit Facility (2009)
  - Investment provided to CCRC to be used for the purpose of providing financing and technical assistance to facilitate the development of affordable housing in California.

- VITA Program (2014)
  - *The Volunteer Income Tax Assistance (VITA) program offers free tax help to people who generally make $52,000 or less, persons with disabilities, the elderly and limited English speaking taxpayers who need assistance in preparing their own tax returns. IRS-certified volunteers provide free basic income tax return preparation with electronic filing to qualified individuals.*
Community Partnerships & Collaborations (continued)

Broadway participates in several public-private partnerships as part of its delivery and outreach strategy

- Los Angeles Alliance for Economic Inclusion (2014)
  - The AEI is the Federal Deposit Insurance Corporation’s national initiative to establish broad-based coalitions of financial institutions, community-based organizations and other partners in several markets across the country to bring the unbanked and underbanked populations into the financial mainstream. The mission of the AEI is to expand basic retail financial services for underserved populations including small businesses. The Los Angeles AEI is one of seventeen coalitions that have formed nationwide.

- Valley Economic Development Corporation (June 2014) – Collaboration to make credit available to small business and entrepreneurs.

- Citibank (March 2016) ATM Pilot Partnership to allow Broadway Federal Bank customers to use Citibank ATMs free from charges from Citibank. It is Citibank’s community development effort to help Community Development Financial Institutions.

- US Bank Single Family Lending Referral March 2017– Partnership to provide customers to Single Family Lending.
Warm Coats and Warm Hearts 2017

Donation to Non-Profit Children’s Institute, February 2017.

Warm Coats and Warm Hearts

Broadway Federal Bank Employees generously donated over 50 coats to the Children’s Institute, Inc. for the 2017 Warm Coats and Warm Hearts Program.

Children’s Institute Inc. helps children in Los Angeles’s most challenged communities heal from the trauma of family and community violence, build the confidence and skills to break through the barriers of poverty and grow up to lead healthy, productive lives.
Community Clients

Community Development

Broadway supports and partners with organizations that serve the most vulnerable and needy within Los Angeles communities

- James A. Foshay Learning Center
- Normandie Avenue Elementary School
- Central City Neighborhood Partners
- A Child’s Place
- Children’s Bureau
- Esperanza Community Housing
- Centro Latino for Literacy
- People for Community
- Neighborhood Housing Service
- A Place Called Home
- Inglewood Community Service
- Inner City Law Center
Credit and Financial Education for Adults

LA Saves Program

Baldwin Hills Library, February 27, 2017.
LA Saves Program

Central City Library, February 27, 2017.
LA Saves Program

LA Saves Program

LA Saves

Career Day

Trinity Street Elementary, April 20, 2017
Community Reinvestment Act (CRA)

Broadway Annually over exceeds the lending requirements for loans within the CRA Assessment Area.

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<th>$ Amount</th>
<th># of Loans</th>
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<td>72%</td>
<td>68%</td>
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<tr>
<td>FY17</td>
<td>67%</td>
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LA Saves

Vermont Square Library, April 26, 2017
Health Fair Event

Wisdom Elementary School, April 29, 2017
Certificate of Appreciation

The California Franchise Tax Board and the Internal Revenue Service recognize:

Delmy Martinez

For contributing time and effort to the community as a volunteer in the Volunteer Income Tax Assistance or Tax Counseling for the Elderly Programs.

Signed:

Executive Officer, California Franchise Tax Board
Area Director, Internal Revenue Service
Certificate of Appreciation

The California Franchise Tax Board and the Internal Revenue Service recognize:

Jose Figueroa

For contributing time and effort to the community as a volunteer in the Volunteer Income Tax Assistance or Tax Counseling for the Elderly Programs.

Selin Staniszewski
Executive Officer, California Franchise Tax Board

Area Director, Internal Revenue Service

2017
Certificate of Appreciation

*The California Franchise Tax Board* and the Internal Revenue Service recognize:

**Sandra Hispuro**

For contributing time and effort to the community as a *volunteer* in the Volunteer Income Tax Assistance or Tax Counseling for the Elderly Programs.

*Selir Stanislav*  
Executive Officer, California Franchise Tax Board

*Area Director, Internal Revenue Service*
Volunteering

June 3, 2017

Families In Schools
FINANCIAL LITERACY

Slauson Recreation Center Summer Youth Camp, June 23, 2017
LA SAVES

Hyde Park Library, July 19, 2017
Small Businesses

BROADWAY FEDERAL BANK
BUSINESS SERVICES PROGRAM
an introduction and overview

Join, listen, share and learn with us.
BUSINESS SERVICES:
- MARKETING STRATEGIES
- BUSINESS NEEDS ASSESSMENTS
- ACCESS TO CAPITAL
- START-UP TIPS
- PERMITS AND LICENSING
- STRATEGIC LINKAGES
- BUSINESS PLANS

Wed, Sept 27th
10am-11am
Broadway Federal Bank
4001 S Figueroa St,
Los Angeles, CA 90037

For more information or to RSVP contact Leo Mendez or Jose Figueroa at 323-732-4221

BROADWAY
FEDERAL BANK

VEDC
Financial Literacy

Wisdom Elementary School

09/28/17
Get Down to Business and Serve the Community too!
Learn more about the vital role of community banks and how they can offer you a rewarding and satisfying career.

Who: Wayne-Kent A. Bradshaw
President & CEO
Broadway Federal Bank

When: October 24, 2017 @ 1 p.m.

Where: Campus Center

Pizza lunch and soft drinks available!

Wayne-Kent A. Bradshaw is the President and Chief Executive Officer of Broadway Federal Bank. Mr. Bradshaw has over forty-seven years of experience in financial management and banking. He served as President/Chief Executive Officer of the Los Angeles based Family Savings Bank from 1989 until 2002. He also served as Regional President and National Manager of the Community and External Affairs activities at Washington Mutual. He received his Bachelor of Arts in Economics from the University of Arizona and his Master of Business Administration from the University of Southern California.
# CDFI AWARDS GRANTED

![CDFI Certified CDFI Logo](image)

<table>
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<th>Award Year</th>
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<th>Award Number</th>
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**Grand Total**: $3,094,318.00
Career Day

Virginia Road Elementary School, October 31, 2017
Financial Literacy

All People’s Community Center, November 1, 2017
Financial Literacy Workshop Graduation

All Peoples Center Workshop Graduation, November 8, 2017
Financial Literacy Workshop

Alta Vista Innovation High School, November 15, 2017
Volunteer

Children’s Institute Operation Christmas Child Shoe box gift, December 12, 2017
Volunteer

Central City Neighborhood Partners toy giveaway, December 15, 2017