SUCCESS STARTS WITH OUR COMMUNITIES
Valley Bank’s annual Corporate Social Responsibility (CSR) Report reflects our belief that corporate social responsibility is fundamental to Valley’s culture and purpose. It illustrates Valley’s many areas of impact on the people and communities we serve, including low-to-moderate income families, small businesses and community organizations.

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We believe success starts with our communities. That’s why we serve, support, and strengthen these communities through economic inclusion, workforce and community development, investment in local nonprofits and a conscious commitment to our local partners. As you’ll discover in the pages that follow, this year’s Corporate Social Responsibility Report is the very embodiment of this philosophy.

To ensure our own transparency and accountability, we have outlined several key areas that we’ve committed to addressing. This year, we enhanced those areas of focus as follows:

1. Promoting Affordable Homes
2. Inspiring Innovation through Entrepreneurship
3. Stimulating Economic and Community Development
4. Living our Commitment to Impactful, Local Leadership

As we embarked on these commitments in 2018, we were inspired by the level of support from associates around the bank—so much so, that we launched a new Volunteer Time-Off policy. Because without the passion of our associates and partners, we wouldn’t have been able to build and grow so many of the initiatives and relationships you’ll read about in this report.

This year, we continued to deliver on the commitments we’ve made to the communities where we do business. As a trusted community partner, Valley has provided more than $1 Billion in community-building programs in 2018 ranging from loans and mortgages to investments.

Another piece of the community sustainability puzzle is economic development and job creation. In order to address this, Valley focuses heavily on financial literacy and workforce development as being key drivers of economic growth. We develop strong partnerships with nonprofit organizations addressing issues fundamental to economic mobility. Together our collective networks fuel economic and community progress in low- and moderate-income communities. Being socially responsible isn’t just a “check the box” exercise for us, it’s about deepening our relationships with the communities we serve.

Being a local community bank enhances our understanding of our communities and their needs, and allows us to continue to be responsive, reliable and supportive. We’re committed to advancing a more diverse and inclusive society by expanding opportunities and supporting equitable financial solutions that give communities the power to grow and prosper.

With branches in several of the most expensive housing markets in the country, Valley is concerned with home affordability. Therefore, it is an essential pillar of our CSR strategy. Valley, alongside our neighborhood based nonprofit partners, provides the community with access to the tools they need to achieve the dream of homeownership.

We work in collaboration with many housing counseling agencies and consumer advocacy groups throughout our market area. The bank offers special financing for the construction of multifamily and single-family residences, contributes volunteer time and resources to organizations like Habitat for Humanity, and participates in programs that promote affordable access to capital for acquiring homes, among many other services.

And as you will read in this report, we’re working hard to enhance the success of our communities every day.

Thank you for your interest in Valley and the communities we serve.

Sincerely,

Ira Robbins

Bernadette M. Mueller

President & CEO

EVP, Corporate Social Responsibility

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When you bank with Valley, you have confidence and peace of mind knowing that you’re working with a strong and stable bank that can help you succeed.

As we look to our future, we remain dedicated to the core tenets that have guided our growth for more than nine decades. We are committed to creating better banking opportunities for our customers, making positive contributions in our communities, empowering our associates and managing our company in a sustainable and responsible manner.

As a regional bank with approximately $32 billion in assets and more than 200 locations in New Jersey, New York, Florida and Alabama, Valley has never been stronger. Our vision is to make a lasting impression on our communities by committing to the success of everyone we serve. We help our customers make smarter financial decisions by offering them personalized service and customized solutions — from an array of basic consumer deposit products and home financing programs, to comprehensive commercial financing and wealth management solutions. This vision guides us in everything we do and reaffirms our commitment to honest, ethical and responsible banking practices.
The Bank’s 2018 CRA Assessment Areas are defined as the 11 northern and central New Jersey counties, 5 counties in New York, 15 counties in Florida and 7 counties in Alabama.

Valley operates in the following MSA/MDs within the Bank’s Assessment Areas:

**New York/Jersey City/White Plains, NY-NJ MD 35614**

- County # County
  - 003 Bergen
  - 017 Hudson
  - 023 Middlesex
  - 025 Monmouth
  - 031 Passaic
  - 047 Kings
  - 061 New York
  - 081 Queens

**Nassau-Suffolk, NY MD MSA 35004**

- County # County
  - 009 Nassau
  - 103 Suffolk

**Jacksonville FL MSA 27260**

- County # County
  - 031 Duval
  - 109 St. Johns

**Fort Lauderdale-Pompano Beach-Deerfield Beach FL MD 22774**

- County # County
  - 011 Broward

**Miami-Miami Beach-Kendall FL MD 33124**

- County # County
  - 086 Miami-Dade

**West Palm Beach-Boca Raton-Delray Beach, FL MD 48424**

- County # County
  - 099 Palm Beach

**Palm Bay-Melbourne-Titusville FL MSA 37340**

- County # County
  - 009 Brevard

**Birmingham-Hoover AL MSA 13820**

- County # County
  - 115 St. Clair
  - 073 Jefferson
  - 117 Shelby

**Montgomery AL MSA 33860**

- County # County
  - 101 Montgomery
  - 051 Eimor

**Auburn-Opelika AL MSA 12220**

- County # County
  - 018 Lee

**Coosa-Tallapoosa AL-Non-MSA 99999**

- County # County
  - 123 Tallapoosa

**Orlando-Kissimmee-Sanford FL MSA 36740**

- County # County
  - 095 Orange
  - 117 Seminole

**North Port-Sarasota FL MSA 35840**

- County # County
  - 115 Sarasota
Valley’s CSR/CRA program strives to strengthen and support the communities we serve through neighborhood-based strategies, products targeted to low- and moderate-income families and small businesses and metrics to benchmark our annual impact on the community. Below are the Bank’s 2018 goals and results.

- **$374 Million**
  - in community development loans for affordable housing, economic development, revitalizing and stabilizing low-to-moderate income communities and community service organizations.
  - 512% vs. annual goal

- **2,736**
  - small business loans totaling $459MM made to small businesses with either gross annual revenues less than or equal to $1MM and/or located in low and moderate-income neighborhoods.
  - 72% vs. annual goal

- **12,000+**
  - volunteer hours put in by our employees for Community Service consisting of:
    - 2,616 participating employees
    - Over 22,000 people and small businesses served

- **2,185**
  - CRA Qualified Events made up of:
    - 1,991 participating employees
    - 6,280 employee hours
    - 16,812 businesses and people served
  - 137% vs. annual goal

- **$2.35 Million**
  - in charitable giving, including $1.2MM in CRA Qualified Community Development grants in all Assessment Areas.

- **$187 Million**
  - in investments for low- and moderate-income neighborhoods and persons.
  - 382% vs. annual goal

- **1,416**
  - loans made to low and moderate income borrowers and/or to borrowers in low and moderate-income neighborhoods, totaling $325MM to finance 1-4 family homes.
  - 81% vs. annual goal

- **69**
  - loans made in low and moderate-income neighborhoods totaling $263MM to finance multi-family housing.
  - 125% vs. annual goal

*MM=Million*
Valley’s 2018 Investment in Our Community

TOTAL INVESTMENT
$1.6 Billion

- Small Business: $459MM (29%)
- Community Development Lending (CDL): $374MM (23%)
- 1-4 Family Residential Mortgage: $325MM (16%)
- Multi-family: $263MM (11%)
- Community Development Investments (CDI): $187MM (11%)
- Community Development Services (CDS)*: $160M (1%)

* Community development service method: based on value of one volunteer hour ($25.43) according to the 2019 Independent Sector of the U.S. Coalition of 550 philanthropic organizations.
CORPORATE SOCIAL RESPONSIBILITY PILLARS

- Promoting Affordable Homes
- Inspiring Innovation & Entrepreneurship
- Stimulating Economic & Community Development
- Living Our Commitment to Impactful Local Leadership
Valley, alongside our neighborhood based nonprofit partners, provides the community with access to the tools they need to achieve the dream of homeownership.

Building Homes with Habitat for Humanity

In New Jersey, Valley partnered with Morris Habitat for Humanity to lead a Morris Habitat Blitz Build. This affordable home build was a huge success, with over 100 Valley volunteers from across the Bank working side by side with the Morris Habitat team. At the conclusion of the build, three homes were completed and one was renovated for low- and moderate-income families. Valley’s President & CEO proudly serves as a member of the leadership council of this organization.

Valley’s investment and support for the Morris Habitat for Humanity’s Blitz Build was instrumental in aiding this Habitat affiliate to deliver affordable homes for hard working families in ten days.
PROMOTING AFFORDABLE HOMES

Collaborating with Housing Counseling Partners
At Valley, we are focused on expanding the opportunity for responsible and sustainable homeownership to low- and moderate-income individuals and families. In a joint effort with our housing counseling partners and residential mortgage team we support pre-purchase counseling, post-purchase coaching and financial literacy programs.

Harlem Congregation for Community Improvement
Valley sponsors a Harlem, New York based nonprofit that specializes in budget and credit education to help Harlem residents who were previously unable to take part in Harlem’s real estate boom get home-ready. These services facilitated by the nonprofit as well as Valley Volunteers, prepare Harlem residents to become stakeholders in their community through homeownership and business ownership.

Housing Finance Authority Miami-Dade County
Valley provides annual grants and board level support to a Miami, Florida based nonprofit to assist first time homebuyers qualify for single-family, affordable housing programs. The courses supported by Valley are available in English and Spanish. The courses teach homebuyers how to prepare to purchase a home, manage their finances, understand their credit score, get a mortgage, shop for a home, live green and protect their investment in homeownership.

Housing Partnership NeighborWorks Homeownership Center
Valley associates love partnering with The Housing Partnership of New Jersey. This nonprofit partner offers free, confidential counseling to residents in Morris, Sussex and Warren Counties. Like many of our other partners, they are a Housing and Urban Development (HUD) – certified counseling agency that works with borrowers as a liaison and advocate throughout the mortgage process.
Providing Affordable Mortgage Products to First Time Homebuyers

Valley assists first time homebuyers through our Residential Mortgage team and Community Mortgage Loan officers partnering with HUD certified housing counselors to provide our suite of affordable mortgage products. Our suite includes nine different government mortgage programs including FHA, VA, SONYMA, USDA and two portfolio products that were created through feedback from our community partners.

The Valley Community Advantage loan offers up to 97% loan to value (LTV) without PMI (private mortgage insurance) to first time home buyers in designated LMI areas within our footprint whose households earn less than 80% of their area’s median income. The Valley Community Plus loan offers up to 95% LTV without PMI to first time homebuyers who are buying in specially designated low to moderate income communities.

Neighborhood Housing Services of Queens

Valley was a proud supporter and speaker at this year’s Neighborhood Housing Services of Queens’ annual Home Expo. Valley’s residential mortgage team continues to support NHS of Queens’ one-day accelerated program for first-time homebuyers who already have a Purchase Contract and a Loan Commitment Letter or Pre-Approval. This is a unique accelerated education class which features a thorough review of the homebuyer’s loan documents. The benefit of the loan document review is to make sure that homebuyers understand the terms of their mortgage loan and to check for any red flags that would indicate a potential abuse of consumer protection laws and mortgage regulations.
Lending and Supporting Affordable Housing Developers and Transitional Housing

In 2018, Valley provided over $150 Million in community development loans for the purpose of affordable housing. Below are three partnerships of which we are particularly proud.

Hoving Home Domestic Violence Shelter

The Hoving Home serves women ages 18 and over who have been involved in drug addiction, alcoholism, prostitution and other life-controlling problems. To date, the non-profit has impacted more than 23,000 women at four locations with an 82% success rate. In 2018 Valley associates donated laptops, printers and office furniture to the Hoving Home learning center. In addition to the in-kind donation and grant support, Valley volunteers taught a series of nine financial literacy classes for women in need at the Oxford, New Jersey facility.

Community Preservation Corporation

We have worked alongside Community Preservation Corporation to provide access to capital through facilities that promote affordable housing. Community Preservation Corporation provides construction and permanent financing for affordable multifamily properties across New York State. Valley supports funding a loan program that meets critical unmet affordable housing needs for small multifamily buildings in New York City. Additionally, we support a mixed-use project in central Harlem which includes 41 permanently affordable homeownership units and community space available to nonprofit organizations.

Community Access Unlimited

Valley is proud to partner with Community Access Unlimited (CAU). Valley provided financing for the purchase of residential buildings to house special needs individuals and provide daily care. Additionally, the Bank provided funding for the acquisition of their new headquarters in Newark. The facility is largely office space but also houses a portion of their programs for education. Valley associates have also developed and conducted financial literacy programs geared to special needs individuals on managing finances.
Employment is one of the most powerful conduits to connect individuals to economic success. We’re connecting individuals to the training and support they need to obtain a meaningful job and set them on a path to improve their financial lives and create a better future.

**Gowanus WiFi Grant**

Valley understands that lack of broadband access is a significant barrier for low- to moderate-income individuals and small businesses in obtaining and sustaining a well-paying job and growing a small business. Valley has funded WiFi expansion projects in low- and moderate-income communities and donated computers to workforce development focused nonprofit partners. As an example, in partnership with the Fifth Avenue Committee, Valley funded the expansion of the Gowanus Community WiFi Mesh & Digital Stewards Initiative, a project that is bringing free wireless Internet and emergency preparedness to Gowanus with a focus on local small businesses, civic and arts groups, and public housing residents. The project also trains local low-income residents in WiFi installation and maintenance.

**New Jersey Tech Council**

This year, we sponsored the New Jersey Technology Council Venture Conference at the New Jersey Institute of Technology. Several of our leaders served on panels for pitch sessions during the conference, where more than 40 tech company founders and entrepreneurs shared their innovative ideas for technology that can advance industries ranging from healthcare to financial services. A member of Executive Management sits on this ambitious board.

**Alexander City Chamber of Commerce and Lake Martin Innovation Center**

Valley approached the Alexander City Chamber of Commerce about utilizing the Bank’s Operations Center, comprising 17,000 square feet which had been recently vacated. The proposal was for the Chamber to pay a nominal fee to lease and utilize the building as their headquarters and as space to support local business growth. The Bank entered into a partnership with the Alexander City Chamber of Commerce and the Lake Martin Innovation Center was created. To date, there are eight full-time tenants leasing space for their startup businesses, with over 63 jobs created. This center provides broadband and WiFi access to an area where such services are not readily available.
Youth Financial Literacy and Mentorship

Valley provided major grant support and volunteer hours to Junior Achievement affiliates in our four state footprint to help fund their financial education programs’ impact and efforts for the 2018 school year. JA’s mission is to inspire and prepare young people in grades K-12 to succeed in a global economy through real world relationships with business, government and education partners that can help them develop their employability and financial literacy. Most students who participate in JA Programs live and attend schools in economically challenged urban communities.

Our partnership with JA, charitable giving and associates’ time in the classroom empowered hundreds of youth, putting them on a path to future financial security. We realize the importance of starting economic and business education early on and continuing it through all grade levels. This is why the Bank continues to support and fund financial literacy and why an Executive Officer is a member of their Advisory Board.

Big Brothers Big Sisters of Union, Essex and Hudson Counties

In 2018, we partnered with Big Brothers Big Sisters (BBBS) of Essex, Hudson and Union Counties to form the “Bigs in Blue” Program, which gives children the opportunity to have law enforcement officers serve as their mentors. An Executive Officer is an active member of their board and serves as a mentor to their children as well.

“When kids have role models to look up to they’re more likely to succeed in life,” said Ira Robbins, President & CEO of Valley. “What better role models are there than the men and women who help protect our local communities? We’re committed to creating a meaningful partnership with Big Brothers Big Sisters of Essex, Hudson and Union Counties.”
Jack & Jill Children’s Center
Valley has a strong partnership with Jack & Jill Children’s Center in Broward County, Florida. The Center was in need of an age appropriate financial literacy program to add to their curriculum. Valley associates visit the Center several times a year to discuss the power of saving and budgeting. We also engage in arts and crafts projects related to banking and we host field trips with their students at our Ft. Lauderdale location where they tour the bank branch and take part in planned banking related activities.

Working in Support of Education (WISE)
We are proud to have supported the W!se Financial Literacy Certification program and the W!se Institute by providing approximately 200+ volunteers and 460 hours of support.

WISE’s curriculum is taught in Lower Manhattan and is a one-of-a-kind program that provides students with the real-world tools necessary to succeed in college and their careers. Through school, seminars and after-school work experiences throughout the year, the Institute enables students to interact with Valley volunteers/subject-matter experts, who as role models, inspire, motivate and guide students to develop an understanding of economics & finance, foster a passion for STEM and arts and humanities and deepen the skills needed to excel in their academic and working lives.
We develop strong partnerships with nonprofit organizations addressing issues fundamental to economic mobility, bringing our collective networks together to help fuel economic and community progress in low and moderate income communities. Being socially responsible isn’t just a “check the box” exercise for us; it’s about deepening our relationships with the communities we serve.

What is the Neighborhood Revitalization Tax Credit (NRTC)?

The Neighborhood Revitalization Tax Credit Program (NRTC) is designed to foster the revitalization of New Jersey’s distressed neighborhoods.

- NRTC allows businesses like Valley to provide millions to neighborhood-based nonprofits to redevelop the community and in turn, businesses receive an 80 percent tax credit.
- NRTC recipients have prepared, submitted and received approval from the Department of Community Affairs of New Jersey for their revitalization plan for the neighborhood it serves.
- The NRTC program has generated millions of dollars of local tax revenues, created thousands of jobs, and bettered the lives, both directly and indirectly of countless New Jersey residents.

Valley’s History with the NRTC Program

Since its inception in 2002, the Neighborhood Revitalization Tax Credit (NRTC) program has become a critical part of the community development landscape in New Jersey.

Valley is a proud partner of NRTC and through 2018 has invested $4 million through the NRTC program since its inception. Valley is helping to strengthen the New Jersey economy, transforming New Jersey communities, and creating jobs and affordable homes. This year alone the Bank funded $350,000 allocated to two excellent neighborhood-based nonprofits: New Jersey Community Development Corporation and Garden State Episcopal Community Development Corporation to revitalize Paterson and Jersey City, New Jersey.

This Year’s Valley & NRTC Impact:

Nonprofit: Garden State Episcopal Community Development Corporation
Neighborhood: Jersey City, New Jersey

Garden State Episcopal Community Development Corporation received $100,000 from Valley to help support its “I Love Greenville Project,” which includes the development of affordable housing, training and technical assistance for small businesses, and educational after school programs for over 120 children.

- Projects funded include developing affordable for-sale and rental housing
- Providing training scholarships for Registered Nurse candidates
- Expanding academic and social development programs for 3rd-12th graders and conducting life skills & conflict resolution training for youth.
- The primary goal of the I Love Greenville Community Plan is to increase engagement of area residents and other stakeholders — encouraging more deliberate involvement in shaping the future of this beloved community.

Valley is helping to strengthen the New Jersey economy, transforming New Jersey communities, and creating jobs and affordable homes.
This Year’s Valley & NRTC Impact:

Nonprofit: New Jersey Community Development Corporation
Neighborhood: Paterson, New Jersey

NJCDC received $250,000 from Valley to rehabilitate a deteriorated building adjacent to Paterson’s John F. Kennedy High School—where the nonprofit operates their Compete for Life Program—with plans to transform it into the Great Falls Education & Training Center.

• In addition to serving as a youth center, the facility will provide non-traditional education and training opportunities not currently available locally to neighborhood students and young adults.

• This includes training in the area of sound and video production, micro-enterprise development and mentorship opportunities.

• This adaptive re-use is consistent with survey data in the neighborhood plan that indicates the need for expanded access to youth recreation, job training and readiness programs as well as expanded access to arts programming.

• Additionally, the renovation of this well-worn property will contribute to enhancing the quality of life in and appearance of the neighborhood.
Vaughn College of Aeronautics and Technology

Valley has been a long-term partner with Vaughn College of Aeronautics and Technology. Additionally, we invest in scholarships for first generation, majority minority and low and moderate income students. In 2018, we funded scholarships for students to attend Vaughn College for Aeronautics and Technology. In 2017, the New York Times listed the school as the top institution for moving students from the bottom 40 percent to the top 40 percent of income earners. Vaughn College serves many first-generation Americans and first-generation college students and provides an engaging educational experience for every student. According to the study, the median family income of a student attending Vaughn College is $31,600, and 16 percent of students at Vaughn College came from a poor family but became a rich adult. More than 57% of students moved up two or more income quintiles. Valley has an Executive Officer who sits on the President’s Council Board.

In 2017, the New York Times listed the school as the top institution for moving students from the bottom 40 percent to the top 40 percent of income earners.

Valley Celebrates Entrepreneurship by Supporting Rising Tide Capital’s Community Business Academy

Valley was on hand with over a dozen volunteers serving almost 100 entrepreneurs through Rising Tide’s Community Business Academy in Newark and Jersey City, New Jersey. Additional Valley volunteers participated in Rising Tide Capital’s Pitch Tutorial, Plan & Pitch Competition, helping Rising Tide entrepreneurs craft and refine their business pitch, toward winning business grants. Valley provided support to the ribbon cutting ceremony of Rising Tide Capital’s new national headquarters and Urban Entrepreneurship Accelerator in Jersey City, New Jersey. This location was cited as the only one of its kind building in the state to include co-working space, classrooms and affordable housing units.
Reconnect Brooklyn Social Enterprise

A few years back, Valley became involved with Reconnect because of an empowered employee with a personal connection to the organization and its executive director. Through conversations with our employee and the nonprofit, Valley began providing a grant to fund the annual salaries of 2-3 economically disadvantaged men going through Reconnect’s mentorship program. The nonprofit owns, operates and employs local youth at their micro-businesses including Reconnect Graphics and Reconnect café.

While the grant program continued, the Bank became more acquainted with the design lab, purchased Reconnect apparel, and met the men behind the shirts. Last year after attending the annual fundraiser, which was a fashion show of all the apparel the young men design, create and sell, Valley decided to further invest. Valley placed an order of 3000+ Volunteer Shirts for all our employees. Valley Bank is their largest order yet so far.

Second chances along with vibrant, local T-shirts are available every day

@ Reconnect Graphics
LIVING OUR COMMITMENT TO IMPACTFUL LOCAL LEadership

Being a local community bank enhances our understanding of our communities and their needs, and allows us to continue to be responsive, reliable and supportive. We’re committed to advancing a more diverse and inclusive society by expanding opportunities and supporting equitable financial solutions that gives communities the power to grow and prosper.

Valley Gives Back
We’re proud to have generous associates who participated in our 2018 Valley Gives Thanks campaign during the month of November. Our associates across our footprint volunteered their time at local community food banks, homeless and transitional housing shelters, and soup kitchens.

Bowery Mission, New York
The group helped prepare lunch service for the Bowery Mission, which is located in the Lower East Side. The Bowery Mission has been feeding and helping men, women, and children caught in the cycles of poverty, homelessness and dependencies since 1879. Valley volunteers helped organize the food pantry, sort and prepare food, and load and unload deliveries.

The Community Kitchen at Eva’s Village, New Jersey
The Community Kitchen at Eva’s Village serves a nutritious breakfast and lunch for up to 400 individuals and is open 365 days a year. In addition to the meals served to guests in their kitchen, daily meals are prepared for the 350 men, women and mothers with children who reside in the recovery and sheltering programs, amounting to 1,300 meals each day. Guests dining in the Community Kitchen do not stand in line to be served. They are seated at tables and served with dignity and respect. Our donation underwrote one day of lunch service for 300-400 guests. Every dollar of each sponsorship goes towards providing meals for individuals in Eva’s community who struggle to make ends meet.

The Community Foodbank of Central Alabama
The Alabama associates were very excited to participate in community service activity by assisting the Community Foodbank of Central Alabama. Our team, sorted 20,000lbs. of products, which provided thousands of meals to the 12 counties served in Central Alabama. Associates participated in a rewarding team building experience, and more importantly made an impact by addressing food insecurity.
Feeding Tampa Bay, Florida

In 2018, Valley partnered with Feeding Tampa Bay to surprise kids at the Mango Recreation Center with fresh produce. Elementary and middle school students in the Mango Recreation Center’s after-school program filled their backpacks with fresh tomatoes and a recipe card for at-home inspiration as part of Feeding Tampa Bay’s After School Meals Program. The program provides healthy meals and snacks to low-income children through existing after-school activities. The surprise delivery also launched a new partnership between Valley and Feeding Tampa Bay’s newly-refurbished delivery truck, coined “Tater Tot.” The truck will deliver nutritious foods to children and families in Feeding Tampa Bay’s ten-county footprint through direct distribution efforts, such as its After School Meals and Mobile Pantry Programs. Feeding Tampa Bay serves nearly 700,000 residents across west central Florida. Among those, 250,000 are children.

Community FoodBank of New Jersey

We proudly support the Community FoodBank of New Jersey, the state’s largest anti-hunger and anti-poverty organization. Our support helps fund the FoodBank’s Food Service Training Academy (FSTA). The FSTA is a free, 15-week culinary, life-skills and internship program that provides low-income individuals marketable job skills that can lead to a living wage. The Community FoodBank of New Jersey is the state’s largest anti-hunger and anti-poverty organization serving 16 counties throughout the state.

Valley Goes Pink!

Valley hosted its 10th annual “Valley Goes Pink!” breast cancer walk. Valley Goes Pink! is an inspirational and impactful opportunity to raise money and awareness in support of the Cure Breast Cancer Foundation (CBCF). Over the past nine years, Valley has raised over $900,000.
Valley for Veterans

Valley developed the “Valley for Veterans” program, which gives scholarship funds to first-generation University of South Florida students who are veterans. Valley’s gift was matched two-for-one by the state of Florida and the USF Foundation’s First-Generation Matching Grant.

A Greener Valley

We continue to move to a “Greener” Valley with the startup of our Green Team. Our objective is to make more aspects of Valley’s consumption sustainable through the purchase of Eco-friendly products to the conscience use of products and finally through the correct disposal of these products. As part of our initiative, we’ve established a “Shop Greener Office” that specializes in sourcing products that are Eco Conscious or contain Recycled Content. We have added recycle bins to corporate campus locations. We have set up a Bulletin Board on the front page of an office supply vendor’s website to show icons and messages drawing attention to these products. In addition, we have added Best Value products to our contracts with women-owned businesses and minority/diverse suppliers.

Project Backpack with La Casa De Don Pedro

Every year, parents throughout our communities are hit with the cost of back-to-school supplies. La Casa de Don Pedro, a nonprofit organization in Newark, New Jersey, that helps foster self-sufficiency, empowerment, and neighborhood revitalization, aims to reach out and help local families cover some these costs through their “Project Backpack” campaign. Valley sponsored La Casa de Don Pedro’s 11th annual Festival de la Familia, which celebrates Newark’s vibrant diversity and the strength of this historic community. The event had a special back-to-school theme. Our associates volunteered on the event planning committee, donated boxes of school supplies and helped stuff over 500 backpacks, which were distributed to Newark children.
A VISION FOR THE FUTURE

As we’ve illustrated throughout this report, we set out to make a sustainable impact in our communities. Creating stronger, healthier and more vibrant communities is how we do that. We understand that when the people, businesses and communities we serve succeed, then so do we.

We’re passionate about addressing local community issues, expanding social awareness and making a positive and sustainable economic impact on people’s lives. And while we’re proud of all that we accomplished in 2018, we know there’s so much more to do.

As we look ahead, we’ll continue to encourage our associates to explore their passions, skills and expertise to make meaningful contributions to the communities around them. We’ll continue to devote our time, talents and financial resources to projects and partnerships that open doors to new opportunities. And, most importantly, we’ll listen to what our communities, customers, partners and associates have to say so we can better understand their needs and provide the necessary guidance and solutions they require to succeed.

We know that we play an essential role in creating stronger communities. That’s why we’ve built stronger relationships with organizations like Habitat for Humanity, Big Brothers Big Sisters and Community Food Banks, across all the communities we serve—from Alabama, to Florida, to New York and New Jersey. And this is just the beginning.

For us, being a local bank is about more than just expanding business opportunities. It’s about embracing our role as a leader for our communities’ success. Because, at the end of the day, we know that we’re only as strong as the communities we serve.