C. COMMUNITY REINVESTMENT GOALS

Financial institution's annual Community Reinvestment Goals should include information on the number of small business loans, home mortgages, home improvement loans, and community development investments to be made within low and moderate-income neighborhoods within the City of Philadelphia. Do not submit* metropolitan statistical *area (MSA) data that includes areas outside of the City of Philadelphia.

1. Provide an overview of the financial institution's annual Community Reinvestment Goals and confirm most recent CRA rating.

Citizens Bank uses a comprehensive approach to developing its annual CRA goals. Goals are reviewed against performance monthly, and quarterly meetings held with a CRA State Market Leadership Team. The most recent CRA rating was Outstanding.

2. Provide the number of small business loans, home mortgages, home improvement loans, and community development investments to be made within low and moderate-income neighborhoods within the City of Philadelphia.

Type	2024 Results	2025 Results	2026 Goals
Small Business Loans	219	79	80
Home Mortgages	97	59	45
Home Improvement Loans	N/A	N/A	N/A
Community Development Investments	39	36	35
Other (Please define if include)	260	261	260

If applicable, please provide context for a decline in actual results from 2024 to 2025 and/or a decline from 2025 results to 2026 goals.

Home Mortgages: The 2026 Goals forecast a decline of residential mortgages for low-income and moderate-income neighborhoods due to high interest rates and home prices, ultra-competitive pricing, and deliberate reductions of mortgage originations to align with enterprise balance sheet optimization as macro-economic conditions continue to shift.
Small Business Loans: The 2025 results appear much lower than our 2024 Results because Citizens implemented a campaign to expand and increase credit lines for both current and new business customers. This one-time initiative enabled Citizens to support more businesses and foster growth within our communities, it took place during the second half of 2024. Accordingly, this one-time campaign had a significant impact on our 2024 results.

3. **Provide the total number (count) and dollar amounts of residential mortgages, home improvement loans, small business loans and community development investments made in the City of Philadelphia.**

Calendar Year 2025

Number of Loans by Income

Type	Low	Mod	Mid	Upper	N/A	Total
Residential Mortgage	10	49	20	29	1	109
Home Improvement	N/A	N/A	N/A	N/A	N/A	N/A
Small Business Loans	30	49	61	63	6	209
Community Development	2	5	1	1	0	9
Home Equity Line of Credit	49	22	247	296	8	812
Total:	91	315	329	389	15	1,139

Value of Loans ($000) by Income

Type	Low	Mod	Mid	Upper	N/A	Total
Residential Mortgage	1,542	8,473	4,333	11,342	169	$25,859
Home Improvement	N/A	N/A	N/A	N/A	N/A	N/A
Small Business Loans	1,929	1,644	4,004	5,511	695	$13,783
Community Development	28,327	68,474	6,600	30,000	0	$133,401
Home Equity Line of Credit	3,644	18,887	28,319	48,072	956	$99,878
Total:	$35,442	$97,478	$43,256	$94,925	$1,820	$272,921

4. **Provide information on other types of community development investments made in neighborhoods within the City of Philadelphia (for example: Grants, Education, Public or related Commercial Development).**

Please see Exhibit A.

5. **Briefly describe any lending outreach programs geared toward low and moderate-income neighborhoods in the City of Philadelphia. This description should include the targeted community, the type of product (i.e. commercial, home lending, unsecured consumer) and any program outcomes.**

Please see Exhibit B.

6. **Briefly describe any innovative ways your institution provides outreach or delivers banking services outside of traditional branch locations.**

Our institution is deeply committed to extending banking services beyond traditional branches, with a strong emphasis on serving communities and expanding access for underserved populations.
We partner with local nonprofit organizations, workforce development programs, and community groups to deliver financial services directly where individuals live and work. Through these partnerships, we provide no- or low-cost banking solutions, including BankOn-certified accounts, helping unbanked and underbanked individuals avoid costly alternatives while gaining access to secure digital banking tools.
We also deliver financial education and outreach through in-person and virtual workshops, employee volunteer programs, and community events focused on building financial literacy, supporting workforce readiness, and promoting long-term financial stability.
In addition, our digital and mobile platforms allow customers to access banking services anytime and anywhere, removing geographic barriers to entry. This is complemented by dedicated support teams that provide personalized assistance through remote channels, ensuring all clients—regardless of location—receive high-touch service.
Together, these initiatives enable us to meet customers where they are—physically, digitally, and within their communities—while advancing financial inclusion and equitable access to banking services.

7. **<u>Disparities in Lending:</u> Attach a long-term strategic plan to address disparities in the Bank's or Financial Institution's lending and investment activities. Please include**

reference to any products or services offered to address such disparities that may be indicated in the City's most recent annual lending study.

Label this document "Appendix II – Long-Term Strategic Plan." If disparities are not indicated in the study, then a strategic plan on programs, lending, and branching patterns should be submitted. Label this document "Appendix II – Long-Term Strategic Plan".

All depositories are required to respond per Chapter 19-200 as referenced:

"*Each depository shall also provide the City with a long-term strategic plan to address disparities in its lending and investment activities. The strategic plan shall address how the depository will match or exceed peer lending performance in targeting capital access and credit needs disclosed in disparity studies commissioned by the City."*

APPENDIX II
CITIZENS BANK
COMMUNITY DEVELOPMENT
LONG TERM STRATEGIC PLAN

Citizens is pleased to submit its Long-Term Strategic Plan as requested by the city Treasurer's Office, commissioned by the City of Philadelphia examining the Lending Practices of Depository Banks.

As Required by Chapter 19-200 of the Philadelphia City Code as referenced:
"Each depository shall also provide the City with a long-term strategic plan to address disparities in its lending and investment activities. The strategic plan shall address how the depository will match or exceed peer lending performance in targeting capital access and credit needs disclosed in disparity studies commissioned by the City."

OUR IMPACT

Community Development and Involvement is the core of our CRA strategic plan. The Community Development team at Citizens is dedicated to strengthening and serving communities by strategically engaging colleagues to build relationships with community organizations in an effort to support affordable housing, community revitalization, economic development and financial empowerment in our communities in compliance with the Community Reinvestment Act and the five key elements of our strategic plan are fueling Small Business Growth & Recovery; Homeownership & Affordable Housing; Financial Education & Empowerment; Community Revitalization & Economic Development and Workforce Development. Citizens Bank understands that a good bank is at the heart of a community, and that investing in our communities enriches us all. That's why we partner with local non-profit organizations to build vital connections to help communities prosper. Our programs assist those in need so they may receive food and clothing, find affordable housing, develop their skills for better jobs, and expand their financial literacy.

Since 2019, we continued to deepen our commitment to our communities, by building on partnerships with, Junior Achievement, and the Local Initiatives Support Corporation to broaden and magnify the impact of our corporate giving in the areas of financial literacy, and workforce development, strengthening communities. Additionally, we consistently strive to achieve an Outstanding CRA rating from the Office of the Comptroller of the Currency (OCC) who monitors and evaluates the Bank's compliance with the Community Reinvestment Act. In 2020, Citizens received an Outstanding CRA rating because of our Community Development efforts to serve the broad needs of our customer base and to strengthen the communities we serve.

LENDING RESULTS

HOME PURCHASE LOANS

- Per the 2023 Econsult Lending Study (pg. 81) Citizens Bank ranked 2nd in the Composite Scores and Ranking by Authorized Depository with a score of 1.73.

- Exceeded city average for the percent of loans issued to Black, Asian, and Female borrowers, as well as exceeded city average for percent of loans to LMI borrowers and to Non-White Tracts.

- Citizens, per the lending study (pg.90) issued 246 home purchase loans, a decrease of 17.45% percent from 2022 to 2023.

- Citizens originated the most loans to Asian and Female borrowers among all Authorized

Depositories, as well as excelling in rankings for share of loan originations to Black, Hispanic, and LMI borrowers in addition to share of loans to non-white tracts.

- Fell below the citywide average denial ratio for Black, Hispanic, and Asian applicants. For every white applicant denied, Citizen denied 1.68 Black applicants, well below the citywide average of 3.09, denied 16.68 Hispanic applicants, well below the citywide average of 2.85, and denied 1.61 Asian applicants, below the citywide average of 1.99.

Home Purchase Loans, Philadelphia	**2023 Citizens %**	**2023 All Depositories %**	**2023 All Lenders %**	**2022 Citizens %**	**2022 All Depositories %**	**2022All Lenders %**
Loans to African Americans	20	18	19	25.3	25.0	19.6
Loans to Hispanics	8	8	13	5.1	12.7	12.7
Loans Minority Tracts	52	20	25	51.5	56.0	50.2
Loans LMI Borrowers	21	19	21	64.9	59.9	56.0
Loans LMI Tracts	22	48	59	36.9	39.0	33.9

Home Purchase Loans, Philadelphia	**2023 Citizens**	**2023 All Depositories**	**2023 All Lenders**	**2022 Citizens**	**2022 All Depositories**	**2022 All Lenders**
African American to White Denial Ratio	1.68	3.09	1.47	2.44	3.39	3.22
Hispanic to White Denial Ratio	1.68	2.85	1.25	2.70	3.27	2.19
Asian to White Denial Ratio	1.61	1.99	0.88	2.42	2.89	1.74

*Information in the chart above is from the 2023 (pg. 81) and 2022 (pgs. 205-206) Econsult Lending Studies

As reflected in the chart above Citizens 2023 lending percentages for Home Purchase Loans to Hispanics and in Minority Tracts improved year over year (from 2022 to 2023). And Citizens 2023 lending to African Americans, LMI Borrowers, and in Minority Tracts were higher than or equal to all depositories and all lenders. Conversely, during the same period, Citizen's lending to borrowers in LMI tracts was lower than all depositories. Customers that select N/A for their race could potentially have a negative impact on the percentages above. Residential Mortgages/HELOCS continued to be impacted by the external environmental factors in 2023. While Citizens outperformed many of our peers and exceeded the city average for the denial ratio for Blacks, Hispanics, and Asians, we continue to recognize the need for improvement in loans to Hispanics, LMI Borrowers and LMI tracts. We continue to partner with housing counseling agencies, organizations that offer home buying workshops, and participate in lending discussions to identify lending opportunities. We also continued to convene roundtable discussions with key community organizations and housing partners to obtain feedback on their priorities, challenges and how Citizens can best support them. Topics included barriers to homeownership/Access to Affordable housing, leveraging home equity challenges and opportunities facing small and diverse businesses in Greater Philadelphia region, and workforce development needs and opportunities. In addition, we have diverse loan officers, including loan officers who specialize in CRA home lending. Through these partnerships, we still hope to see an increase in applications and

work on ways to prepare the community for purchasing homes prior to submitting applications to result in lower denial ratios.

HOME REFINANCE LOANS

- Per the Econsult Lending Study (page 99), Citizens ranked first in overall 2023 Composite Score at 6.49 valuation.

- Citizens ranked 2nd in percent of home refinance loans to Black and Asian Borrowers. Citizens also ranked second in percent of refinanced loans issued to Female and LMI Borrowers. (page 100)

- Per the Econsult Lending Study (page 104), Citizens originated 118 home refinance loans to LMI Borrowers.

*Notes: Customers of home refinance originations selected N/A for their race for applications which can an impact the results above. We continue to partner with organizations on financial education by offering sessions on credit to individuals in the community in an effort to decrease the number of denials.

HELOC**
**Notes: Because of changes in the Home Mortgage Disclosure Act (HMDA) reporting requirements, Home Improvement loans are no longer tracked and consistent with HMDA reporting. We began sharing information about HELOC originations in 2018.

HOME PURCHASE AND REFINANCE STRATEGY

Citizens Bank is a top lender in the mortgage sector and is focused on growing our market share in the states where we currently operate. Citizens Bank is dedicated to serving the mortgage financing needs of its community, including low- and moderate-income ("LMI") borrowers and families residing in LMI areas as well as traditionally underserved communities. Our Portfolio Loan Program provides first-time homeowners with lower rates and more flexible underwriting requirements. Low- to moderate-income individuals, and/or those purchasing a home in low-to moderate-income neighborhoods can qualify for the program, which allows a low-down payment with no mortgage insurance and can be combined with approved community seconds, which are grants and subsidies provided by local organizations. Citizens Bank has the largest branch network in the Philadelphia market with 39 branch locations. Citizens also has fifteen branches in low- and moderate-income communities, which is more than any other bank in the city of Philadelphia. The bank has developed a multi-pronged program to serve LMI residents in Philadelphia. The program includes:

1) A broad set of mortgage loan programs, including portfolio and government-guaranteed loan programs that benefit LMI homebuyers by addressing key factors that hinder the ability of LMI and first-time homebuyers to achieve homeownership. Features and benefits of these programs include lower down-payment requirements, higher debt to income ratios, and our portfolio product also eliminates the need for private mortgage insurance.

2) 100% Forgivable Closing Cost and Down-Payment Assistance to borrowers who have low or moderate income or are purchasing homes in LMI communities.

3) Participating in and supporting local homeownership programs.

4) Participating in and supporting non-profit organizations serving the needs of LMI and first-time homebuyers through homeownership education initiatives.

5) Hiring talented Mortgage Loan Officers and CRA Mortgage Loan Officers who proactively identify, develop, and maintain a quality network of business relationships that serves as a source of referrals for new mortgage lending opportunities. In addition, current Mortgage Loan Officers are encouraged to participate in business related development opportunities, community efforts to promote home ownership and professional organizations.

6) Redesigning our website to feature CRA/Affordable Home Loan Products and Down-payment assistance programs. Citizens unique GoalBuilder® product, the first CRA-specific Home Equity Line of Credit product which launched in November 2020, was recently enhanced to streamline the application process for colleagues and create convenience for customers. In June 2025, FastLine (Citizens HELOC portal) was enhanced to automatically populate GoalBuilder® offers, eliminating the need for loan officer involvement and pre-screening via the FFIEC website. Customers can now apply online and automatically receive GoalBuilder® offers along with any traditional HELOC offers they may qualify for.

7) Piloted programs and additional training in branches located in Low to Moderate Income Tracts.

SMALL BUSINESS LENDING

In 2023 (page 118 of report) Citizens ranked 7th in its Small Business Lending for the second year in a row compared to other city depositories.

*Due to a change in the strategic direction of the bank, Citizens' discontinuance of auto lending in 2023 will have a direct impact on our small business results.

SMALL BUSINESS LENDING STRATEGY

Citizens Bank is committed to meeting the needs of our business banking customers at every stage of their company's life cycle. Our goal is to simplify the way businesses get funding so they can focus on operating their business. On an ongoing basis, we work to simplify loan application processes, review credit scoring, improve our digital capabilities and make enhancements to our products suite. Below outlines our recent initiatives to expand our small business lending reach and capabilities:

<u>Partnership with new lending platform</u>

Citizens Bank views small businesses as the economic engines of our local communities and is committed to fueling small business growth. Because of this commitment, Citizens continuously develops new partnerships and products to create better end-to-end experiences that are tailored to meet the needs of the

communities we serve. In 2025 we enhanced our lending capabilities to an internally developed small business focused lending platform which simplifies the small businesses application process for loans, lines of credit and credit cards.

Citizen's goal is to position small businesses for success and growth and the new platform has enabled

small businesses to apply for loans and lines of credit up to $250,000 quickly and easily through a simple application. In many cases, customers are notified of approval decisions the same business day, and loans are funded within three business days.

SBA Expansion

Citizens Bank is a preferred SBA Lender and participant in U.S. SBA Loan programs. These programs provide more flexible terms, lower down payment requirements and an easier qualification process than conventional loans. Since 2018, Citizens has focused on expanding and enhancing our SBA Lending capabilities to better serve the community. We have dedicated underwriters, portfolio managers, sales support specialists and business development officers.

Small Business Community Partnership and Engagement

Citizens actively partners with several organizations that work with small businesses and is an active participant in several small business initiatives. Examples throughout 2023-2024 include (but are not limited to):

- Partner with The Enterprise Center, Local Initiatives Support Corporation, WORC, VestedIn, Entrepreneur Works and other community development financial institutions (CDFI's) and small business organizations to provide Business Technical Assistance.
- Created a Small Business Opportunity Fund program which provides capital to CDFI's to support lending and capacity to businesses in communities impacted by COVID-19, civil unrest, black and minority owned businesses, as well as financing to black and minority entrepreneurs interested in launching new ventures. A total of $14+MM was invested in Philadelphia for this fund.
    - The fund is augmented with grants capital to support the operations of our CDFI partners' entrepreneur training programs and equity grants to program participants.
    - The program is amplified through active participation from Citizens Business Banking Relationship Managers (BBRM) that provide mentoring and coaching to businesses participating in programs through local CDFI's.
- Partnering with West Philadelphia Corridor Collaborative/VestedIn to provide financial education and grants to businesses participating in their Business Smart Program and Pitch & Present Competition for local entrepreneurs.
- Partnering with Entrepreneur Works to provide financial education and grants to businesses participating in their Business Growth Plan Program and Pitch Competition for local entrepreneurs.
- Expanding partnerships with diverse chambers of commerce.

COMMUNITY ENGAGEMENT

Board Memberships

Citizens colleagues serve as members on boards and committees for nonprofit organizations that are involved promoting community development, small business, workforce development and affordable housing in the Philadelphia area. Some of these organizations served between 2023-2024 include the following:

- *Affordable Housing Centers of PA* (AHCOPA) is a HUD-Certified, non-profit housing counseling agency that provides housing counseling for the greater Philadelphia area. Their mission is to increase and preserve homeownership opportunities for low to moderate income and minority residents of Pennsylvania by providing resources and information on the home buying process and options to prevent foreclosure.

- *Baker Industries* is a non-profit organization that provides workforce opportunities to adults challenged by intellectual and/or physical disability, adults on parole/probation, adults with substance use disorder who are in an active recovery program and adults struggling with housing insecurity.

- *The Enterprise Center Capital Corporation*: Loan Review Committee: Organization helps finance small businesses that have difficulty obtaining loans for start-up capital and business growth, whether that is due to poor credit history or a lack of collateral. With a focus on women- and minority-owned businesses, TEC-CC originates loans between $2,500 and $200,000 to entrepreneurs through its status as a CDFI (Community Development Financial Institution) and a U.S. Small Business Administration Microloan Intermediary.

- *Greater Philadelphia Chamber of Commerce* brings area businesses and civic leaders together to promote growth and create opportunity in our region. The Chamber's members represent eleven counties, three states, and approximately 600,000 employees from thousands of member companies and organizations.

- *Habitat for Humanity of Philadelphia* is an independently chartered affiliate of Habitat for Humanity International (HFHI), the largest nonprofit homebuilder worldwide. Habitat for Humanity of Philadelphia has built or sold 238 affordable homes to first-time homeowners in Philadelphia. The organization has strategically partnered with more than 600 families to make critical home repairs.

- *Junior Achievement of Southeastern PA and Junior Achievement of New Jersey* – Junior Achievement is the nation's largest organization dedicated to giving young people the knowledge and skills they need to own their economic success. Their core content consists of work readiness, entrepreneurship, and financial literacy.

- *Local Initiatives Support Corporation (LISC)* is a convener, an investor, and a capacity builder, Philadelphia LISC is a bridge between capital and communities. As a local office of the largest community development organization in the United States, their reach is national, and their impact is local. Philadelphia LISC is a bold and creative

leader in community revitalization and a strong advocate for equitable development in diverse low-income communities.

- *National Black MBA Association Philadelphia Chapter* represents over 380 members from the Greater Philadelphia area in both private and public business sectors. Providing unique opportunities for black business professionals, MBA and undergraduate students, as well as entrepreneurs who are seeking to advance their careers, knowledge base and wealth potential. The organization also has a Leaders of Tomorrow youth program for high school students in Philadelphia. National Black MBA Association host the largest diversity fair in the country which was held in Philadelphia in September 2017 with over 10,000 individuals.

- *Opportunities Industrialization Center, Inc. (Philadelphia OIC)* is one of the region's oldest and largest providers of tuition-free job training and career development services, offering everything from computers for beginners to advanced hospitality training.

- *People's Emergency Center* (PEC) mission is to nurture families, strengthen neighborhoods and drive change in West Philadelphia. PEC offers affordable housing, job training, parenting and early childhood education, financial education and planning, life skills and technology coursework. PEC seeks to change the life trajectory for the women and children who seek its services and inspire them to aspire to new heights.

- *Philadelphia Education Fund* creates equitable access to opportunities for students by providing resources and expertise that build paths to college and career success.

- *Philadelphia Mural Arts* is the nation's largest public art program, which unites artists and communities through a collaborative process to create art that transforms public spaces and individual lives.

- *Philadelphia Works:* Philadelphia Works serves employers and career seekers in Philadelphia. As a non-profit organization, the organizations funds and oversees employment and training services to help Philadelphia employers access the talent they need to be competitive.

- *Urban Affairs Coalition:* The Urban Affairs Coalition unites government, business, neighborhoods, and individual initiative to improve the quality of life in the region, build wealth in urban communities, and solve emerging issues.

- *Uplift Solutions:* The mission of the organization is to reduce the barriers for justice involved individuals and at-risk youth, helping them find pathways to long-term success.

- *Valley Youth House:* The mission of the organization is to serve as a catalyst for youth to achieve their desired future through genuine relationships that support families ensure safe places and build community connections. The organization's efforts aim to assist those who are struggling to make their way back into society as contributing

members.

- *Women's Community Revitalization Project:* The Women's Community Revitalization Project (WCRP) is committed to social and economic equity for low-income women and their families by developing affordable housing; provide supportive services; advocating for policy change; and honoring and promoting leadership, dignity, and justice in their communities.

- *Women's Opportunities Resource Center*: The mission of WORC is to promote social and economic self-sufficiency primarily for economically disadvantaged women and their families. WORC provides entrepreneurial training, individual business assistance, incentive savings programs, and access to business and financial resources.

Financial Education

For well over 15 years, we have had a robust financial literacy program in Philadelphia where colleagues have conducted financial education workshops throughout the City. Citizens Bank colleagues support and participate in a variety of Financial Education initiatives in Philadelphia, including but not limited to: Esperanza/CareerLink, School District of Philadelphia and First Time Home Buyer Workshops with various organizations. Activities that have occurred through the year ended 12/31/2023 include the following:

Affordable Housing Centers of Philadelphia
First-time homebuyer workshop was provided to Affordable Housing Centers of Philadelphia.

Beyond Literacy
Financial education workshops were provided to participants of Beyond Literacy.

Boys & Girls Clubs of Philadelphia
Financial education workshops were provided to participants at the Germantown Club.

Campaign for Working Families
Colleagues provided free tax filing services for low to moderate income individuals making below $60K a year, through the Volunteer Income Tax Assistance Program (VITA Program)

Catholic Services
Financial education workshops were provided to participants/students of Catholic Services.

Consumer Credit Counseling Service of Delaware Valley (aka CLARIFI)
Financial education workshops were provided to participants of Clarifi.

CORA Family Services
Financial education workshops were provided to Work Ready participants/students.

Covenant House of PA
Financial education workshops were provided to young adults at Covenant House.

Diversified Community Services
First-time homebuyer workshops were presented to Diversified Community Services.

Girls Inc. of Greater Philadelphia & Southern New Jersey
Financial education workshops were provided to participants/students.

Free Library of Philadelphia
Financial education workshops were provided to participants.

HACE
Financial education workshops were provided to participants or HACE.

Heights Philadelphia
Financial education workshops were provided to participants/students.

Intercultural Family Services
First-time homebuyer workshop was presented to the community of Intercultural Family Services.

JEVS Human Services
Ten financial education workshops were provided to special needs young adults in partnership with JEVS Human Services.

Junior Achievement of Southeastern Pennsylvania
Financial education was conducted in partnership with Junior Achievement of Southeastern Pennsylvania.

Mom Your Business
Financial education was presented to the business community of Mom Your Business.

New Kensington Community Development Corporation
First time homebuyer workshops were presented to New Kensington Community Development Corporation.

Network for Teaching Entrepreneurship (NFTE)
Financial education, mentoring and coaching was provided to NFTE students.

Northwest Counseling Service
Financial education workshops were provided to participants of Northwest Counseling Service.

OIC Philadelphia
Coaching and mentoring workshops were provided to BankWork$ participants.

Philadelphia Association of Community Development Corporations (PACDC)
Financial education workshops were provided to the community of PACDC.

Philadelphia Chinatown Development Corporations (PCDC)
Financial education workshops were provided to the community of PCDC.

Philadelphia Education Fund
Financial education workshops were provided to Work Ready participants.

Philadelphia Housing Authority Development
First time homebuyer workshop was presented to the community of the Philadelphia Housing Authority Development.

Philadelphia Youth Network
Financial education workshops were provided to Work Ready participants.

Tech Impact
Financial education workshops were provided to IT works Peirce College program participants.

The School District of Philadelphia
Financial education workshops were provided to students and staff across multiple schools in the district.

University City Science Center
Financial education workshops were provided to BULB program participants.

Uplift Solutions
Financial education was presented to Uplift Solution's teen after school and adult clients.

Urban Affairs Coalition
Financial education workshops were provided to participants in the Financial Advancement Network Club and Youth Outreach Adolescent Community Awareness Program (YO-ACAP).

Urban League of Philadelphia
First-time homebuyer workshops were presented to Urban League of Philadelphia.

West Philadelphia Corridor Collaborative (WPCC)
Financial education workshops were provided to the community of WPCC.

Women's Opportunity Resource Center (WORC)
Financial education workshops were provided to the community of WORC.