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FDIC Recognizes Recipients of 2011 Chairman's Award for Excellence in Serving the Needs of Low- and Moderate-Income Consumers

The Federal Deposit Insurance Corporation (FDIC) today announced the recipients of the 2011 Chairman's Award for Excellence, which recognizes the work of individuals or small groups at FDIC-insured financial institutions who are instrumental in creating and promoting programs that meet the credit and deposit needs of low- and moderate-income (LMI) consumers. The award winners are as follow:

- From WesBanco Bank in Wheeling, West Virginia, Robert Young, Joe Flynn, LaReta Lowther, Lisa Werner, and Jayme Payton were recognized for creating excellent credit products for LMI consumers.
- For their excellence in developing a transactional account for LMI consumers, the FDIC recognized Cathy Lowery, Danyelle Morris, Jane Woods, Marina Simpson, and Donna Gilman at United Bank in Atmore, Alabama.
- Licha Ibarra and Leonor Padilla, from Brotherhood Bank and Trust in Kansas City, Kansas, were recognized for their Hispanic Outreach Program, which provides a range of financial services to LMI populations.

"We honor those who have worked to design bank products that are easy to understand, are cost effective, and help put consumers on the road to financial security," said FDIC Chairman Sheila C. Bair. "These individuals demonstrate a strong commitment to serving low- and moderate-income consumers creatively and effectively."

The award winners will participate in a panel discussion to discuss details of their products and programs and lessons learned in implementing them at the June 2



Congress created the Federal Deposit Insurance Corporation in 1933 to restore public confidence in the nation's banking system. It promotes the safety and soundness of these institutions by identifying, monitoring and addressing risks to which they are exposed. The FDIC receives no federal tax dollars — insured financial institutions fund its operations.

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Advisory Committee on Economic Inclusion meeting. Their accomplishments can serve as positive examples of how to meet the credit and deposit needs of low- and moderate-income consumers.

Please visit the following Web site <a href="http://www.fdic.gov/about/comein/lmiaward.html">http://www.fdic.gov/about/comein/lmiaward.html</a> to view additional information about the products and programs in which the award winners have been involved.