



April 10, 2019

## **Press Information for Immediate Release: Local Banks Come Together to Work with Community Groups**

Representatives from six local banks have come together to form the Thumb and Blue Water Community Reinvestment Act (CRA) Association. For the “non-bankers” among us, the Community Reinvestment Act is a federal banking initiative that promotes communication and collaboration between bankers and community groups on the issues of affordable housing, community services and economic development.

“We want to create a partnership between local banks and community groups centered on education,” states Association Chair Tammy Williford. “Whether it’s first time homeownership or running a small business, the process often starts with something as simple as a conversation. We want people to know we are here as a resource, not just to come to when you want to open an account.”

The Thumb and Blue Water CRA Association is comprised of banks with locations in Huron, Lapeer, St. Clair, Sanilac and/or Tuscola Counties. If you are a member of a community group or agency operating in one or more of these five counties and would like to host a financial literacy class, first time homebuyers’ seminar or small business workshop, please contact one of the following Association members through their bank: Holly Bonesteel, Banking Center Manager, Chemical Bank, Sandusky and Marlette; Tammy Williford, Marketing and Compliance Officer, Eastern Michigan Bank, Croswell; Emily Phillips-Lasceski, Vice President of Community Banking, Independent Bank, Cass City; Joe Worden, Community Reinvestment Act Officer, Lakestone Bank & Trust, Lapeer; Donna Kowalewski, Compliance & CRA Officer, NorthStar Bank, St. Clair; and Joanne Wills, Compliance & CRA Officer, Tri-County Bank, Brown City. You can also reach the Association through their page on Facebook.

(Picture left to right in the photo: Tammy Williford, Eastern Michigan Bank; Emily Phillips-Lasceski, Independent Bank; Joe Worden, Lakestone Bank & Trust; Donna Kowalewski, NorthStar Bank; Holly Bonesteel, Chemical Bank; Joann Wills, Tri-County Bank)

-END-