



October 31, 2023

Claire Raley
BankUnited
5610 Lemmon Ave Ste A2
Dallas, Texas 75209

Dear Claire,

On behalf of CitySquare, thank you so much for your generous gift of \$ [REDACTED] received on **10/27/2023** in support of our **Food Pantry**. I'm delighted to be writing to you personally, as I begin my first few months as CEO of this incredible organization.

I'm certain that the reasons you gave are the same reasons I chose to commit to this mission. My parents were Indian immigrants, and I have witnessed and experienced poverty intimately. There is an indignity when we are denied our basic needs, yet there is also a tremendous resiliency and strength to overcome. *In Dallas, we have the resources to do better.* When health, housing, and food are more privileges than rights owed to every human being, we choose to foster an unjust society that doesn't allow each of us growth to our fullest potential. **Thank you for choosing differently.**

That's why I'm here. I see how CitySquare works to address these injustices to ensure that every neighbor has the opportunity to live the life that they deserve. I am committed to ending poverty in Dallas, and I am grateful for your friendship and commitment.

In the coming days, I hope to learn more about you and your passion for this work. We look forward to inviting you to lunch and learns, where you can engage in conversation around the many programs and services we offer, as well as tour the CitySquare Opportunity Center.

My team and I will be in touch with more details, but in the meantime, please contact me directly should you have any questions or want to learn more. You can reach me directly at amanthiram@citysquare.org.

Warmly,

A blue ink handwritten signature that starts with a large loop and extends to the right.

Annam Manthiram
Chief Executive Officer

No goods were received nor services rendered for this donation. CitySquare is a 501(c)3 nonprofit organization; tax ID # 75-2332948.

1610 S. Malcolm X Blvd. | Dallas, TX | 75226 | P: 214.303.2142 | CitySquare.org

From: Gina Hill Slater Parker <gina@lidc.org>
Sent: Thursday, August 31, 2023 3:46 PM
To: Mike Camoia <MCamoia@BankUnited.Com>
Cc: Yelena Siroklin <YSiroklin@BankUnited.Com>; Nia Rock <NRock@BankUnited.Com>
Subject: RE: EQ2 Funding

Good afternoon Mike,

Yes, LISBAC is in receipt of the \$ [REDACTED] wire transaction to support EQ2 funding towards the Long Island Development Corporation, State Small Business Credit Initiative (SSBCI), NYS Empire State Development Small Business Revolving Loan Fund, Capitalization Round 2.

Please see the attached file for your records.

Thank you Mike and the entire BankUnited Team in New York and Florida, for your vision and sincere efforts in recognizing and taking action to become part of the economic financial solution. BankUnited's commitment and financial support by way of EQ2 funding, LISBAC will increase access to capital to Socially Economically Disadvantaged Individual (SEDI) business entities, as well as the unbanked and underbanked woman-owned and minority-owned business communities of Suffolk County, Long island, New York.

BankUnited + LISBAC & LIDC = Economic Development Finance Success!

Best,

Gina Hill Slater Parker

President & CEO

Long Island Development Corporation - LIDC

Long Island Small Business Assistance Corp - LISBAC

175 Engineers Road | Suite 200 | Hauppauge | New York 11788

Phone 516.433.5000 Extensions 201 & 212 | Fax 516.433.5046

gina@lidc.org | www.lidc.org



LIDC & LISBAC - A 501 (c) 3 Family of Nonprofit Economic Development Organizations Providing:

EDA Cares Act Revolving Loan Fund
Defense Diversification Revolving Loan Fund
Fisheries Assistance Revolving Loan Fund
NYS Targeted Industries Revolving Loan Fund
NYS Small Business Revolving Loan Fund
Business Credit Improvement Program
Innovative Micro Loans
Financial Literacy & Loan Preparedness Training
Private Sector & Public Sector Procurement Support
MBE/WBE/DBE/VBE Business Development Service



October 23, 2023

Clair Raley
BankUnited
189 South Orange Ave. Suite 1250S
Orlando, FL 32801

Dear Mr. Raley,

Thank you for your continued support and participation in the loan, investment and service opportunities offered by Neighborhood Lending Partners. We greatly appreciate BankUnited and their efforts in assisting the underserved communities in Florida.

In 2019 through 2022, **Bank United** had the following CRA Activities:

Investments:

- 1) 2022 – Grant \$ [REDACTED]
- 2) 2021 – Donation \$ [REDACTED]
- 3) 2019 – Grant \$ [REDACTED]
- 4) 2020 – Grant \$ [REDACTED]
- 5) 2023 Sponsorship \$ [REDACTED]

Commitments:

- NLPF LIHTC Loan Pool 2 - \$ [REDACTED]
- NLPF LIHTC Loan Pool 3 - \$ [REDACTED]
- NLPF LIHTC Loan Pool 4 - \$ [REDACTED]
- NLPF Non- LIHTC Loan Pool 5 - \$ [REDACTED]
- NLPF LIHTC Loan Pool 6 - \$ [REDACTED]

To date they include the following projects:

Committed and/or Funded Loans (Original Amount):

- Carter Crossing \$ [REDACTED]
- Cassie \$ [REDACTED]
- Monroe \$ [REDACTED]
- Northside Transit \$ [REDACTED]
- Pineda Village \$ [REDACTED]
- Saratoga Crossings I \$ [REDACTED]
- Saratoga II \$ [REDACTED]
- HTG Luna \$ [REDACTED]

Palms of Deerfield \$ [REDACTED]
Cocoa Sunrise \$ [REDACTED]
Clermont Ridge \$ [REDACTED]
Norton Commons \$ [REDACTED]
Fair Oaks \$ [REDACTED]
Hawthorne Park \$ [REDACTED]
Centennial Towers \$ [REDACTED]
Auburn Village \$ [REDACTED]
Monroe Landing \$ [REDACTED]
Weldon Crossings \$ [REDACTED]
Denton Cove \$ [REDACTED]
Suwanee Point \$ [REDACTED]
La Estancia \$ [REDACTED]
Kelsey Cove \$ [REDACTED]
Durham Place \$ [REDACTED]
Rochester Park \$ [REDACTED]
Molly Crossing \$ [REDACTED]
Monroe Place \$ [REDACTED]
Pinnacle 441 \$ [REDACTED]
Berkeley Landing \$ [REDACTED]
Silver Pointe \$ [REDACTED]
Swan Landing \$ [REDACTED]
Cypress Garden \$ [REDACTED]
Greyes Please II \$ [REDACTED]
Hermosa Arcadia \$ [REDACTED]
Casa San Alfonso \$ [REDACTED]
Meadow Park \$ [REDACTED]
Andrew Landing \$ [REDACTED]
Emery Cove \$ [REDACTED]
City Place \$ [REDACTED]
Autumn Ridge \$ [REDACTED]
Lofts at Cathedral \$ [REDACTED]

CRA Service Activity:

- 1) NLPF 2019-2020 Board of Directors
- 2) NLPF 2020-2021 Board of Directors
- 3) NLPF 2021-2022 Board of Directors
- 4) NLPF 2022-2023 Board of Directors
- 5) NLP Inc. 2022-2023 Board of Directors
- 6) NLPF 2019-2020 Executive Committee
- 7) NLPF 2020-2021 Executive Committee
- 8) NLPF 2021-2022 Executive Committee
- 9) NLPF 2022-2023 Executive Committee
- 10) NLPF 2019-2020 Loan committee/Workout Committee
- 11) NLPF 2020-2021 Loan committee/Workout Committee
- 12) NLPF 2021-2022 Loan committee/Workout Committee
- 13) NLPF 2022-2023 Loan committee/Workout Committee

- 14) NLPF 2020-2021 Audit Committee
- 15) NLPF 2021-2022 Audit Committee
- 16) NLPF 2022-2023 Audit Committee
- 17) 2019-2021 LIHTC Pool Loan Committee/Workout Committee 3rd Pool
- 18) 2020-2022 LIHTC Pool Loan Committee/Workout Committee 4th Pool
- 19) NLPF 2019-2020 Small Business Loan Committee/Workout Committee
- 20) NLPF 2019-2020 Finance, Investment and Audit Committee

Again, thank you for your support; we are excited about the opportunity to have you participate in a tradition of community impact that was started in 1993. We are committed to serving our community and our members in the framework of sound financial decisions with an innovative approach. I look forward to continuing our conversations.

Sincerely,



Debra S. Reyes
President & CEO



December 11, 2023

Mike Camoia

Vice President- Tax Credit Investments Manager
BankUnited
14817 Oak Ln
Miami Lakes, FL 33016

Dear Mr. Camoia,

Thank you for your November 10, 2023 donation of \$ [REDACTED] to Great Rivers Community Trust dba Scale Link. Your investment is an important and powerful action that will help Community Development Financial Institutions (CDFIs) support small businesses – including those owned by Black, Indigenous, People of Color, and women-owned firms.

Scale Link has been designed to comply with official regulatory rules and guidance related to the Community Reinvestment Act (CRA). As a certified CDFI, the primary purpose of the fund is to promote economic development by investing in CDFIs. Funds invested provide critical support to CDFIs that generate small business and micro business loans.

Your donation meets the definition of qualified investment in the interagency CRA rule as well as the definition of a community development investment in the OCC's 2020 CRA rule. It has been ear-marked to a CDFI that serve(s) your assessment area. As such, it promotes economic development in your assessment area, which in turn provides positive CRA consideration. Please refer to the enclosed description that identifies the specific CDFI.

The interagency CRA rule defines qualified investment as a lawful investment, deposit, membership share, or grant that has as its primary purpose community development, including economic development. Likewise, the OCC's 2020 CRA Rule specifically includes investments in CDFIs as a qualified activity.¹

In fact, official interagency guidance, in the form of Q&As states unequivocally: "The agencies will presume that any loan or service to or investment in a SBDC, SBIC, Rural Business Investment Company, New Markets Venture Capital Company, New Markets Tax Credit- eligible Community Development Entity, or Community Development Financial Institution that finances small businesses or small farms, promotes economic development."²

¹ CRA Rules: 12 CFR 25.12(t) and 12 CFR 25.04(c)

² CRA Guidance ____.12(g)(3)-2



We are excited to continue this ongoing relationship with BankUnited and look forward to helping advance your community impact in your assessment areas.

Sincerely,

Brett Simmons

box SIGN 427YRFX-4L2VVRW8

Brett Simmons

Scale Link

33 S. Chesapeake Way

Zebulon, NC 27657



December 15, 2023

Mike Camoia

Vice President – Tax Credit Investments Manager
BankUnited, N.A.
14817 Oak Lane
Miami Lakes 33016

Dear Mr. Camoia,

Thank you for your December 15th, 2023 purchase of participations in 16 small business loans in the amount of \$ [REDACTED] from Great Rivers Community Trust dba Scale Link. Your purchase is an important and powerful action that will help Community Development Financial Institutions (CDFIs) support small businesses – including those owned by Black, Indigenous, People of Color, and women-owned firms.

Scale Link has been designed to comply with official regulatory rules and guidance related to the Community Reinvestment Act (CRA). As a certified CDFI, the primary purpose of the fund is to promote economic development through direct investments in CDFIs. It also purchases retail loan participations from certified CDFI partners. These actions provide critical liquidity to the CDFI. The Fund, in turn, provides an avenue for regulated financial institutions to garner positive CRA consideration under their lending and investment tests.

Your purchase of small business loan participations meets CRA requirements for retail lending test consideration. Small business loans are an important element of the review of a bank's lending test performance. The location of these loans within a bank's assessment area provides positive consideration, regardless of if they were directly originated by the bank or purchased. The interagency CRA Rule indicates that a bank's lending performance considers both originations and purchases of loans.¹ EBA Fund provided verified details of the gross annual revenue and location of the businesses on December 15th, 2023 and provides 24/7 access to the borrower files verifying this information at ebafund.loanwell.com.

In addition, official interagency guidance, in the form of Q&As, states unequivocally: "Examiners will consider the amount of loan participations purchased when evaluating an institution's record of helping to meet the credit needs of its assessment area(s) through the origination or purchase of specified types of loans, regardless of examination type."²

The regulatory agencies have also provided guidance on reporting of small business loan participations purchased, for those banks subject to CRA loan data reporting, as well as how these volumes are assessed. Guidance states, "When collecting and reporting information on purchased small business and small farm loans, including loan participations, an institution collects and reports the amount of the loan at origination, not at the time of purchase. This is consistent with the Call Report's use of the 'original amount of the loan' to determine whether a loan should be reported as a 'loan to a small business' or a 'loan to a small farm' and in which loan size category a loan should be reported. When assessing

¹ 12 CFR 25.22(a)(2)

² CRA Guidance __.22(a)(2)-6



the volume of small business and small farm loan purchases for purposes of evaluating lending test performance under CRA, however, examiners will evaluate an institution's activity based on the amounts at purchase."³

Finally, the loans you purchased through Scale Link were made by a CDFI directly responding to the liquidity needs of underbanked small businesses in your assessment area. By taking on the risk of loss on these loans and providing liquidity back to the originating CDFI, the bank has made a direct and consequential impact.

We are excited to continue this ongoing relationship with BankUnited, N.A. and look forward to helping advance your community impact in your assessment areas.

Sincerely,

A digital signature of Brett Simmons in a cursive font, enclosed in a thin black border. Below the signature, the text 'boxSIGN' and the alphanumeric string '427YRPX-42L9826W' are visible.

Brett Simmons
boxSIGN 427YRPX-42L9826W

Brett Simmons
Chief Executive Officer
Scale Link
33 S. Chesapeake Way
Zebulon, NC 27657

³ CRA Guidance __.42(b)(2)-4