



2024

# Community Impact Report



# 2024 At a Glance

## VOLUNTEER HOURS

8,366



**volunteer hours**  
served by team  
members

424



**team members**  
reported  
volunteer hours

398



**organizations**  
**impacted**  
through volunteerism

## MATCHING GIFTS



\$54,190

matched through our  
Matching Gifts Program



150

organizations funded  
through Matching Gifts

856

people served through  
Triumph Workshop

1,536

miles traveled to Nicaragua  
with Living Water International

## CHARITABLE DONATIONS

**\$7,490**

donated by team members through  
monthly Casual for a Cause days

**\$15,000**

paid in college scholarships to local high  
school seniors

**\$18,732**

paid out to team members through the  
Triumph Emergency Relief Fund

**\$39,370**

donated to charitable causes based on survey  
responses from customers and clients







# Philanthropy Committee Members

## TRIUMPH PHILANTHROPY COMMITTEE



**Will Baxter**  
VP, Sales Operations  
Transportation



**Gloria Brown**  
Credit Administrator



**Kameron Dodge**  
SVP, Deputy General  
Counsel & Asst. Corporate  
Secretary



**Luis Reyes Lopez**  
VP, Strategic Programs



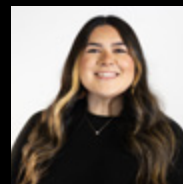
**Mark Molinari**  
VP, Business Development  
Officer



**Carly Reeves**  
SVP, Director of Marketing  
Operations



**Mia Treadway**  
AVP, Quality Assurance  
Manager



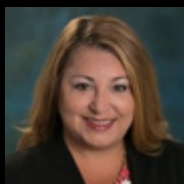
**Zayra Urias**  
Executive  
Administrative Assistant

---

## TBK BANK PHILANTHROPY COMMITTEE



**Michael Dupree**  
VP, Mortgage Operations  
Manager  
Mt. Carroll, IL



**Kelli Ehrhardt**  
SVP, Senior Commercial  
Banking Manager  
Mead, CO



**Rebecca Harmon**  
AVP, Relationship Manager  
Lamar, CO



**Tasha Keegan**  
Regional Commercial  
Banking Executive  
Bettendorf, IA



**Pat Lewis**  
VP, Senior Relationship  
Manager  
Pagosa Springs, CO



**Bob Smith**  
VP, Commercial  
Lending  
Morrison, IL



**Joel Zarnstorff**  
VP, Commercial Lending  
Elgin, IL

**The following team members volunteered more than 100 hours in service to their community in 2024:**

- Stephanie Begley
- Morgann Daniels
- Wyatt Dautel
- Melanie Frederick
- Tiffany Griffith
- Kelli Haub
- Amanda McPherson
- Missy Migawa Foley
- Stephanie Mounzika
- Dustin Nichols
- Justin Peterson
- Pamela Schiel
- Bob Smith
- Julie Strand



## Triumph Emergency Relief Fund



In 2024, we were excited to launch the Triumph Emergency Relief Fund, an employer-sponsored relief fund created to provide financial assistance in the immediate aftermath of an unforeseen disaster or personal hardship. This fund exists for Triumph team members, to come alongside them during life events such as illness or injury, natural disaster, military deployment, and even domestic violence.

Our Fund was created in partnership with Emergency Assistance Foundation, a third-party non-profit organization independently administering all Fund activities, allowing team members to apply and be awarded funds while maintaining complete anonymity.

**In 2024, 10 grants were awarded to team members for a total of \$18,732. These grants are issued tax-free, and are determined based on overall impact of the life event and financial need.**

“When Hurricane Beryl hit, we had just moved into our new house. We lost power for 8 days. The Emergency Relief Fund was amazing. I thought I’d have to handle unexpected expenses alone, adding stress to my family. Receiving this grant lifted a huge weight off my shoulders. I am so thankful.”

**– ANONYMOUS GRANT RECIPIENT**

# Living Water International Nicaragua 2024

In 2024, Triumph celebrated a decade of partnership with Living Water International, sending our 10th annual team to Central America to give the gift of clean water in Jesus' name.

Twelve team members from across our organization traveled to Nicaragua in April 2024. They spent the week serving the El Laredo community, successfully drilling a water well to provide clean water for drinking, cooking, and sanitation. Our team taught hygiene lessons and Bible stories, spoke on the local radio station, and treated the community to a pizza party on their final day together.

## 2024 Trip

### THE TEAM:

Ana Rosa Ceja, Briana Galindo, Brooke Faircloth, Grant Schiller, Jesus Cervantes, Palu Patel, Paul Dillon, Peter Padua, Raghuram Gatamaneni, Sheyanne Skala, Tiffany Griffith, and Wendy Andujo



"Each day was filled with hard work, laughter, and shared moments of reflection that deeply connected us to the local families. Witnessing the joy and gratitude in their eyes as fresh water flowed for the first time was a profoundly moving experience"

– ANA ROSA CEJA



### ORIGINAL 2013 TEAM

We are honored to have celebrated 10 years of partnership with Living Water International. More than 100 Triumph team members have participated in this meaningful tradition over the years. Traveling to both Nicaragua and El Salvador, we are proud to reflect on the hundreds of children, families, and community members whose lives have been forever changed by receiving the gift of clean water.



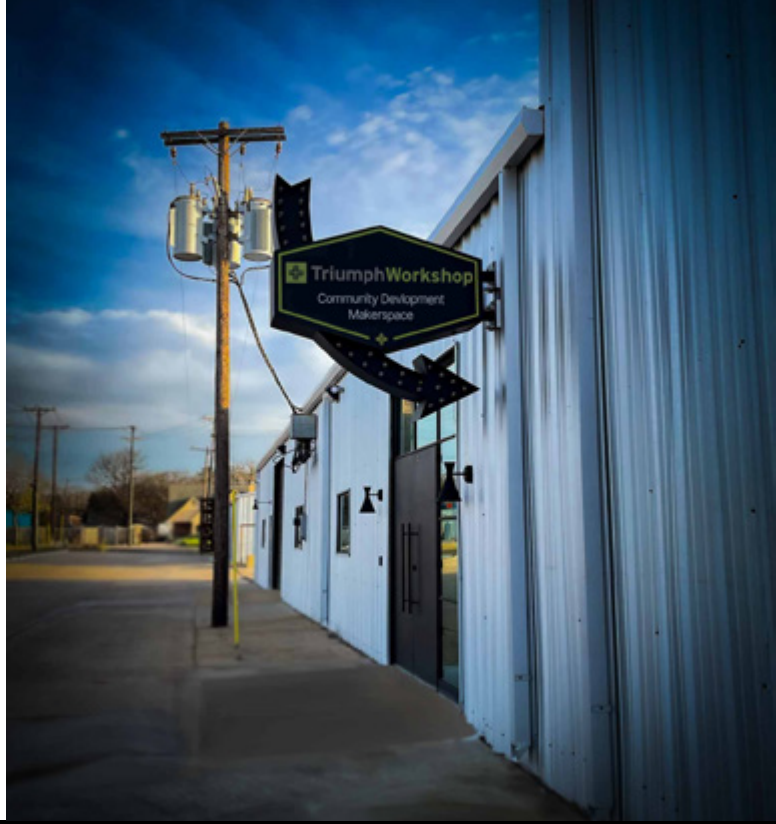




# TriumphWorkshop

Triumph Workshop provides the tools, knowledge, and connections to foster a community of creation, innovation, and success. Triumph and TBK Bank established Triumph Workshop as a makerspace to serve the Dallas community through programs focusing on entrepreneurship, workforce development, and K-12 education.

The makerspace features a metalshop, a woodshop, an innovation lab, artisan areas, collaboration spaces, and a coworking loft. Trained instructors teach a variety of classes, and memberships are available to adults who want to utilize the equipment outside of scheduled classes and programs.



## 856 Community Members Served in 2024

2501 Burbank Street  
Dallas, TX 75235  
972.942.4530  
[TriumphWorkshop.com](https://TriumphWorkshop.com)





## Workforce Development

Forge The Future is a comprehensive workforce development program offered quarterly at Triumph Workshop. First launched in 2023, the 3-week program provides adults with training, credentials, and job opportunities that can lead to high demand, sustainable careers in the construction industry.



### Course Includes:

- Tool Identification
- Jobsite Safety
- Construction Math
- Financial Literacy
- Communication Skills

### Graduates Receive:

- \$400 in Trade Tools
- OSHA 10 Card
- Polished Resume
- Career Connections
- Ongoing Mentorship

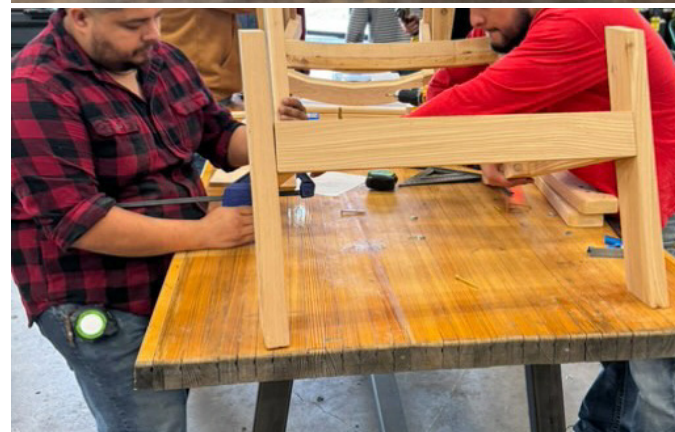


## K-12 Education Initiatives

Triumph Workshop partners with local schools and nonprofit organizations to reach students who live in low-to-moderate income neighborhoods and students with disabilities. Field trips and summer camps provide unique project based learning experiences that are linked to various career paths. Triumph Workshop also hosts professional development sessions for educators that empower and inspire teachers to make an even bigger impact in their classrooms.

## Entrepreneur Support

Many small business owners utilize Triumph Workshop's state-of-the-art makerspace tools and equipment. These entrepreneurs have 24-hour access to Triumph Workshop and staff members provide valuable information on a wide range of topics, including tool instruction, supply advice, tips on business development, and more.



Follow us on:  
**@TriumphWorkshop**



# Helping People Triumph Grant Program

In 2024, we offered the inaugural Helping People Triumph Grant Program, a new way to adequately distribute our grant dollars each year. Forty-four organizations were selected to receive grant funding from Triumph. All of the selected organizations serve within our areas of philanthropic focus: *Advocating for Safety and Justice, Supporting Families, Providing Access to Basic Needs, and Transforming Communities.*

## Our 2024 Helping People Triumph Grant Recipients included:

### Texas

Academy 4	Jonathan's Place	St Christopher Truckers Relief Fund
Advocates for Community Transformation (Act)	Life Talk Resource Center	Together We Thrive
Child Care Group	Network of Community Ministries	Vogel Alcove
Emily's Place	Nomi Network	
Family Compass	Our Friends Place	
Jubilee Park and Community Center	Pasos for Oak Cliff	
	Sleep in Heavenly Peace	

### Across our Community Bank market:

<b>Aspen House</b> ( <i>Pagosa Springs, CO</i> )	<b>Grace Bible Fellowship Food Pantry</b> ( <i>Brighton, CO</i> )	<b>Sauk Valley Foodbank</b> ( <i>Sterling, IL</i> )
<b>Alternative Horizons Corporation</b> ( <i>Durango, CO</i> )	<b>Hands for Hope</b> ( <i>Elkhart, KS</i> )	<b>Sinnissippi Centers, Inc.</b> ( <i>Dixon, IL</i> )
<b>April House Children's Advocacy Center</b> ( <i>Morrison, IL</i> )	<b>Holly Pride Committee</b> ( <i>Holly, CO</i> )	<b>Summit School, Inc.</b> ( <i>Elgin, IL</i> )
<b>Bettendorf Public Library Foundation</b> ( <i>Bettendorf, IA</i> )	<b>Hope House of Colorado</b> ( <i>Arvada, CO</i> )	<b>The Carroll County Help Center</b> ( <i>Savanna, IL</i> )
<b>Boys and Girls Club of Chaffee County</b> ( <i>Buena Vista, CO</i> )	<b>Manna – The Durango Soup Kitchen</b> ( <i>Durango, CO</i> )	<b>The Village Institute</b> ( <i>Aurora, CO</i> )
<b>Buena Vista Pregnancy Center</b> ( <i>Buena Vista, CO</i> )	<b>Morrison Community Day Care Center</b> ( <i>Morrison, IL</i> )	<b>Weld Food Bank</b> ( <i>Greeley, CO</i> )
<b>CASA of Adams and Broomfield Counties</b> ( <i>Westminster, CO</i> )	<b>Pathways Planning &amp; Insights</b> ( <i>Davenport, IA</i> )	<b>Well Child Center</b> ( <i>Elgin, IL</i> )
<b>CASA of Pueblo</b> ( <i>Pueblo, CO</i> )	<b>Ruth Project Ministries</b> ( <i>Elgin, IL</i> )	<b>Wings Early Childhood Center</b> ( <i>Pagosa Springs, CO</i> )
<b>Center for Active Seniors</b> ( <i>Davenport, IA</i> )	<b>Safe Shelter of St. Vrain Valley</b> ( <i>Longmont, CO</i> )	<b>Women's Resource Center</b> ( <i>Durango, CO</i> )
		<b>YWCA of the Quad Cities</b> ( <i>Rock Island, IL</i> )

"Thanks to the generosity of the Helping People Triumph Grant, April House has been able to provide critical support to families facing unimaginable challenges. With the help of this grant, we are making sure no family has to face these challenges alone. We believe every child deserves safety, support, and hope for a brighter future."



# Community Relations

At TBK Bank, we believe strong communities are the foundation of a thriving future. Our Community Relations team is dedicated to fostering meaningful connections, supporting local initiatives, and ensuring our presence is felt in the places where we live, work and play. TBK Bank sponsors events for local organizations, volunteers in the community, holds memberships with various chambers and economic development organizations, and ensures we remain a leader in community development.

## Our largest event sponsorships include:

- In the Midwest, we support major events like the **John Deere Classic** and the **Quad Cities Marathon**, both of which bring people together while driving local economic growth and charitable giving.
- In the Western Division we partner with **St. Jude Children's Research Hospital** for their annual **Dream Home Giveaway**, which helps fund life-saving research and treatment for children battling serious illnesses. We also proudly support the **Adams County Fair**, a cherished tradition that celebrates agriculture, family fun, and local businesses.
- In the Mountain Region, we play a key role in events like the **True Western Roundup**, which keeps the spirit of the West alive through professional rodeo and cultural heritage, and **Music in the Mountains**, a world-class classical music festival that enriches the community through performance and education.



## Community Shred Day

In partnership with the Town of Mead, Colorado, TBK Bank hosted a Community Shred Day. The Mead Police Department was on site to provide all attendees with fraud prevention materials to help them protect themselves and keep their money and personal information safe from predators.

## Holiday Giving

From Thanksgiving through Christmas each year, our entire branch network is on the lookout for ways to spread holiday cheer.

- Red Kettle Bell Ringing with The Salvation Army in Durango, Colorado. Fourteen TBK Bank team members committed to ringing the bell continuously for an entire week before Christmas to raise funds for The Salvation Army.
- Team members in Brighton, Colorado served at CASA of Adams and Broomfield Counties' annual gift-wrapping day.
- Cookies & Cocoa with Santa is an annual event hosted in both Durango, Colorado and The Quad Cities. This event brings together families for photos with Santa, holiday crafts and treats, games and contests for children, and performances from local entertainment.
- Toys for Tots in Bettendorf, Iowa and Rapids City, Illinois. These two branches came together to provide 4 full boxes of toys for local children. Our Bettendorf branch paired the fundraiser with a Bake Sale to raise additional funds and purchase even more toys.





# Community Reinvestment Act

The Community Reinvestment Act (CRA) encourages banks to meet the credit needs of their communities, particularly low-to-moderate income neighborhoods. Lending, Investment, and Service-related activities can all demonstrate a bank's commitment to fulfilling CRA requirements. At TBK Bank, our CRA team is dedicated to thoughtfully and strategically meeting the needs of our low-to-moderate income neighbors. In 2024, we participated in a variety of partnerships with local organizations to demonstrate this commitment.

## The Milestone Program with Prison Entrepreneurship Program

In August, TBK Bank rolled out The Milestone Program, a small business accelerator loan program, with Entre Capital, LLC. Entre Capital is the first community loan fund exclusively serving second-chance businesses operated by formerly incarcerated individuals. Working closely with Prison Entrepreneurship Program, Entre Capital works exclusively with convicted felons looking to start their own business. The Milestone Program allows these individuals to obtain an interest-free loan, while receiving business coaching and mentorship critical to their business' success. \$60,000 in loans were paid out in 2024.



Entre Capital is a US Treasury-certified Community Development Financial Institution (CDFI) established in 2019 to provide access to capital for formerly incarcerated small business owners. While not a protected class, the formerly incarcerated face significant hurdles to securing financing and are often considered an economically disadvantaged class of persons.

## The TBK Scholars Program

In 2024 we celebrated 6 years of the TBK Scholars Program. TBK Scholars was created to support our communities and demonstrate our commitment to being a champion of education, by selecting 15 students from our various banking communities to receive a \$1,000 college scholarship. Students must live in a county where TBK Bank has a branch and be considered low-to-moderate income, based on their family income level. Through the end of 2024, the TBK Scholars Program has now paid out \$75,000 in college scholarships to local students.





## Cristo Rey Corporate Work Study

In July, Triumph began a partnership with Cristo Rey Dallas, a Catholic high school in Pleasant Grove providing a college preparatory education to low-to-moderate income students in Dallas, Texas. Cristo Rey operates a Corporate Work Study program for their students. Four Cristo Rey students were hired by Triumph to gain meaningful job experience working as Customer Experience Interns throughout the school year. These four students are not only acquiring valuable and marketable skills through their work, they are also being mentored by other team members who are being intentional and taking the time to build relationships with the students during their time at Triumph. Through job shadowing opportunities, the students are being exposed to our various lines of business and growing in their skills for interviewing, applying for jobs, and being successful employees.



“Being in a professional environment helped me see new possibilities and interests I didn’t think about before. The atmosphere at the company was youthful and lively, which made it easy to feel comfortable. I learned a lot of valuable skills during my time here, like public speaking, asking questions when I needed help, participating in meetings, and having one-on-ones. This experience gave me more confidence and helped me grow both professionally and personally.”

– JOSE JIMENEZ - A CRISTO REY INTERN AT TRIUMPH









Thank you to all of  
our team members  
for Helping People  
Triumph this year.

*#OneTriumph*

# 2024 Triumph Community Impact Report

