

# COMMUNITY IMPACT REPORT









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## A Message From The CEO

A community is made of up people with shared experiences who come together to make a difference for others and themselves.

At CIBC, we believe when parts of a community are given the opportunity to grow, the positive impact can be felt throughout its entirety. We're proud to partner with mission-driven organizations that work tirelessly to provide those opportunities and to share those stories with you in this report.

We also are proud of our team members who work so hard to build our communities. We capture their spirt in our One for Change program, which highlights our employees' passion for making a difference and allows us to continue to be a leader in community development activities that deliver the programs and initiatives that help to revitalize and strengthen our cities and neighborhoods.

This is our first report since The PrivateBank was acquired by CIBC in 2017. Our two organizations share a rich history of helping people, businesses and communities prosper. Our commitment to building strong relationships with our clients and helping our communities has only gotten stronger through this acquisition. In conjunction with the transaction, we announced a three-year Community Development plan designed to continue and enhance our development strategies and programs. Our goal is to increase our overall qualified Community Reinvestment Act (CRA) lending, investment, charitable contribution and related activities to achieve a minimum of \$3 billion in cumulative qualified CRA activity through 2020. As of the close of 2017, we've originated:

- \$259.2 million in small business loans
- \$300.3 million in residential loans
- \$417.1 million in community development loans
- \$88.4 million in CRA-qualified investments
- \$3.3 million in charitable donations towards this commitment

This work is just the start. We hope you read on to learn more about how our dedicated team is making a difference.

Thank you,



**Larry D. Richman**  
President and CEO, CIBC Bank USA  
Senior Executive Vice President and Group Head, U.S. Region





# Inspire

Inspiration is everywhere and can create a ripple effect. We admire the work of our community partners, which reinforces our belief in supporting initiatives that provide the tools and resources to achieve business success.

We partner with a variety of organizations to deliver business training programs, as well as our Entrepreneur Loan Program, which provides important working capital options to start-up and early-stage businesses. Our Community Development Group offers the loan program to start-up and early-stage small businesses looking to create job opportunities and economic stability in underserved communities in Chicago, Detroit, Milwaukee and St. Louis. We're proud to share these stories about businesses who are contributing to the vitality of the community.

## People Who Inspire Us

### JOHN JACKSON *OPERATION HOPE*

John Jackson founded Undisputed Services LLC., a trucking company, in Spring 2017. John is a recent graduate of the Greater Englewood Community Development Corporation's Operation Hope Entrepreneurial Training Program. This course teaches business owners the tools they need to run a business, provides them the opportunity to learn from various guest speakers and ultimately teaches how to create a comprehensive plan for their business.

With over 25 years of experience in the transportation industry, John used his existing career knowledge to open his own company and enhanced those skills through Operation Hope's opportunities. He credits Operation Hope for not only teaching him new business skills, but also giving him the opportunity to network with other professionals and build his portfolio of contacts. It was through this portion of the program that John established his relationship with CIBC. The company, located on Chicago's West Side, strives to bring employment opportunities to the neighborhood, which has long been plagued by limited job growth. "It's about people that may not have any hope or sense of hope right now," John explained. "Especially considering everything that's going on, coming down the pipeline. We hope to be able to be a shining light in the sea of all darkness."



### FATIMA SIFUENTES *WOMEN'S BUSINESS DEVELOPMENT CORP*

In June 2009, Fatima SiFuentes founded Seguromex Insurance Agency, Inc., an auto insurance company in Aurora, Illinois. As a single mother of two, Fatima looks to set an example for other women entrepreneurs who have faced similar struggles of raising a family and growing a business with limited educational resources. Fatima is a 2016 graduate of the Women's Business Development Corp (WBDC) Scale-Up Aurora Cohort 4 Training Program. Founded in 1986, the program's mission is to "support and accelerate business development and growth, targeting women and serving all diverse business owners, in order to strengthen their participation in, and impact on, the economy."

After completing the program, Fatima has seen her business increase. She attributes part of that success to the adoption of a new modern marketing approach that she learned in the WBDC program. "For years I only believed in referrals as the best marketing for my business, until I enrolled on the WBDC program," Fatima explained. "[It's] there I learned the importance of new ways of marketing, like social media."



Top left: Marcus Lemonis speaks at the Small Business Insights Forum.





**LATONYA NELSON**  
*NEW COVENANT COMMUNITY  
 DEVELOPMENT CORPORATION*

Latonya Nelson is the owner of Pest Pro's Unlimited, a company with over 20 years of experience providing pest control services to residential, commercial and industrial customers in the Chicagoland area. She is a graduate of the New Covenant Community Development Corporation Entrepreneur Training Program, in partnership with Sunshine Enterprises, as well as the CASE Entrepreneur Training Program. Through these programs, Latonya learned how to enhance her business plans as well as gain direct knowledge from other business professionals. She has overcome many challenges as a minority-and woman-owned business in her field, all while completing educational requirements and building her clientele. CIBC connected with Latonya through these educational resources and was able to form a partnership by providing a line of credit that helped her business grow. "CIBC did a very unique thing and something that is very much needed when supporting and understanding small businesses." Latonya said.

**SMALL BUSINESS INSIGHTS FORUM**

Marcus Lemonis, star of CNBC's "The Profit" and CEO of Camping World and Gander Mountain, provided 150 small business owners with invaluable business insights at a forum we held at new small business incubator, 36Squared. Lemonis, whose show features his efforts to strengthen struggling businesses with a combination of coaching and investment, shared his "people, process and product" formula for business success. He also highlighted the need to capture and use data to drive business decisions.



During the evening, he met the owner of Big Buzz Idea Group, a Chicago company that provides contract administrative, accounting and marketing support to non-profits – often a more cost-effective solution than a full-time employee. Lemonis capped off the evening by providing donations to Bethel New Life and Greater Southwest Development Corp., two Chicago non-profits, to work with Big Buzz Idea Group.

**TASTE OF ENTREPRENEURSHIP**

Featured at the event was The Taste of Entrepreneurship. Each of the participating companies is a recipient of financing from the CIBC Entrepreneur Loan Program. The event featured Chicago-based food businesses, Jennifer's Edibles, Exquisite Events, La Diosa and Imani's Original Bean Pies. We are proud to partner with non-profits that support small businesses by providing resources throughout their journey.

Bottom left:  
 Small business  
 owners participate  
 in a Q&A with  
 Marcus Lemonis.

Top right: Taste  
 of Entrepreneurship  
 participants.

**36SQUARED**

36Squared, which hosted the Small Business Insights Forum, is a 186,000 square foot multi-use office and event space that provides entrepreneurial companies the opportunity to rent an inexpensive space to grow. It is located on the South Branch of the Chicago River in the Central Manufacturing District, which is the oldest industrial park in the country. The space opened in 2017 and we are proud to be the official banking partner. Through a business development office on-site at 36Squared, we offer business owners the opportunity to learn about the Entrepreneur Loan Program.





Top left: Employees at Chicago Volunteer Day.

Bottom right: Western Golf Association Caddie Academy students visit CIBC.

## Organizations That Lead Us

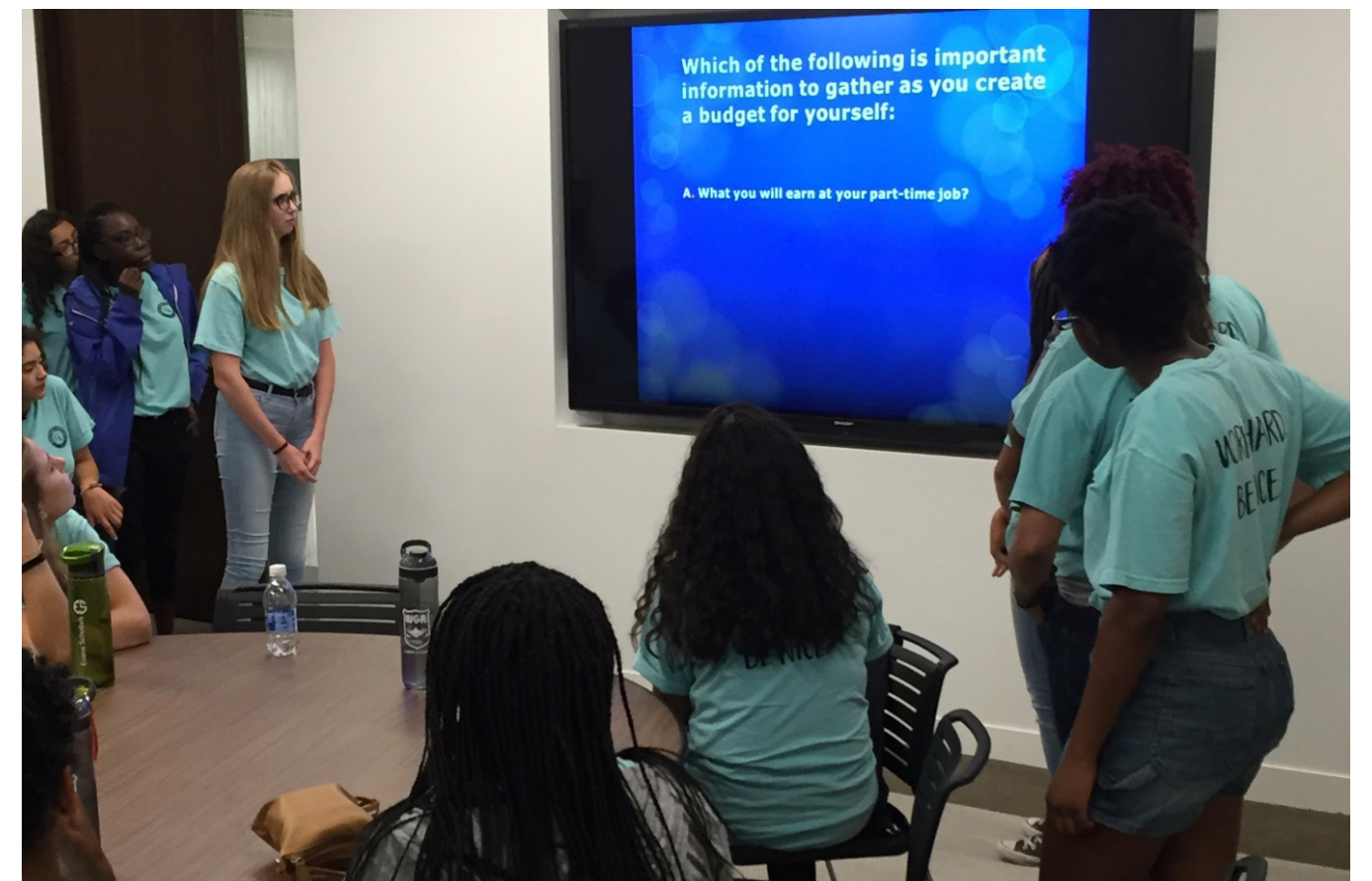
### WESTERN GOLF ASSOCIATION

One hundred high school aged students from the Western Golf Association's Caddie Academy, visited our headquarters in Summer 2018 for lunch and learning. Led by our team members, the session focused on investing, saving, budgeting and spending. Students formed teams and faced off in a friendly competition to test their financial knowledge. The Caddie Academy offers a seven-week program which allows young women from underserved communities to learn the art of caddying as they also caddie at clubs in the Chicago area. Participants can apply for the Evans Scholarship, a full, four-year tuition and housing grant to top universities across the country. The scholarship is awarded to caddies who demonstrate financial need, strong character and outstanding caddie and academic records. We are proud to provide the CIBC Evans Scholarship to one Caddie Academy participant each year.

## Educate

Financial education can be the key to a successful future. Regardless of life stage, we believe that the key to establishing strong financial knowledge lies within accessibility to educational programs.

We are proud to help put families on the path to financial strength through partnerships with agencies offering homeownership, financial empowerment and capacity building. We believe it starts with providing financial education to youth, empowering adults with the necessary tools and resources to make sound financial decisions, and offering options to the community that help build a stable and successful future. Learn more about how we provide educational opportunities.





### I.C.STARS

i.c.stars is committed to furthering the careers of low-income adult interns through a four-month program that develops both leadership and technical skills. The interns earn a stipend as they attend weekday boot camp learning sessions at a start-up style office in Chicago.

We mentored a cycle of 20 young adults, who worked to create an app that teaches financial literacy to elementary school students through gamification. The interns were separated into four teams and each submitted game proposals. All interns participated in the creation of the beta version of the winning game. The game was further developed with recent i.c.stars graduates who were hired as contractors.

We partnered i.c.stars with Big Shoulders Fund Money Smart Program and Money Savvy Generation Foundation to bring their app, Bean Bean, to more classrooms in the Chicagoland area. In December 2017, the game was used as a learning tool in second-and third-grade classrooms during CIBC's All-Team Volunteer Day, with students encouraged to continue playing the game at home to solidify their financial understanding.



### SOUTHWEST ECONOMIC SOLUTIONS

As part of their monthly homebuyer education workshops, we have an ongoing partnership with Southwest Solutions to help support its homebuyer and credit education efforts in the metro Detroit area. Southwest Solutions' broad reach and work with low-and-moderate-income individuals and families is in line with our commitment to homebuyer education. Through various programs, the organization helps more than 20,000 individuals annually. We partner with the organization on programs aimed at individuals who are preparing to purchase a new home. Prospective homeowners receive the guidance and support that can inspire and inform their home-buying journey. After the program is complete, attendees receive a certificate of completion, which is a requirement for the majority of down payment assistance programs in Michigan. Southwest Solutions was also honored as one of our 2018 Affordable Housing Awards honorees. We are committed to partnering with organizations that equip underserved individuals with the tools to make sound financial decisions.

Students play 'Bean Bean', the financial literacy game created by i.c.stars interns.



### CREDIT SEMINARS

We offer credit seminars to members of the community to help set a foundation for a successful future. Individuals of all ages are welcome to attend the seminars and are encouraged to bring family and friends. Participants are taught the basics of credit and interest rates, as well as curriculum tailored to the individual questions they may have. There is also a focus on learning how to climb out of debt. In addition to credit, we also offer seminars that focus on saving for college. Our goal is to give both a sense of hope and knowledge to members of our communities.





## Invest

Without investments, communities may not be able to flourish at a healthy pace. When investments and community partners work together, great strides are made.

We invest in our communities by offering grants, funding loan pools and providing board leadership. Many small businesses, particularly in underserved communities, have been afforded new opportunities through government-backed programs that we support. The following stories will show you just a handful of the worthwhile investments we've recently made.

## Backing Businesses That Matter

### TOM'S CLEAN SWEEP (TCS) RESTORATION SERVICES, INC

Founded in 1995, Tom's Clean Sweep (TCS) Restoration Services, Inc. provides water and fire damage mitigation services, cleanup and repairs in the Metro Detroit and surrounding area. We provided Tom with a Small Business Administration solution that allowed him to secure the financing he needed to grow his business. Tom has been in the industry for 22 years and started the business by providing parking lot sweeping services over 20 years ago. The business evolved into carpet cleaning and then eventually into the insurance restoration business that it is today.

### NEXTLEVEL HEALTH PARTNERS

NextLevel Health Partners, a Medicaid managed care health plan, has successfully increased access to healthcare for residents in some of Cook County's poorest communities by combining focused and coordinated care. NextLevel's success meant the State of Illinois wanted the company to expand its reach by converting to a full-risk managed care organization. We put together an initial financing package with a senior facility with a revolver and term debt to provide liquidity and risk-based capital and a CRA mezzanine investment to seed NextLevel's equity raise. In 2017, we then refinanced the revolver into a \$5 million term loan and increased our CRA Investment to \$1 million. Overall, the Bank helped NextLevel achieve their goal of providing Medicaid subsidized health insurance to over 30,000 people by providing a financing package that was tailored to their individual needs.

### MIDWEST INDUSTRIAL REDEVELOPMENT FUND

Creating jobs in underserved communities is important for the strength of those locales. We formed The Midwest Industrial Redevelopment Fund (MIRF) in order to leverage the New Markets Tax Credit program (NMTC) to provide highly efficient, low-cost debt financing to small and medium sized commercial businesses. To date, MIRF and CIBC Bank USA have supported the growth of 20 businesses that have created over 300 living wage, full time jobs throughout Illinois, Indiana, Iowa, Michigan, Missouri and Wisconsin. These 18 loans, totaling over \$49,000,000 in new funding, are made at attractive terms which include deeply discounted fixed interest rates, terms up to seven years, no closing fees to MIRF or the Bank, and no prepayment





Employees at TCS Restoration Services, Inc. prepare for their work day.

penalties. MIRF seeks to deploy this resource to support businesses committed to expanding operations in low income areas, providing living wage jobs accessible to local residents and helping to revitalize these communities.

### VALLEY MINERALS

Founded in 1927, Valley Minerals is a stocking manufacturer of dolomitic quicklime and is one of the largest employers in Bonne Terre, Missouri. The community has a limited number of employers and counts heavily on Valley Minerals for occupations. With their Midwest Industrial Redevelopment Fund (MIRF) loan, they have been able to make critical equipment upgrades needed to expand the lifespan of their plant.

### SMALL BUSINESS AWARDS

As part of our efforts to strengthen our partnerships with community organizations that promote entrepreneurial training, we award grants to several of our Entrepreneur Training Partners. The recipients are chosen based on the success of their programs and their commitment to the communities that they serve. We distribute the awards at a celebratory breakfast that allows us to applaud those organizations that provide the instruction, support and resources to the future business owners of the communities that they serve. We are grateful for their partnerships and all of their good work.

Attendees at the Affordable Housing Awards.

### 2018 AFFORDABLE HOUSING AWARDS

CIBC has provided more than \$100,000 in affordable housing award grants to organizations in Chicago, Detroit, Milwaukee and St. Louis. The grants were made to Housing and Urban Development (HUD) certified counseling agencies that work to make affordable housing accessible in their communities.

Organizations were nominated by members of the Bank's Community Lending team and selected based on their ability to support affordable housing programs in their communities. These partners then use the funds to provide services such as home buyer education and certification.







## Transform

A significant transformation can develop gradually, but the results can be life-changing. Our strategic financial solutions and custom approach to services create opportunities for community restoration.

Abandoned homes, vacant lots and underrepresented business storefronts decrease the desirability of a community and impact investment. We launched an innovative housing initiative that supports local developers, finances the acquisition and rehabilitation of homes, keeps homes affordable and provides mortgages to families which contributes to the stability of the communities. We've also launched programs that assist local companies in rehabilitating their business locations. See how we've helped bring about these changes with the following initiatives.

## Programs That Lift Us

### CIBC HOUSING INITIATIVE

Homeownership is one of the main drivers of wealth in low-and-moderate income communities and serves as a cornerstone for community stability. Our innovative housing initiative provides the means to increase access to much-needed capital in the hardest hit communities by making flexible construction financing to local developers.

Our program offers a unique blend of technical assistance, below market rate construction loans, grants to developers in the form of paid third party fees, mortgage loans and down payment assistance to families looking for quality homes. When necessary, we provide families with homeownership counseling and work diligently to provide the right financial package for each individual family.

### FEDERAL HOME LOAN BANK OF CHICAGO

The Federal Home Loan Bank of Chicago (FHLBC) Affordable Housing Program (AHP) grants serve as the largest gap financing resource affordable housing projects in the area. These projects tend to have costs greater than the amount of equity and bank debt supportable by the project since the rent levels, or sale prices in the case of for-sale housing, are restricted to maintain affordability. As a member of FHLB, we can sponsor the developer's application providing access to gap financing resources to help make affordable housing projects a reality.

We sponsor applications for our development and housing counseling partners annually. In 2017, CIBC Bank USA sponsored three Affordable Housing Program (AHP) grant applications to the Federal Home Loan Bank of Chicago (FHLBC) including an affordable multi-family rental project for which we committed to provide \$28.9 million in debt and equity financing. Additionally, we co-sponsored two applications for down-payment assistance grants to low- and moderate-income home buyers.

### AFFORDABLE MULTIFAMILY RENTAL HOUSING FINANCE PROGRAM

The primary objective of our Affordable Multifamily Rental Housing Finance Program is to increase or preserve the affordable rental housing stock in the communities we serve. We achieve this by offering innovative and tailored financing solutions to the developers of affordable housing, allowing them to build a complete financial package that consists of our products in conjunction with any combination of subsidies, grants, low-income housing tax credits, project based vouchers and/or Section 8 contracts from the U.S. Department of Housing and Urban Development. In 2017, we financed over 700 units of affordable rental housing in the Chicago and Milwaukee areas and loaned \$40 million toward the acquisition and preservation of affordable housing.

Beautify Your  
Business recipients,  
Tecnico  
Automotriz, in front  
of their storefront.





CIBC Housing initiative before and afters.

### MAYFAIR COMMONS

North River Commission developed Mayfair Commons in 1997 to meet the persistent need for affordable senior housing in Chicago's Mayfair, North Mayfair and Albany Park neighborhoods. After 20 years, renovations include refreshed apartment interiors and commons areas, enhanced energy efficiencies throughout, modernized safety systems and new mechanical systems. Through our private purchase bond program, we provided construction financing, as well as tax credit equity, for the substantial rehabilitation of Mayfair Commons Senior Apartments. These funds ensure that 97 units of quality housing for the community's seniors will remain affordable for the next 30 years.

### WEST TOWN HOUSING PRESERVATION

Bickerdike Redevelopment Corporation is committed to the redevelopment of the West Town, Humboldt Park, Logan Square, Hermosa and Avondale neighborhoods of Chicago. They focus on assisting low- and moderate-income families by providing affordable housing, promoting economic development and more. With our help, Bickerdike was able to secure the financing for the acquisition and rehab on a portion of what has become the West Town Housing Preservation (WTHP). Upgrades such as sustainable flooring, high-efficiency furnaces and central air conditioning have been added to completed units with the remainder of the 318 units being rehabbed over a two-year period.

### BEAUTIFY YOUR BUSINESS

Through the Beautify Your Business Loan Program, we provide loans of up to \$15,000 to qualifying businesses located within approved Special Service Areas. The financing is exclusively for exterior façade upgrades meant to enhance the business. Additionally, building owners or tenants who make at least \$15,000 in improvements may apply for rebates of up to \$7,000 per storefront for work performed.

Tecnicentro Automotriz was one of the businesses that participated in the program. Owner Vicente Torres changed the exterior signage, modified the canopy, added high-efficiency light fixtures and trimmed trees to make a clearer view of the business from the nearby, high-traffic intersection. "People can see the business more from the busy street," Torres said. "I now have more customers checking out the business."

### EAST PARK APARTMENTS

For 20 years, East Park Apartments provided desperately needed housing for 152 "at-risk" individuals. As with any aging building, there was a need for a more robust capital improvement plan including replacement of major building systems and significant upgrades to the furnished apartment homes. That's where we stepped-up and answered the call, providing construction financing, along with tax credit equity and an \$850,000 AHP grant in conjunction with the Federal Home Loan Bank of Chicago (FHLBC). These funds allowed The Habitat Company to substantially rehab East Park Apartments and ensure that 153 units of quality housing targeting homeless veterans will remain affordable for the next 30 years.







## Volunteer

A dedication to volunteering is necessary in order to create a hands-on impact. In addition to excellence in their everyday jobs, our employees also are volunteers who are committed to many organizations throughout our communities.

In 2017, our team volunteered over 12,000 hours on projects throughout the Chicago, Detroit, Milwaukee and St. Louis areas. While many of these projects focus on teaching financial literacy, others included assisting at food banks, schools, community gardens and more. In addition to hands-on volunteer efforts, our team members serve on boards as a part of our partnerships with various organizations. In the following pages, you'll see some of the wonderful work they've done.

## Efforts That Make A Difference

### VOLUNTEER DAY

As a part of our yearly Volunteer Day, over 400 CIBC employees in Chicago visited K-12 classrooms in their communities to teach the Money Savvy program, a personal finance curriculum tailored to students at every age. Our St. Louis and Milwaukee teams brought the same curriculum to their communities in October. Meanwhile, teams in Atlanta and Detroit taught Junior Achievement financial literacy curriculum. The schools visited are often in low-to-moderate income areas. In Chicago, the schools were all in the network of our long-time charitable partner, the Big Shoulders Fund, which provides support to Catholic schools in the neediest areas of Chicago.

### OPERATION HOPE

In partnership with Operation HOPE, we deliver the award-winning youth financial literacy curriculum, Banking on Our Future (BOOF), at no cost to students in grades 4-12 in local, underserved communities. The purpose of the program is to elevate the dignity, hope and economic self-sufficiency of young people, and to equip them with the knowledge and tools to achieve financial independence and create a secure financial future. Students learn money basics—budgeting, checking and savings, power of credit and investments. Operation HOPE also offers adult empowerment programs, global initiatives and more. The youth and adult programs are part of the organization's HOPE model of personal transformation and community uplift.

### ST. PIUS CHURCH

In September 2017, 14 employee volunteers from our Diversity Business Resource Council visited St. Pius School in Chicago. Throughout the day, the group assisted in the kitchen, cooking a hot meal that was then distributed to community members in need. The group also donated to the organization.

Volunteers at the annual Fellowship Missionary Baptist Church drive.



What is One for change? We know it only takes one person: someone compassionate, resourceful and tenacious. For people like this, giving back is personal. It comes from the heart. And when they get together, great things happen.

These are the people who make up the CIBC team. Together, all the changes they make better our communities. that's why we are one for change.

**One can change *opportunity***

**Sharnell's Story:** *"I just want to be part of the solution to bring entrepreneurship to everyone."*

**Sharnell Curtis-Martin**, Associate Managing Director, Community Development Manager, Chicago

When I was a kid in grade school, I realized all kids like candy. I felt there was an untapped market so I would buy candy at the grocery store to sell at school. Of course I was busted, and when the principal called, my mom said, "I think she'll be in business one day." Recently, my son just came up with the same exact idea, 40 years later! Today, I enjoy being in the role of helping the business owner.

I've been working with a group that assists in teaching





## GREATER CHICAGO FOOD DEPOSITORY

The Greater Chicago Food Depository, provides essential services for those in need. The organization distributed over 71 million pounds of food to hungry people in 2016. Throughout several trips to the Greater Chicago Food Depository, volunteers from across the bank helped pack several thousand pounds of food in 2017.

## ASPIRE

Our team members volunteer at Aspire, a Chicagoland non-profit that supports children and adults with developmental disabilities. During a spring 2017 event, 30 members from the Chicago team volunteered in support of two of Aspire's main enterprises: Aspire Kids and Aspire Living. One group spent time sprucing up the Aspire Kids location, where children with developmental disabilities receive nurturing, family-centered support. Meanwhile, another group spent time planting flowers and painting fences at one of Aspire Living's LaGrange community homes, where adults with disabilities live and learn in community together.

## NEIGHBORHOOD HOUSING SERVICES

Neighborhood Housing Services of Chicago Inc. (NHS) is a non-profit organization driven by the belief that homeownership is essential to strengthening households and communities. NHS advocates for working families and revitalizes communities through community building, real estate development, mortgage lending, homeownership education and housing policy. In spring 2018, 35 CIBC team members volunteered at NHS's Ujima

## 2017 JUNIOR ACHIEVEMENT STATS

2904

Students

2148

Volunteer Hours

98

Classrooms

272

Volunteers

## JUNIOR ACHIEVEMENT

For over a decade, we have been involved with Junior Achievement (JA) by helping students learn basic financial concepts through a wide variety of initiatives. We're proud to contribute to activities ranging from board involvement, classroom instruction and employee fundraisers.

Our volunteers gather several times a year to teach financial literacy at 'JA in a Day' partner schools. When volunteers arrive at a school for the day, they follow class leaders to their classrooms, share their own experiences and then teach JA's grade specific programs that include topics such as net worth, savings and city life.

While students gain access to invaluable financial literacy education, our employees gain the opportunity to learn from the students, all while giving back to our community. In the last decade, employees have logged over 10,000 volunteer hours through our JA partnership. In addition to volunteering, the bank has contributed over \$200,000 in JA program funding through corporate philanthropy and an employee sponsored JA Bowl-A-Thon.

Volunteers at the annual Fellowship Missionary Baptist Church drive.

entrepreneurship curriculum to high school students through the Network for Teaching Entrepreneurship. I worked with a group and helped them with concept, pitch preparation, etc. They came up with an idea for a greeting card company that covers milestones that are often overlooked by other manufacturers. The group placed third throughout the entire city of Chicago!

To me, it was going back to the place I spent my school years and the fact that these are kids just like I was, studying something that wasn't even offered when I was in school. It's important to show future entrepreneurs that there are resources out there than can work for them. Maybe one day they'll want to be a banker because they met someone that looks like them.

One can change our communities

**Bruce's Story:** "It's probably the most real giving experience that you can have."

**Bruce Hague**, Executive Managing Director, President, National Commercial Banking, Chicago

In the garage next to our building, there was a gentleman who parked cars that I had the opportunity to get to know.

On occasion, he would ask me for contributions to programs at his church. One day, he asked me to contribute to a holiday program that would provide a package of food for people who may otherwise go without. I told him I would be interested under one condition—that my young son and I could help deliver. I wanted to ingrain in my children the concept of giving back to those in need and this was a great opportunity.

The next year we gathered friends and contributed more. It grew and grew and we started buying food from a wholesaler so that we could feed more people. Today, it's a behemoth where thousands of families are fed yearly.

Volunteers begin the day by unloading food items from trucks for stacking and distribution. These packages contain items necessary to prepare an entire dinner and include a frozen turkey, canned goods, fresh fruit and more.

You're experiencing it all; these are people who have nothing and they're very appreciative. It's a part of a tradition. It wouldn't be the same if we didn't participate.





and Monet gardens in West Humboldt Park. The gardens have flowers for butterflies and 16 raised vegetable beds that are cultivated to provide free food for the community. Work activities included cleaning, weeding, and planting the garden area.

### NETWORK FOR TEACHING ENTREPRENEURSHIP

The Network for Teaching Entrepreneurship (NFTE) "offers schools and partners a unique combination of high-impact student programs with exceptional teacher training and support" and is offered in ten different cities throughout the United States.

Students in the program go through the life stages of starting their own business.

### FELLOWSHIP MISSIONARY BAPTIST CHURCH HOLIDAY DRIVE

For over two decades, volunteers and donors have proudly supported the annual Fellowship Missionary Baptist Church Holiday Drive.

The event takes place on a Saturday in late December. Volunteers gather to create food packages, distribute toys and deliver to underprivileged residents of Chicago around the holidays.

In 2017, 1,500 food packages were prepared, funds were raised and toys and cold weather clothing for both adults and children were collected.

### SPECIAL OLYMPICS

Special Olympics was founded in 1962 and held its first official games in Chicago in 1968.

Their mission as stated on its website is: "to provide year-round sports training and athletic competition in a variety of Olympic-type sports for children and adults with intellectual disabilities. This gives them continuing opportunities to develop physical fitness, demonstrate courage, experience joy and participate in a sharing of gifts, skills and friendship with their families, other Special Olympics athletes and the community."

In 2017, the Special Olympics was chosen as the CIBC Bank USA Employee Choice charity of the year where money was raised through employee donations.

Employees  
at Chicago  
Volunteer Day.

One can change confidence

**Joel's Story:** *"This is a part of how I to try make my daughter's life more whole and fulfilling and to give her the opportunity to compete on the same stage as kids without disabilities."*

**Joel Seiboldt**, Managing Director,  
Trust Advisory Team Leader

My daughter, Grace, started swimming competitively at the age of seven and by eight she had qualified to swim on the Special Olympics swim team. She received her first gold medal at the Illinois State Summer Games in the 25 freestyle. She has never looked back. In June 2018, Grace received her eleventh consecutive gold medal in freestyle. Having this opportunity has helped her so much with her autism. From her eye contact, poise, communication skills, making friends to just becoming a citizen of our wonderful world.

There are only a certain number of avenues available for children with special needs to feel part of something large and significant such as this. Special Olympics gives them the opportunity to see their peers on the playing field to be part of a team. It allows them to participate as they grow older. I have the opportunity to not only support my daughter, but every athlete participating in Special Olympics.

All of these wonderful opportunities would never have been possible without the many, many dedicated people from Special Olympic Illinois and the generosity of so many companies, foundations and people like our team at CIBC- people who care about individuals with intellectual disabilities and empowering them now and in their future.



# Awards

## Celebrating Our Impact

While we are honored and humbled by recognition, our focus, first and foremost, is on contributing to our communities in a substantial way by continually making an impact.

### APRIL 2018 | 2018 CORPORATE CIVIC LEADERSHIP AWARD

Awarded by Leadership Greater Chicago for achievements in civic leadership and development.

### DECEMBER 2017 | CORPORATE AMBASSADOR AWARD

Awarded for helping to raise Chicago's profile as a premier global business destination. CIBC received the Corporate Ambassador Award from World Business Chicago in December. The award honors companies that contribute to the economic growth of the City of Chicago.

### JULY 2017 | FINANCIAL SERVICES ROUNDTABLE CORPORATE SOCIAL RESPONSIBILITY LEADERSHIP AWARD

Awarded for leadership and dedication to improving our communities and efforts in expanding financial literacy.

### MARCH 2017 | COMMUNITY IMPACT AWARD FROM NEIGHBORHOOD HOUSING SERVICES

Awarded for our housing initiative, which provides financing to select developers to rehab distressed housing and provides affordable mortgage options to the families to purchase such homes.



## Our Transformation into CIBC

We're excited to share that in September 2017, it was announced that we would begin delivering our relationship-oriented banking approach under a new unified global brand, CIBC.

The PrivateBank team is now backed by one of the strongest banks in North America, with over 150 years of providing exceptional clients services. We continue to share the same commitment to serving our communities and look forward to doing so as CIBC.



