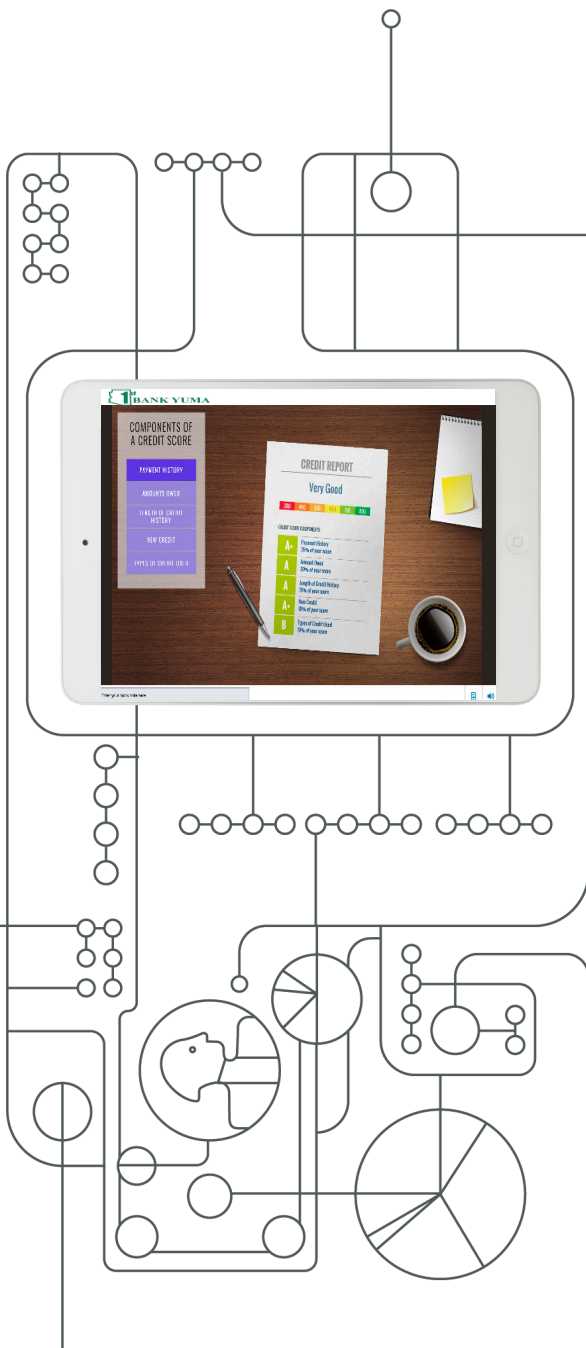


Financial Education by 1st Bank Yuma Reaches 10,000 Students in Year Five:

A Win-Win for the Community and the Bank



1st Bank Yuma was founded in 2001 in response to a pressing need: the city of Yuma, Arizona—a community of small, family-owned businesses—wasn't being well-served by large corporate banks. Since then, the bank has expanded to five branches across Yuma and Nogales, thriving with its mission of always keeping the needs of its unique consumer base at the forefront.

The Problem

The Yuma region struggled with high student dropout rates and a lack of financial literacy in the community, but president and CEO Terry Frydenlund knew the bank could help. "1st Bank Yuma is committed to the community," he said. "And if we can educate the student population on the importance of understanding their finances, we can create loyal customers in the future, as well." So Frydenlund brought on Jeff Byrd to fill an important outreach role—community relations officer.

With Byrd leading the way, the bank quickly focused on teaching financial education to all age groups—from kindergarteners to adults—with the goal of becoming the premier financial education resource in their community. But creating a scalable financial education program was a challenge. So when Frydenlund learned about EVERFI's interactive online financial education program, he was intrigued by the digital delivery methods, which he knew would enable 1st Bank Yuma to scale its reach. The bank partnered with the EVERFI team to get the program off the ground.

The Process

To build momentum for the program, Byrd built relationships with the nine schools in which EVERFI had helped create partnerships, sharing with students how crucial credit scores are to a successful financial future. Next, teachers rolled out EVERFI's web-based financial education modules, which are designed with a gaming-style interface that resonates with students.

Becoming the leading provider of financial education meant building program visibility. To spread the word, 1st Bank Yuma began marketing the program through a variety of channels, including social media, local newspapers, and interviews with local TV stations.¹ 1st Bank Yuma also reached out to school superintendents, had Byrd speak at community events, and attended district kickoff meetings to increase visibility.

The Result

1st Bank Yuma reached an impressive 10,000 students with their initial launch and targets to grow the program by 20 percent year-over-year. Since EVERFI's program allows for easy, comprehensive tracking and reporting of reach and impact, these numbers will be incorporated into regulatory reports that the bank submits for meeting requirements under the Community Reinvestment Act (CRA).

As a result of their efforts, the bank has also earned numerous accolades—important milestones in their ultimate goal to be a role model for other banks across the nation.

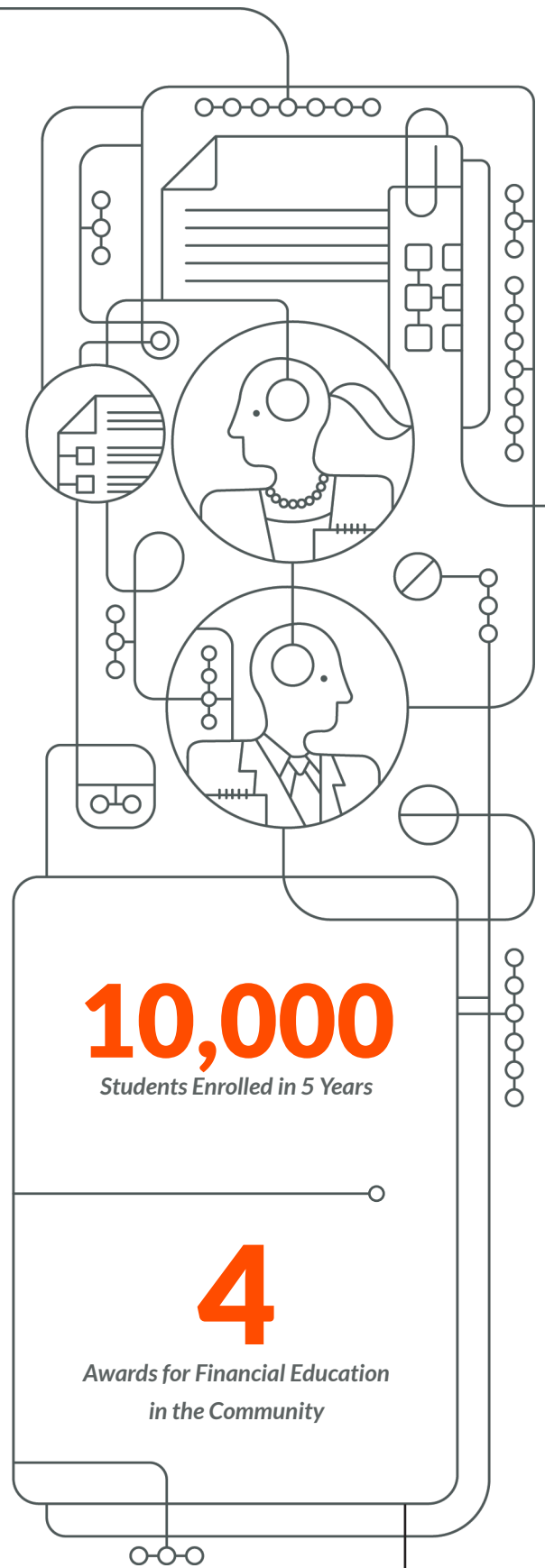
Awards for Financial Education:

- *S. June Pallack Award for Excellence in Education, Yuma County Chamber of Commerce 2016*
- *Chamber Member of the Year Award, 2017*
- *Arizona Community Foundation's "Outstanding For-Profit Corporation" award*
- *Top-three finalist for the Western Independent Bankers "2017 Bank of the Year" award²*

The results were just as impressive inside the classroom, with teachers reporting that students were enthusiastic and showing a real desire for knowledge. According to Toni Badone, former Yuma Union High School superintendent, "The reviews and data since the program started are exceptional. 1st Bank Yuma's partnership directly benefits our students as well as the community." And for 1st Bank Yuma, giving back to its community is what it's all about.

1. Summerour, Rene. "Making a Difference: 1st Bank Yuma and EVERFI." YouTube, News 11, KYMA, 7 Feb. 2017, www.youtube.com/watch?v=m5JlnNZnkII.

2. House, Betty. "Western Independent Bankers Announces 2017 Community Bank and Banker of the Year Recipients." Western Independent Bankers Announces 2017 Community Bank and Banker of the Year Recipients, Western Independent Bankers, 31 Mar. 2017, wib.org/WEB/Online/About/2017_Releases/031816.aspx.



Learn more about EVERFI Financial Education at everfi.com/FinEd or call (202) 871-9292.