



Letter of Support for Acquisition

Montgomery Bank and

St. Louis Equal Housing and Community Reinvestment Alliance (SLEHCRA)

SLEHCRA (St. Louis Equal Housing and Community Reinvestment Alliance) is proud to support Montgomery Bank's acquisition of Meramec Valley Bank. SLEHCRA and Montgomery Bank have had a long history of partnership, proactive commitment, and dedication to ensure equitable access to the St. Louis community, specifically in their work to service the credit needs identified as Low-to-Moderate income (LMI) residents and communities.

In 2012, SLEHCRA and Montgomery Bank signed a Letter of Intent demonstrating the proactive commitment of Montgomery Bank in providing increased services and products to intentionally meet the needs of LMI individuals. SLEHCRA and Montgomery Bank created this lender and community collaboration commitment that was encouraged by the Community Reinvestment Act. During those three years, the Bank met or exceeded all of the commitments in the original Letter of Intent.

In 2015 and 2019, SLEHCRA and Montgomery Bank signed additional Letters Of Intent to continue our collaborative relationship and highlight the Bank's commitment to serving the LMI individuals in the Bank's St. Louis assessment area. During this period, Montgomery Bank continued to provide innovative products and services that have met the needs of diverse individuals in LMI communities.

In January of 2022, after more than nine years of successful partnership, SLEHCRA and Montgomery Bank signed another Letter of Intent for a 3 year period that further demonstrates the Bank's commitment to serve LMI individuals in the Bank's St. Louis assessment area. This voluntary, proactive commitment was created by SLEHCRA and Montgomery Bank together to further the work of community development and reinvestment in a meaningful and intentional way. This kind of collaborative approach is too rare, and SLEHCRA members continue to appreciate the bank's willingness to listen to community needs and then work to meet them with new products and services.

Within the past nine years, imperative and progressive policies and protocols have been initiated by Montgomery Bank, such as hiring a Community Development Officer in 2011, dedicating \$25,000 per year in a marketing campaign targeted to LMI individuals in the St. Louis assessment area, and creating a "New Start" suite of products, which includes checking accounts, savings accounts, and affordable housing mortgage loans that are designed to meet the needs of LMI individuals. Another noteworthy product is their ITIN which has been quite successful with great terms compared to peers. We are pleased to share that the Bank's goal is to make Three Million Dollars (\$3,000,000.00) in New Start mortgage loans per year to borrowers who are



eligible LMI borrowers or to finance properties that are located within the LMI census tracts of the St. Louis Metropolitan Statistical Area (MSA). These are just a few of the commitments made by Montgomery Bank that indicate to the SLEHCRA Coalition members that this Bank and their team is committed to our region in a proactive manner.

Therefore, SLEHCRA members support the merging of Montgomery Bank and Meramec Valley Bank. We believe Montgomery Bank will continue its commitment to positive impacts in LMI and communities of color.

Members

Beloved Streets of America
Biz By Faith
Caring Ministries
Center for the Acceleration of African American Business
Civil Rights Enforcement Agency
Coalition of Concerned Citizens, Alton Area
Community Action Agency of St. Louis County
Consumers Council
of Missouri
Hyde Park Neighborhood Association
International Institute CDC
Justine PETERSEN
Latinos En Acción STL
Man of Valor, Inc.
Metropolitan St. Louis Equal Housing & Opportunity Council
Missionary Baptist State Convention of Missouri
Missouri Immigrant and Refugee Advocates
Missourians Organizing for Reform and Empowerment
MOKAN
Moorish Science Temple of America #5
NAACP St. Louis
North County Churches Uniting for Racial Harmony and Justice
O'Fallon Community Developing Corporation
O'Fallon IL NAACP
Old North St. Louis Restoration Group
Ready, Aim, Advocate! Committee
St. Francis Community Services
Urban League of Metropolitan St. Louis
Voices of Women
Walnut Park East Neighborhood Association



Date: July 15, 2022

Signatures

A handwritten signature in blue ink, appearing to read "Will Jordan", written over a horizontal line.

Will Jordan

Executive Director

Metropolitan St. Louis Equal Housing and
Opportunity Council (EHOC)

A handwritten signature in black ink, reading "Jacqueline A. Hutchinson", written over a horizontal line.

Jackie Hutchinson

Steering Committee Member

St. Louis Equal Housing Community
Reinvestment Alliance (SLEHCRA)



eliminating racism
empowering women
ywca

Metro St. Louis

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Ex-Officio

Cathy Arshadi

Thursday, March 14, 2024

Subject: Acknowledgment of Donation from Montgomery Bank

Dear Montgomery Bank,

On behalf of our amazing CEO, Dr. Cheryl Watkins, MBA, our Chief Economic Inclusion Officer, Dr. Tiph Jones, the YWCA Metro St. Louis and the CREED Economic Empowerment Department, I would like to express our sincere gratitude for your generous donation towards our financial empowerment services. Your commitment to partnering with us in addressing the financial literacy needs within our communities is truly commendable.

We acknowledge the receipt of your donation, which was made last year as part of your 2023 annual contribution. Montgomery Bank's donation of \$2000 was directly used to support our Financial Literacy programs and services, enabling us to continue providing vital resources and services to women and families in need.

As requested, we are pleased to confirm that, according to our income verification process, 83% of the beneficiaries of Montgomery Bank's donation fall into the low-or moderate-income bracket. This reaffirms the impactful role your contribution plays in supporting those most in need within our community.

We greatly appreciate Montgomery Bank's ongoing partnership with the YWCA Metro St. Louis and our CREED Economic Empowerment Department. Your commitment to serving the needs of low and moderate-income members of our community aligns closely with our organization's mission statement.

Please do not hesitate to reach out if you require any further information or if there are additional ways in which we can work together to make a positive impact in our community. We look forward to continuing our partnership and furthering our shared goals of education, support and empowerment of women.

Thank you once again for your generosity and support.

Warm regards,

Ms. Olivia M. Adams

YWCA Metro St. Louis - CREED Economic Empowerment Manager

oadams@ywcastlmo.org

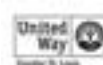
314-259-1946

YWCA Head Start 1770 Belt Way Dr., St. Louis, MO 63114

314.427.4940

YWCA Metro 1155 Olivette Executive Pkwy., St. Louis, MO 63132 314.531.1115

YWCA Metro St. Louis pursues accreditation to assure the St. Louis community that our agency provides excellent services and is a trustworthy steward of its financial support.



**CHIEF EXECUTIVE OFFICER
DARRYL G. GRIMES**

February 12, 2024

Karen D. Helms
Community Development Officer
13303 Manchester Road
Des Peres, Mo 63131

Dear Karen,

Better Family Life, Inc. proudly acknowledges the \$1,000.00 donation on November 30, 2023 for the Financial Literacy/Homebuyer Education Financial Empowerment Program.

According to our income verification process ninety seven percent of the beneficiaries of the donation from Montgomery Bank are low to moderate income families/individuals.

The donation from Montgomery Bank assisted in us providing over thirty participants with copies of their credit reports and assisted with the necessary tools to provide the homebuyer education training.

We look forward to the continued partnership with you. We want to continue in 2024 to serve the needs of low and moderate income members and their communities. Your help in this endeavor is greatly appreciated.

Sincerely,



Darlene Henderson
Director of Counseling
Better Family Life, Inc.
314 367-3440 ext. 303 Direct Line
314 669-9413 Fax Line

Better Family Life Cultural, Educational, and Business Center

5415 Page Boulevard | Saint Louis, Missouri 63112 | 314.367.3440 | www.betterfamilylife.org

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URBAN LEAGUE
of Metropolitan Saint Louis, Inc.
EMPOWERING COMMUNITIES. CHANGING LIVES.

February 1, 2024

Ms. Karen Helm
Community Development Officer
Montgomery Bank
1229 Laclede Station Road
Saint Louis, MO 63119

Dear Ms. Helm,

Thank you for the \$5,000 contribution from Montgomery Bank for our Urban League of Metropolitan Saint Louis Financial Literacy Program for low-to-moderate income individuals, dated October 27, 2023.

Your contribution will significantly help the Urban League of Metropolitan Saint Louis and the families and individuals we serve across the region. According to our income verification process, 100 percent of the those we serve are low-to-moderate income individuals.

As you know, the mission of the Urban League of Metropolitan Saint Louis is to empower African Americans and others throughout the region in securing economic self-reliance, social equality, and civil rights, and your contribution certainly helps us to this end.

Please let me know if you'd like to know more about our overall community outreach or any individual program or service. Thank you again for your support.

Sincerely,

Robert C. Vogel
Senior Director of Development

For your records, please note that there has been no exchange of goods and/or services for your contribution. The Urban League of Metropolitan St. Louis' EIN is 43-0653605. Because the Urban League is recognized by the IRS as a tax-exempt organization under section 501(c)3, your gift may be tax deductible.



URBAN LEAGUE
of Metropolitan Saint Louis, Inc.
EMPOWERING COMMUNITIES. CHANGING LIVES.

February 1, 2024

Ms. Karen Helm
Community Development Officer
Montgomery Bank
1229 Laclede Station Road
Saint Louis, MO 63119

Dear Ms. Helm,

Thank you for the \$1,500 contribution from Montgomery Bank for our Urban League of Saint Louis County – Small Business Division Financial Literacy Program for low-to-moderate income individuals, dated October 27, 2023.

Your contribution will significantly help the Urban League of Metropolitan Saint Louis and the families and individuals we serve across the region. According to our income verification process, 100 percent of the those we serve are low-to-moderate income individuals.

As you know, the mission of the Urban League of Metropolitan Saint Louis is to empower African Americans and others throughout the region in securing economic self-reliance, social equality, and civil rights, and your contribution certainly helps us to this end.

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Senior Director of Development

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January 30, 2024

Montgomery Bank
Attn: Karen D. Helm
1229 Laclede Station Road
Webster Groves, MO 63119

Dear Karen,

We acknowledge, with thanks, the receipt of the 2023 donation from Montgomery Bank, which you so generously contributed to Justine PETERSEN's Small Business Financial Literacy program. These funds will support us in providing services to our clientele. According to our income verification process, 72% of the beneficiaries of our organization are Low or Moderate Income. This generous donation will allow us to continue to serve these clients as they pursue financial wellbeing.

Donor: Montgomery Bank
Donation: \$2,000.00
Date Received: 12/11/2023

No goods or services were provided in exchange for this donation.

Justine PETERSEN is recognized as a non-profit organization per IRS Code 501 (c)3. Our tax identification number is 43-1769074.

Please retain this receipt for income tax purposes.

Sincerely,



Amy Jung
Senior Resource Development Associate

January 30, 2024

Montgomery Bank
Attn: Karen D. Helm
1229 Laclede Station Road
Webster Groves, MO 63119

Dear Karen,

We acknowledge, with thanks, the receipt of the 2023 donation from Montgomery Bank, which you so generously contributed to Justine PETERSEN's Financial Literacy programs. These funds will support us in providing services to our clientele. According to our income verification process, 72% of the beneficiaries of our organization are Low or Moderate Income. This generous donation will allow us to continue to serve these clients as they pursue financial wellbeing.

Donor: Montgomery Bank
Donation: \$3,000.00
Date Received: 12/11/2023

No goods or services were provided in exchange for this donation.

Justine PETERSEN is recognized as a non-profit organization per IRS Code 501 (c)3. Our tax identification number is 43-1769074.

Please retain this receipt for income tax purposes.

Sincerely,



Amy Jung
Senior Resource Development Associate



PO Box 50038
St. Louis, MO 63105
<http://raacommittee.org>

Phone: (314) 925-0750
Phone: (314) 325-6463
contact@raacommittee.org

R.A.A. - Ready, Aim, Advocate! Committee

January 16, 2024

Ms. Karen Helm
Montgomery Bank
1229 S. Laclede Station Road
Webster Groves, MO 63119

Ms. Helm,

On behalf of R.A.A. - Ready, Aim, Advocate, I would like to thank Montgomery Bank for once again supporting us with a \$1,000 contribution in 2023, and for each year of 2018, 2019, 2021 and 2022. I cannot express enough how we sincerely appreciate your continued support of our efforts to assist those in our community develop improved savings and spending habits and asset building potential through financial education. As a non-grant funded, volunteer-based organization, your financial support helps us continue in our mission to help others move toward a more financially stable future, including homeownership. According to our income verification process, 100% of the beneficiaries of donations from Montgomery Bank are low- to moderate-income.

Your contribution helps us continue to provide certified financial social work in our model, in which we offer a psychosocial approach that incorporates on-going education, motivation and support. This more in-depth approach engages customers in expanding self-awareness, sense of self, self-esteem and emotional stability while increasing their financial management knowledge. Our goal is still to have our impact to be a lasting one not just for those that enroll in our programs, but for our community as a whole and your support helps us do that.

It's because of the continued generosity of supporters like you that our organization is able to continue to offer the programs that we do and keeps us encouraged in our efforts to help families maintain a better financial quality of life despite the socioeconomic barriers they may face, including those of income level and ethnicity.

Thank you again for your continued support!

Sincerely,

Rose Eichelberger

Rose Eichelberger
Executive Director

The SoulFisher Ministries

December 22, 2023

Montgomery Bank
ATTN: Karen Helm
1229 Laclede Station Rd
Webster Groves, MO 63119

Karen:

This letter is to acknowledge the generous donation that The SoulFisher Ministries received from Montgomery Bank, as part of our Financial Literacy program in 2023.

The SoulFisher Ministries is happy to acknowledge the \$1,500 donation, each year, from Montgomery Bank. According to our income verification process, 100% of the beneficiaries of the donation from Montgomery Bank are Low to Moderate Income.

If you need any additional information, please feel free to contact me directly at: 314-619-9230 or thesoulfisherministries.com.

Sincerely,



Shawntelle L. Fisher, Founder/CEO
The SoulFisher Ministries
www.thesoulfisherministries.com

7267 Natural Bridge Rd.
St. Louis, MO 63121
314-381-0401 (phone)
314-381-1009 (fax)



December 22, 2023

Karen Helm
Montgomery Bank
133033 Manchester Rd.
Manchester MO. 63131

Ms. Helm,

Thank you to Montgomery Bank for \$1,500 donation to Money Smarts School of Finance for Children for our program that serves children in low to moderate income communities. According to our income verification process, more than 60% of students who have participated in our program are low-to-moderate income. Your financial contribution will help Money Smarts School to continue educating children to be money smart adults.

Money Smarts School of Finance for Children is recognized as a nonprofit 501 (c) (3) organization by the IRS. Tax Identification Number: 90-0501791

Thank you for your support.

Best regards,

Darlene Martin

Darlene Martin,
President and Founder
www.moneysmartsschooloffinanceforchildren.org

CAASTLC

Community Action Agency of St. Louis County, Inc.

2709 Woodson Road • St. Louis, MO 63114

Office: (314) 863-0015 • Fax: (314) 863-1252 • <http://www.caaatl.org/index.html>

December 11, 2023

Ms. Karen D Helm, Community Development Officer
Montgomery Bank
1229 Laclede Station Road
Webster Groves, MO 63119

Organization Name: Community Action Agency of St Louis County, Inc.
Federal Tax ID Number: 23-7037248

Dear Ms. Helm,

Our agency is proud to partner with Montgomery Bank as we meet the financial literacy needs of our communities.

For 2023 Community Action Agency of St Louis County, Inc. acknowledges the contribution of \$5,000.00 annual donation to our Financial Literacy Programs for our low-to-moderate population from Montgomery Bank. According to our income verification process, 100% of the beneficiaries of the donation from Montgomery Bank are low to moderate income.

For 2023 Community Action Agency of St Louis County, Inc. acknowledges the contribution of \$2,500.00 annual donation to our Small Business Financial Literacy program from Montgomery Bank. According to our income verification process, 100% of the beneficiaries of the donation from Montgomery Bank are low or moderate income.

Our agency again truly appreciates the partnership with your bank supporting the low to moderate income population of St Louis County.



Mark Kurtz
Chief Financial Officer

A Community Action Agency providing low-income people with emergency and crisis intervention services. Helping the economically disadvantaged to become self-sufficient. An Equal Opportunity Employer and Fair Housing Services Provider.





December 8, 2023

Ms. Karen D. Helm
Community Development Officer
Montgomery Bank
13303 Manchester Road
Des Peres, MO 63131

Dear Karen,

Thank you for supporting our mission! Your donation will help to strengthen families and transform communities to create a stronger, more equitable, and prosperous St. Louis.

For 2023, Beyond Housing would like to acknowledge the \$1000 donation from Montgomery Bank to our Financial Literacy programs for our low-to-moderate-income population. According to our income verification process, 95% of the beneficiaries of our organization are low or moderate-income.

We are grateful for your continued partnership and support for the 24:1 community.

Warmest regards,


Alana Pease
Chief Administrative Officer
apease@beyondhousing.org
(314) 376-5865



*Building
houses,
building
hope*

December 12, 2023

Montgomery Bank
Karen Helm
18808 Manchester Road
Des Peres, MO 63131

Dear Karen,

Habitat for Humanity Saint Louis brings people together to build homes, communities and hope throughout our region. In 2023, Montgomery Bank's investment of \$1,500 in our mission helps low-income residents of St. Louis City and County to build and buy their first home.

Becoming a Habitat St. Louis homeowner is hard work. To be accepted into our program, prospective homebuyers must complete a pre-screening process in which we verify that their income puts them within the range of 25%-50% of the area median income, and 100% of our partner families fall within this income range. Each homebuyer needs a credit score which is high enough to qualify for a low-interest mortgage. (For those whose credit scores are too low to qualify for a mortgage, we provide resources for credit repair and counseling.) Each homebuyer completes 350 hours of Sweat Equity service, working at the construction site and in our ReStore retail outlets. All homebuyers take part in mandatory financial literacy and homeownership coursework, to help them prepare for the long-term investment of owning property.


In 2023, Habitat for Humanity Saint Louis has 12 homes under construction in 3 neighborhoods throughout St. Louis City and County. By the end of the year, six families will have closed on their homes, transitioning from renters to mortgage-paying homeowners. Each of these homebuyers now outright owns a lasting investment which they can pass down to the next generation.

Everything thing we accomplish— every home built, every family sheltered – is the result of your generous investment in Habitat for Humanity Saint Louis. Once again, thank you so much for helping us build a better St. Louis, one family at a time.

Sincerely,


Kimberly McKinney, CEO

3830 South Grand Blvd.
St. Louis, MO 63118
(314) 371-0400 (phone)
(314) 371-0404 (fax)
www.habitatstl.org


Your donation was received on 12/12/2023 and is tax deductible to the extent of applicable laws. No goods or services were provided by Habitat for Humanity Saint Louis in return for your contribution. Please retain this letter for your tax purposes. Consult your tax advisor for more specific information. Habitat for Humanity Saint Louis is a registered 501(c)(3) tax-exempt organization.



Mississippi Valley Therapeutic Horsemanship
192 Hope Hill Rd, Oak Ridge, MO 63769



06/25/2023

To Whom It May Concern:

Mississippi Valley Therapeutic Horsemanship kicked off our spring Financial Literacy education week sponsored by Montgomery Bank on April 26, 2023.

With Sincere Appreciation,

Lisa D Brown

BOD Secretary

MVTH



April 12, 2023

Montgomery Bank
Attn: Karen Helm
1229 Laclede Station Road
Webster Groves, MO 63119

Dear Karen,

As we approach the 30th anniversary of Almost Home empowering young moms and their babies to build towards self-sufficiency, it reminds us of the more than 1,800 moms and families we served over those three decades. There are so many stories of resiliency, bravery, hope, and success to remember. Thank you for your gift of \$1,000.00 to support financial literacy at Almost Home and restoring hope for young moms who have nowhere else to turn.

Your gift is helping moms, like Heaven and her baby, Grace, who have been here for five months. Heaven has been working towards her Foundations to Success goals – education, employment, and life skills – and already has achieved proficiency in employment, parenting skills, and self-care. Through connections she has made through Almost Home, Heaven has access to resources and opportunities to fulfill her dreams for the future – and Grace's dreams too.

Thank you for investing in Heaven and Grace's journey to self-sufficiency – and the future of all of our moms and kids – helping to end the cycle of poverty two generations at a time!

Sincerely,

Huvona Watkins
Interim Executive Director



In accordance with Federal law, this letter will substantiate your cash gift of \$1,000.00 given on 3/1/2023 to Almost Home. Furthermore, we have provided you with no goods or services in consideration for your cash contribution. If you itemize your taxes, please keep this letter as evidence of your claim for a charitable contribution income tax deduction. Almost Home is a 501(c)(3) nonprofit organization, EIN 43-1645686.

3200 ST. VINCENT AVE SAINT LOUIS, MO 63104 (314) 771-4663 [ALMOSTHOMESTL.ORG](https://www.almosthomestl.org)



Proud member of
United Way
of Greater St. Louis



CAASTLC

Community Action Agency of St. Louis County, Inc.

2709 Woodson Road • St. Louis, MO 63114

Office: (314) 863-0015 • Fax: (314) 863-1252 • <http://www.ccaastlc.org/index.html>

February 23, 2023

Ms. Karen D Helm, Community Development Officer
Montgomery Bank
1229 Laclede Station Road
Webster Groves, MO 63119

Organization Name: Community Action Agency of St Louis County, Inc.
Federal Tax ID Number: 23-7037248

Dear Ms. Helm,

Our agency is proud to partner with Montgomery Bank as we meet the financial literacy **needs** of our communities.

For 2019, 2020, 2021 and 2022 Community Action Agency of St Louis County, Inc. acknowledges the contributions of \$5,000.00, \$5,000.00, \$5,000.00 and \$5,000.00, **annual** donations to our Financial Literacy Programs for our low-to-moderate population from Montgomery Bank. According to our income verification process, 100% of the beneficiaries of the donation from Montgomery Bank are low to moderate income.

For 2019, 2020, 2021 and 2022 Community Action Agency of St Louis County, Inc. acknowledges the contributions of \$2,500.00, \$2,500.00, \$2,500.00 and \$2,500.00 annual donations to our Small Business Financial Literacy program from Montgomery Bank. According to our income verification process, 100% of the beneficiaries of the donation from Montgomery Bank are low or moderate income.

Our agency again truly appreciates the partnership with your bank supporting the low to **moderate** income **population** of St Louis County.



Mark Kurtz
Chief Financial Officer

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URBAN LEAGUE
of Metropolitan Saint Louis, Inc.
EMPOWERING COMMUNITIES. CHANGING LIVES.

December 27, 2022

Ms. Karen Helm
Community Development Officer
Montgomery Bank
1229 Laclede Station Road
Saint Louis, MO 63119

Dear Ms. Helm,

Thank you for the \$500 contribution from Montgomery Bank for our Urban League of Saint Louis County – Small Business Division for low-to-moderate income individuals, dated November 19, 2021.

Your contribution will significantly help the Urban League of Metropolitan Saint Louis and the families and individuals we serve across the region. According to our income verification process, 100 percent of the those we serve are low-to-moderate income individuals.

As you know, the mission of the Urban League of Metropolitan Saint Louis is to empower African Americans and others throughout the region in securing economic self-reliance, social equality, and civil rights, and your contribution certainly helps us to this end.

Please let me know if you'd like to know more about our overall community outreach or any individual program or service. Thank you again for your support.

Sincerely,

Robert C. Vogel
Senior Director of Development

For your records, please note that there has been no exchange of goods and/or services for your contribution. The Urban League of Metropolitan St. Louis' EIN is 43-0653605. Because the Urban League is recognized by the IRS as a tax-exempt organization under section 501(c)3, your gift may be tax deductible.



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December 27, 2022

Ms. Karen Helm
Community Development Officer
Montgomery Bank
1229 Laclede Station Road
Saint Louis, MO 63119

Dear Ms. Helm,

Thank you for the \$5,000 contribution from Montgomery Bank for our Urban League of Saint Louis Greater Metropolitan Area (7832) for low-to-moderate income individuals, dated November 19, 2021.

Your contribution will significantly help the Urban League of Metropolitan Saint Louis and the families and individuals we serve across the region. According to our income verification process, 100 percent of the those we serve are low-to-moderate income individuals.

As you know, the mission of the Urban League of Metropolitan Saint Louis is to empower African Americans and others throughout the region in securing economic self-reliance, social equality, and civil rights, and your contribution certainly helps us to this end.

Please let me know if you'd like to know more about our overall community outreach or any individual program or service. Thank you again for your support.

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December 27, 2022

Ms. Karen Helm
Community Development Officer
Montgomery Bank
1229 Laclede Station Road
Saint Louis, MO 63119

Dear Ms. Helm,

Thank you for the \$1,500 contribution from Montgomery Bank for our Urban League of Saint Louis County – Small Business Division (7505) for low-to-moderate income individuals, dated October 20, 2020.

Your contribution will significantly help the Urban League of Metropolitan Saint Louis and the families and individuals we serve across the region. According to our income verification process, 100 percent of the those we serve are low-to-moderate income individuals.

As you know, the mission of the Urban League of Metropolitan Saint Louis is to empower African Americans and others throughout the region in securing economic self-reliance, social equality, and civil rights, and your contribution certainly helps us to this end.

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of Metropolitan Saint Louis, Inc.
EMPOWERING COMMUNITIES. CHANGING LIVES.

December 27, 2022

Ms. Karen Heim
Community Development Officer
Montgomery Bank
1229 Laclede Station Road
Saint Louis, MO 63119

Dear Ms. Heim,

Thank you for the \$5,000 contribution from Montgomery Bank for our Urban League of Saint Louis Metropolitan Area (7832) for low-to-moderate income individuals – \$1,000 dated March 4, 2020, and \$4,000 dated October 20, 2020.

Your contribution will significantly help the Urban League of Metropolitan Saint Louis and the families and individuals we serve across the region. According to our income verification process, 100 percent of the those we serve are low-to-moderate income individuals.

As you know, the mission of the Urban League of Metropolitan Saint Louis is to empower African Americans and others throughout the region in securing economic self-reliance, social equality, and civil rights, and your contribution certainly helps us to this end.

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Senior Director of Development

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URBAN LEAGUE
of Metropolitan Saint Louis, Inc.
EMPOWERING COMMUNITIES. CHANGING LIVES.

December 29, 2022

Ms. Karen Helm
Community Development Officer
Montgomery Bank
1229 Laclede Station Road
Saint Louis, MO 63119

Dear Ms. Helm,

Thank you for the \$1,500 contribution from Montgomery Bank for our Urban League Small Business Division programs for low-to-moderate income, dated October 3, 2019.

Your contribution will significantly help the Urban League of Metropolitan Saint Louis and the families and individuals we serve across the region. According to our income verification process, 100 percent of the those we serve are low-to-moderate income individuals.

As you know, the mission of the Urban League of Metropolitan Saint Louis is to empower African Americans and others throughout the region in securing economic self-reliance, social equality, and civil rights, and your contribution certainly helps us to this end.

Please let me know if you'd like to know more about our overall community outreach or any individual program or service. Thank you again for your support.

Sincerely,

Robert C. Vogel
Senior Director of Development

For your records, please note that there has been no exchange of goods and/or services for your contribution. The Urban League of Metropolitan St. Louis' EIN is 43-0653605. Because the Urban League is recognized by the IRS as a tax-exempt organization under section 501(c)3, your gift may be tax deductible.



URBAN LEAGUE
of Metropolitan Saint Louis, Inc.
EMPOWERING COMMUNITIES. CHANGING LIVES.

December 27, 2022

Ms. Karen Helm
Community Development Officer
Montgomery Bank
1229 Laclede Station Road
Saint Louis, MO 63119

Dear Ms. Helm,

Thank you for the \$5,000 contribution from Montgomery Bank for our Urban League Financial Literacy programs for low-to-moderate income, dated October 3, 2019.

Your contribution will significantly help the Urban League of Metropolitan Saint Louis and the families and individuals we serve across the region. According to our income verification process, 100 percent of the those we serve are low-to-moderate income individuals.

As you know, the mission of the Urban League of Metropolitan Saint Louis is to empower African Americans and others throughout the region in securing economic self-reliance, social equality, and civil rights, and your contribution certainly helps us to this end.

Please let me know if you'd like to know more about our overall community outreach or any individual program or service. Thank you again for your support.

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Board of Directors

Eddie G. Davis, Principal, DaLite & Associates, LLC

Craig Fowler, Managing Director, HarbourVest Partners, LLC

Charles R. Saulsberry, Attorney at Law

February 1, 2022

Karen D. Helm
Community Development Officer
Montgomery Bank
1229 Laclede Station Road
Webster Groves, MO 63119

Dear Karen:

Thank you for Montgomery Bank's support to The Center for the Acceleration of African American Business (CAAAB) in the amount of **\$2,000** on both November 6, 2020 and December 21, 2021. These contributions allowed CAAAB to continue to assist African-American Business Owners throughout the metropolitan St. Louis region with the growth and development of their companies. Our long-term goal has been and remains to expand the market share of this business group and spur economic growth in our region. With the support of Corporate Partners like Montgomery Bank we are confident we can accelerate the growth and development of Small Minority Owned Businesses in St. Louis.

In 2014, Better Family Life (BFL) and CAAAB formed a partnership and since 2016 CAAAB has conducted **15 12-week** Business Entrepreneur Classes engaging **168 participants** and resulting in **69 graduates** for a **42% success rate**.

- First preference for participation in these classes is given to Missouri Work Assistance Program (MWA) participants and/or Temporary Assistance for Needy Family (TAFN) Program recipients, commonly known as the Food Stamp Program.
- For 2020 and 2021, CAAAB is happy to acknowledge the **\$2,000** donation each year to our program from Montgomery Bank. According to our income verification process, **85%** of the beneficiaries of our organization are Low or Moderate Income, individuals who fall into the Low or Moderate income bracket.

Please let me know if you have any questions or require any additional information. We look forward to your continued support of our efforts.

Sincerely,

Eddie G. Davis
President and Executive Director

The SoulFisher Ministries

January 31, 2022

Montgomery Bank
ATTN: Karen Helm
1229 Laclede Station Rd
Webster Groves, MO 63119

Karen:

This letter is to acknowledge the generous donation that The SoulFisher Ministries received from Montgomery Bank, as part of our Financial Literacy program in 2020 and 2021.

The SoulFisher Ministries is happy to acknowledge the \$1,500 donation, each year, from Montgomery Bank. According to our income verification process, 100% of the beneficiaries of the donation from Montgomery Bank are Low to Moderate Income.

If you need any additional information, please feel free to contact me directly at: 314-619-9230 or thesoulfisherministries.com.

Sincerely,



Shawntelle L. Fisher, Founder/CEO
The SoulFisher Ministries
www.thesoulfisherministries.com

7267 Natural Bridge Rd.
St. Louis, MO 63121
314-381-0401 (phone)
314-381-1009 (fax)

January 31, 2022

To Whom It May Concern:

Please accept this letter as acknowledgement of sponsorship/donations received from Montgomery Bank in support of Better Family Life's Housing & Asset Department/ Financial Literacy programs.

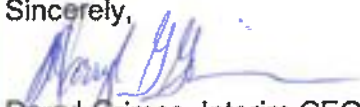
Better Family Life is a 501(c)3 charitable organization that works to improve the lives of low and moderate income families in the St. Louis metropolitan area. BFL's EIN number is 43 134 6617.

According to our income verification process, your support has been invaluable in helping assist 100% of our clients within the low to moderate income bracket. Please find below a record of your donation:

Montgomery Bank Donation of \$2,000.00 on 11/26/2021 helped make the efforts of the Financial Literacy and the Small Business Financial Education programs a success.

Thank you so much for your support, we appreciate your efforts in the community. If there are any questions or concerns, feel free to contact me at 314.367.3440 x 102 or dggrimes@betterfamilylife.org

Sincerely,


Darryl Grimes, Interim CEO
Better Family Life, Inc.

Better Family Life Cultural, Educational and Business Center
5415 Page Boulevard | St. Louis, Missouri 63112 | 314.367.3440 | www.betterfamilylife.org

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LaTonya Jackson | Eugene Redmond | Aaron Robinson



Darryl G. Grimes
Interim CEO

January 31, 2022

To Whom It May Concern:

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Sincerely,



Darryl Grimes, Interim CEO
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LaTonya Jackson | Eugene Redmond | Aaron Robinson





January 28, 2022

Karen Helm
Montgomery Bank, Mid-South Branch
1229 Laclede Station Road
Webster Groves, MO 63119

Dear Karen,

For 2020 and 2021, Beyond Housing is grateful to acknowledge the \$1,000.00 donation awarded each year from Montgomery Bank towards our Financial Advising programming for both our homeownership and minority small business efforts. According to our income verification process, 75% of the beneficiaries of our organization are Low or Moderate Income.

Leading boldly, Beyond Housing is choosing a unique way to come together, channeling investments so that under-resourced communities can thrive. For our entire region to be strong and successful opportunity must be realized through a belief in our collective future; not limited by where you were born or now reside.

Strengthening families to create stronger, more equitable and prosperous communities for All – is what we do. We are ecstatic that you have chosen to come alongside us, as a major supporter, with your generosity at such a critical time, especially for the families and minority-owned businesses served by our mission.

In the coming months ahead be on the lookout for special notifications such as the CEO's State of Community quarterly updates, invites to exclusive major donor receptions and events along with invites to tour our work or to meet virtually, whichever is most comfortable for you.

With your commitment to our big and bold vision, together we have the tools necessary to create meaningful and lasting change for the St. Louis region and beyond.

THANK YOU!

Sincerely,

A handwritten signature in black ink, appearing to read "C. Krehmeyer".

Chris Krehmeyer
President/CEO

A handwritten signature in black ink, appearing to read "Becky Moss".

Becky Moss
Chief Development Officer