



COMERICA BANK  
**COMMUNITY  
UPDATE**



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## COMMUNITY PARTNERS

01

Juma  
San Francisco, California

02

St. Mary's Food Bank  
Phoenix, Arizona

03

Project Still I Rise  
Dallas, Texas

04

Grand Rapids Opportunities for Women  
Grand Rapids, Michigan

05

Westside Family Health Center  
Los Angeles, California

06

Detroit Area Pre-College Engineering Program  
Detroit, Michigan

07

Texas Women's Empowerment Foundation  
Houston, Texas

08

SER National  
Irving, Texas

09

Business & Community Lenders  
Austin, Texas

10

SER Metro  
Detroit, Michigan

11

Brotherhood Crusade  
Los Angeles, California

12

FLITE Center  
Fort Lauderdale, Florida



**CURTIS C. FARMER**

Chairman, President and Chief Executive Officer



*For 170 years, Comerica has placed an importance in serving its community. Our goal is to continue to help our communities thrive through programs and support that promote financial education, community and business development, and diversity, and which help individuals and communities succeed.*

**– Curtis C. Farmer**

Community investment is a priority at Comerica, and we are dedicated to improving our communities through a variety of contributions and volunteer resources. We partner with nonprofit organizations in our primary market areas of Texas, Michigan, California, Arizona and Florida who provide education, economic and community development, and human services for those in need.

Through this update, we spotlight several nonprofit organizations that are doing great work. These partners provide outstanding services that empower men, women and children through vibrant, viable and valuable programs.

At Comerica, Involvement is one of our Core Values, because we recognize that our success is intertwined with the prosperity of the communities we serve. Involvement is a powerful tool, and we encourage all colleagues to share their time and expertise in support of our commitment to the community.

We work here. We live here. We give here. This simple statement is the core of our community focus and one that will continue enabling us to make a tangible difference in the communities we serve.

**– Irvin Ashford, Jr.**



**IRVIN ASHFORD, JR.**

Chief Community Officer



## Juma – San Francisco



**ADRIANE GAMBLE ARMSTRONG**  
Chief Executive Officer



*Comerica has enabled Juma to offer much more than a job and helps us to give youth the tools to create a stable adulthood and support them as they strive to meet their goals and fulfill their dreams.*

### COMMUNITY UPDATE — EDUCATION

Juma San Francisco partners with community-based organizations, education providers, and corporations to create an ecosystem that supports its young people – Opportunity Youth. Designed to support Opportunity Youth throughout their Juma experience, ecosystem partners participate in all aspects of the program, from recruitment to post-Juma employment, education and career pathways.

#### **Social Enterprise Concession Business**

Juma San Francisco’s social enterprise concession business employs youth at Oracle Park, home of the San Francisco Giants. Designed as a real-life learning lab, the social enterprise operates with a focus on creating a youth-focused, growth-oriented environment where mistakes are treated as opportunities for learning rather than grounds for discipline. Youth in San Francisco work an average of 150 hours over six to nine months and earn approximately \$2,000. This real-world experience is complemented by a series of workshops

focused on customer service, communication, time management, professionalism, leadership and other critical soft skills. In addition, youth are provided the opportunity to practice their skills during pre-shift breakout sessions that address these development skills.

Comerica’s long-time support of Juma ensures that the youth receive personalized attention focused on helping them discover their interests, talents, and goals. It also provides assistance in creating an education and employment plan that helps them to fulfill their dreams. This year alone, Comerica is supporting over 100 San Francisco youth.





## COMMUNITY UPDATE — HUMAN SERVICES



**TOM KERTIS**  
President/Chief Executive Officer

*Comerica's support of St. Mary's directly impacts the community by providing low-income, food-insecure individuals and families with emergency food during a crisis, such as a floods, fires, medical emergencies or sudden job loss.*

St. Mary's mission is to alleviate hunger through the gathering and distribution of food, while encouraging self-sufficiency, collaboration, advocacy and education. The organization provides much-needed, nutritious food to help low-income, hungry Arizonans who are struggling to make ends meet.

Founded in 1967, St. Mary's was the first food bank in the world, and, now, it is Arizona's largest food bank and one of the largest in the United States. St. Mary's is known throughout the nation for its leadership and innovation in providing food for Arizona's less fortunate through a network of 745 partner agencies managing 1,043 food distribution programs. Since its founding, St. Mary's has distributed more than one billion pounds of food to hungry Arizonans. In the past fiscal year, St. Mary's accomplishments include: Distributed 97,426,474 pounds of food to its partner agencies, which used it to prepare meals and more for thousands of low-income, hungry Arizonans.

Distributed 568,395 emergency food boxes (EFBs)

filled with nutritious perishable and non-perishable food items to families dealing with an emergency, along with 113,739 supplemental EFBs for larger families.

Served 1,358,781 after school and summer meals at 307 program sites for children who did not have one waiting for them at home.

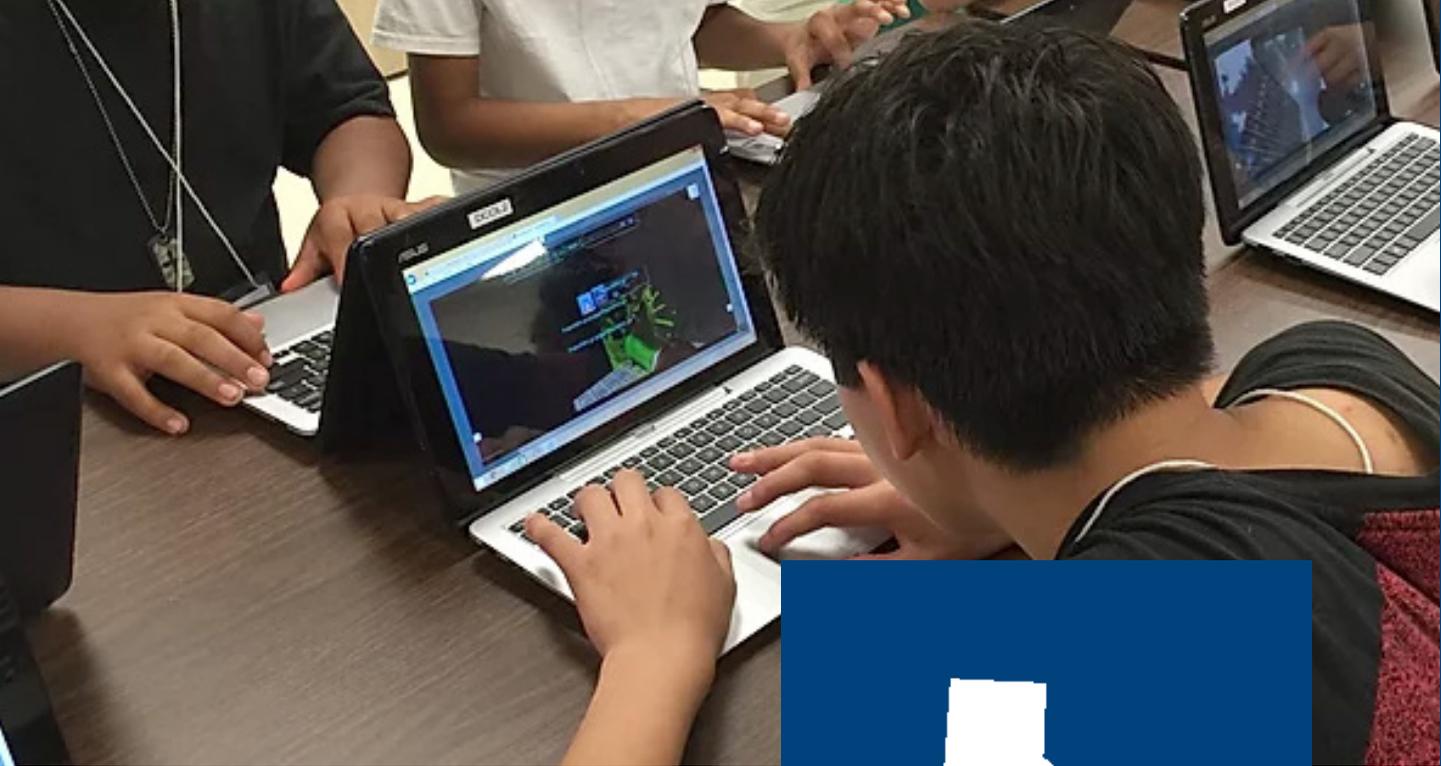
Distributed 101,366 backpacks filled with nutritious food, providing more than 1.2 million meals for very low-income children who were at risk of otherwise missing meals on weekends and during school breaks.

### Shred Day Phoenix

Comerica's funding and sponsorship of Shred Day Phoenix has enabled St. Mary's to distribute thousands of pounds of food through its EFB and Food Distribution programs. Shred Day 2018 resulted in \$12,000 in funding and 5,000 pounds of food, enough for a total of 89,000 meals. Since 2014, Comerica's efforts have resulted in \$50,000 in cash and 28,000 pounds of food, for a total of 378,000 meals for those in need.

## St. Mary's Food Bank





Project Still I Rise's mission is "Empowering today's youth for tomorrow's opportunities." They recognize that long-lasting change in a community begins with its future leaders and has pledged to continue to shine bright with its programs and initiatives to elevate and empower our community.

Project Still I Rise works in collaboration with Comerica Bank to educate thousands of students on the importance of good financial stewardship. This partnership with Comerica brings training that each student can implement right way, such as saving, the basics of investing for the future, and more. "Access to bank accounts and other appropriate financial products is a key way of providing youth with experience that leads to improved financial outcomes. Working alongside Comerica Bank has also provided an opportunity for us to build our capacity by having access to Comerica's employee talent pool. Comerica employees have served as a resource for Project Still I Rise when needed for trainings, financial literacy and board member representatives."

Project Still I Rise's Social Entrepreneurship Program teaches students how to align solutions which "create and sustain social value." Small businesses are the backbone of our economy. The importance of small business to local communities is emotionally rooted in buying and selling with friends and neighbors. Project Still I Rise is invested in elevating the next generation of entrepreneurs by providing tools for business incubation, financial literacy and economic development.

## Project Still I Rise



*Comerica's investment in Project Still I Rise has provided an opportunity to develop young entrepreneurs. With Comerica's donation, students purchase materials, office supplies and equipment; build websites; and develop a small business plans.*



**KEVIN MONDY**  
President/Executive Director



Grand Rapids Opportunities for Women (GROW) is a service focused on current and aspiring business owners at various stages of business ownership. The organization is an entrepreneurial resource to help with next steps, empowering clients and supporting them with professional expertise for a lifetime.

In leveraging Comerica's financial generosity, GROW has been able to supporting the following overall impactful outcomes within their community:

- Deployment of over \$2 million in small business lending since 2012
- 71% lent to start-up businesses
- 76% Loans to Women and People of Color
- Median loan size \$26,000
- 1,166 hours of classroom training
- 615 hours of free counseling
- Business survival rate of 95%

For 30 years, GROW has been working to help people start and grow their businesses. While their original focus was on women only, the expansion of their lending program now enables them to serve men as well. Additionally, they have a full time Business Development Officer on the Lakeshore. GROW is an organization that meets the client at their need point, once of the only services like this in their community.

Not only has Comerica's financial support enabled GROW to execute its programs, but a minimum of three to five Comerica staff also serve as volunteers when and where the organization needs them. In addition, Comerica currently has a colleague serving on GROW's board and lending committee.

## Grand Rapids Opportunities for Women



**BONNIE NAWARA**  
Chief Executive Officer



*Comerica has been a longtime supporter of GROW both in our general operations, as well as our lending program. We have been able to impact our community by leveraging the financial generosity of Comerica.*





Westside Family Health Center’s (WFHC) mission is to provide “comprehensive, high quality, cost-effective health care in an educational and supportive environment that empowers patients to take an assertive role in caring for their well-being through all stages of life.”

WFHC has been providing quality primary care to all community members, regardless of their ability to pay, since 1974. For 45 years, it has been located at the same small site in Santa Monica, yet that’s never stopped them from responding to the community’s health needs with strategic growth. WFHC started in 1974 as a place where women could learn about their bodies and their health, before expanding to include prenatal (1990), pediatrics (1992), adolescent health (1994) and family practice (1999). WFHC became a Federally Qualified Health Center in 2007, launched a 36-foot mobile medical unit (MMU) in 2011, and took over a closing health clinic in 2015. In 2018, WFHC saw 12,695 patients in 32,115 visits from 220 zip codes. Today, it has seven sites, with its MMU visiting another six sites, including five Los

Angeles area high schools and Didi Hirsh Mental Health Services.

Having outgrown its main site in Santa Monica, WFHC will be relocating to a new, 24,000 square-foot, state-of-the-art home in Culver City in early 2020. Its current services – prenatal, pediatrics, women’s health, family practice and outreach & education – will be expanded, with new services introduced, such as dental, vision, and mental and behavioral health. WFHC projects it will double its number of patients and triple the number of visits within five years.

As a nonprofit community health center, WFHC needs ongoing financial support to provide and strengthen its services and programs. Its funding partners are extremely important to them and are considered valuable members of WFHC’s collective “family.”

## COMMUNITY UPDATE — HUMAN SERVICES



**DEBRA A. FARMER**  
President/Chief Executive Officer

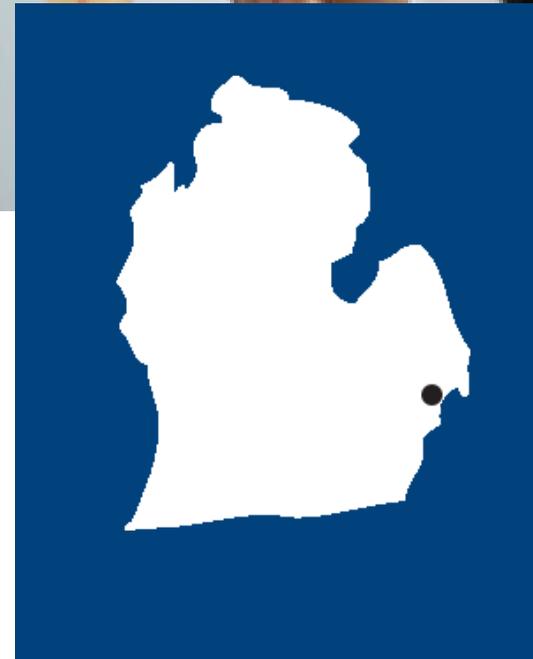
*Comerica’s partnership with Westside Family Health Center, which includes responsive involvement, funding and getting the word out about WFHC to both funders and those in need of services, has a positive and direct impact on the communities we serve.*

## Westside Family Health Center





## Detroit Area Pre-College Engineering Program



needed for students to graduate from high school and succeed in a university-level STEM curriculum, thereby increasing the flow of STEM professionals in the talent pipeline from the Detroit area.

### Annual STEM Day & Intensive Courses

Each year, DAPCEP holds a STEM Day, where more than 1,000 young people are introduced to career opportunities in STEM and the accompanying soft-skills that will enable them to make wise financial decisions about college and support future fiscal accountability. DAPCEP also hosts six-weeks of Saturday intensive courses of study for students who demonstrate an interest and aptitude to grow deeper in specific STEM areas.

In addition, DAPCEP participates in Comerica's "Comerica Days at Comerica Park," and Comerica employees regularly step up as volunteers in support of their mission, enabling the organization to reach more than 11,000 students annually.

The Detroit Area Pre-College Engineering Program (DAPCEP) is committed to increasing the number of historically underrepresented students, who are motivated and prepared academically, to pursue degrees leading to careers in STEM fields. Its ultimate goal is to increase student interest in STEM educational pathways and careers. The organization supports the academic preparation



*Through Comerica's commitment to DAPCEP's Annual STEM Day, over 1,000 young people are introduced to career opportunities in STEM and the accompanying soft-skills that will enable them to make wise financial decisions about college and support future fiscal accountability.*



**MICHELLE REAVES**  
Executive Director



## Texas Women's Empowerment Foundation



**DEAVRA A. DAUGHTRY**  
Founder



*Comerica's fifteen-year support of TWEF has assisted us in offering an array of programs and services designed to empower the whole family; men, women and youth to achieve financial independence and self-reliance.*

**COMMUNITY UPDATE — COMMUNITY DEVELOPMENT**

The Texas Women's Empowerment Foundation (TWEF) helps families, from all walks of life, reach their full potential in business, education, finances, and socio-economic status. The Foundation works to achieve these goals by sponsoring successful programs aimed at helping families achieve and maintain a sense of empowerment that manifests itself through life performance.

### **Brother2Brother**

Brother2Brother allows for more than 150 young men from the Houston community to come together to network, be mentored and leave inspired with a purpose. The Brother2Brother event, a staple of the program, brings together the world's most prominent and influential male business owners, finance experts and motivational speakers, along with other successful men, who share their stories about the transformations that helped them to break out of limiting stereotypes and achieve their goals in the work place, school, relationships, on the job and in life overall. The Brother 2 Brother panel power talk and discussion about a healthy lifestyle, financial literacy, youth entrepreneurship opportunities, academic success

and essential tools for students ages six to eighteen is an event highlight.

In addition, Comerica's financial support enabled Brother 2 Brother program participants to take an exposure trip to the Nation's Capital.

### **Sister to Sister**

Sister to Sister is a proven setting of encouragement, which allows young girls and women in the Houston community to share their life obstacles in an environment that promotes dialogue and comfort. Some of the world's most prominent and influential women business owners, finance experts and motivational speakers come together with young girls and mentees for TWEF's Sister to Sister event. This annual event hosts powerful networking forums that feature empowering speakers and enlightening conversations that foster female connectivity, collaboration and leadership development, as well as financial literacy.

TWEF also makes an impact on families through its annual Intercultural and Financial Leadership Summit and its monthly Educational Seminars and Workshops, funded by Comerica.





SER (Service, Employment and Redevelopment) National formulates, advocates, and implements initiatives that will result in the increased development and utilization of America's human resources, with emphasis on the needs of Hispanics, in the areas of education, training, literacy, employment, affordable housing, business and economic opportunity.

SER National is important to the Dallas and Irving communities because the communities have persistent needs to be addressed, but not enough programming to meet those needs. Pockets of poverty in these cities reach as high as 60 percent. The Hispanic population of both cities has reached 42 percent as of 2017. The growing Hispanic community creates unique needs and issues in education and workforce development. As a large Hispanic nonprofit organization, SER National helps fill in the vacuum by providing crucial programs to these communities and different age groups that are both culturally sensitive and effective in producing positive outcomes.

### SER National Annual Conference

SER National's Annual Conference offers special

opportunities for participants of all ages. Low-income, minority youth are able to attend the conference and participate in the annual STEM Challenge and Career Expo, then the Community Day that follows. Attendees also have the opportunity to talk directly with STEM professionals, as well as employers looking for the next generation of employees, and to win prizes and trophies.

### SER MUJER

For women of color, ages 18 and above, SER MUJER (Mastering and Understanding Jobs and Entrepreneurship Relationships) encourages and supports aspiring female entrepreneurs. Entrepreneurship training includes both traditional workshops and an electronic version of the training, which is available online and via a mobile app. Modules include business development, organizational types, entrepreneurship models and examples, time and financial management, risk management, tax planning, funding sources, raising funds online, selling and succession. Post-program support services include a Small Business Support Group for ongoing support and access to advanced training.

## COMMUNITY UPDATE — ECONOMIC DEVELOPMENT



**IGNACIO SALAZAR**  
President/Chief Executive Officer

*The funds that Comerica contributes to SER National enable us to provide unique programming and opportunities for disadvantaged populations in the Dallas-Fort Worth area.*

## SER National





Business & Community Lender's (BCL) mission is to "build strong communities." It achieves this through its diverse community and economic development lending programs.

### **Small Business Development Services**

BCL has cobranded a series of Business Development workshops with Comerica. The workshops, which are held at Comerica facilities, provide attendees with free one-on-one business coaching.

### **Entrepreneurship Program**

BCL's entrepreneurship program teaches its participants how to strengthen their businesses, increase sales and pay livable wages. Austin is one of the most entrepreneurial cities in America. BCL of Texas counsels over 200 small businesses each year. For those businesses that are not ready to begin operations, BCL provides the guidance needed to get started. For growth businesses, BCL provides lending capital and

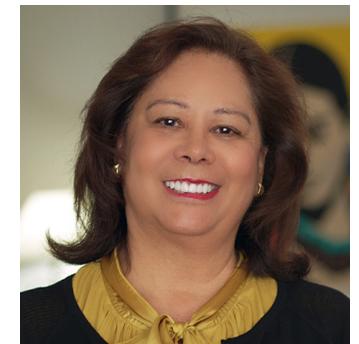
tracks the community benefits, such as livable wages paid to employees, new jobs created, and contribution to the sales and tax base, as a result of our entrepreneurship and lending support.



## **Business & Community Lenders**



*We appreciate the grant dollars and value of being a Comerica Bank economic development partner. There are few partners supporting business development. The funding they provide for business development activities demonstrates that Comerica cares.*



**ROSA RIOS VALDEZ**  
Chief Executive Officer



## SER Metro – Detroit

Metro-Detroit, Jobs for Progress, Inc. is committed to the development and utilization of the nation's workforce. SER promotes upward mobility and economic self-sufficiency for Metropolitan Detroit residents through a comprehensive service delivery system in the areas of Literacy, Education, Employment, Community Development and Economic Opportunity.

### SER Center for Working Families

As part of SER Center for Working Families, participants receive one-on-one financial coaching to help them develop the capacity to identify, set and meet their own financial goals in an environment supportive of their needs and with the vision to sustain long-term economic security. The program addresses financial illiteracy as a growing social and economic concern particularly affecting low-income and unemployed individuals and families. Without financial education to build a core of knowledge of how to do personal and household finances, participants spiral into more debt – often leading to low levels of financial security, anxiety,

stress, and lower self-esteem, all hindering their ability for upward economic mobility.

### Bridges to Career Opportunities Program

SER's Bridges to Career Opportunities (BCO) Program, which operates through the Center for Working Families, is an eight-week contextualized bridge program designed to help Detroit residents obtain employment in the skilled trades. Participants can obtain industry recognized credentials such as OSHA 30, a National Career Readiness Certificate, First Aid/AED/CRP, M.U.S.T registration (Union Database), EPA Renovation, Repair and Painting (RRP), and/or Asbestos Abatement Training.

With the support of Comerica, SER has been able to operate the BCO program through the Center for Working Families since 2016 and maintain a staff of compassionate and dedicated staff. SER has also been able to leverage Comerica funding to secure additional dollars for the program with a focus on expansion.



**EVA GARZA DEWAELSCHÉ**  
President/Chief Executive Officer



*With Comerica's support, SER has served over 130 Detroiters, including returning citizens, women and Opportunity Youth, with a goal to increase their academic and career readiness skills and prepare them for the workforce of tomorrow.*

## COMMUNITY UPDATE — ECONOMIC DEVELOPMENT





## COMMUNITY UPDATE — COMMUNITY DEVELOPMENT



**CHARISSE BREMOND WEAVER**  
President/Chief Executive Officer



*Comerica is a critical partner in Brotherhood Crusade’s work by helping to launch the Brotherhood Crusade’s YouthSource Center model by funding the “proof-of-concept” pilot demonstration project, then assisting in the development of a financial education and empowerment framework.*

The Los Angeles Brotherhood Crusade enriches the lives of low-income and disenfranchised individuals, seniors, homeless populations, economically disadvantaged families and underserved individuals in South Los Angeles by providing and facilitating highly effective, culturally-competent, educational, social behavioral, health and economic outcome improvement opportunities.

Brotherhood Crusade envisions a South Los Angeles devoid of health disparities, disenfranchisement, and poverty-associated adverse public health conditions. The organization believes that South Los Angeles can be a safe, thriving, culturally relevant, and inclusive community that provides all residents equitable access to human and social services and continually improves their quality of life.

### YouthSource Center

The Brotherhood Crusade YouthSource Center (youth workforce development and college persistence center) serves as a beacon of the South Los Angeles community. It provides

culturally competent services in the following areas to disconnected youth (14 to 24-year old homeless, justice or foster care system-involved, dropout or dropout adjacent, out-of-work, out-of-school, etc.) in South Los Angeles:

- Career readiness training, (un)paid internships, job placement and career sustainability/advancement services
- College preparation, access and persistence services
- Basic, vocational life & social, and competency-based skills training as well as systems navigations support
- Supportive services and follow-up including food, shelter and clothing referral and support
- Health services including mental and preventative health support and access to a health home

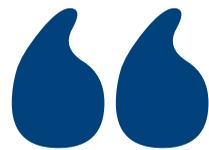
The YouthSource Center model is one of only a handful of models nationwide proven to sustainably change the narrative and trajectory of disconnected youth.

## Brotherhood Crusade





## FLITE Center



*Comerica's support of the FLITE Center has had a tremendous impact in the lives of both the youth we serve and our staff. The bank's Money Sense workshop has provided our staff and youth with valuable insight on how to understand and manage their money effectively.*



**CHRISTINE FREDERICK**  
Executive Director

providing them with essential services in housing, education, and employment, in collaboration with 45 local community agencies. This comprehensive support to vulnerable youth has been a contributing factor during their most critical junctions in their lives.

### **Day of Mentorship Event & Career Day**

FLITE Center youth and staff participate in Comerica's Money Sense workshop, which educates them on money management basics. The youth also benefit from participating in the organization's annual Day of Mentorship event, which focuses on budgeting, and FLITE's Career Day event, which prepares them for careers by hosting various career-focused sessions, such as resume building, interviewing skills, and referrals for job placement.

### **TIL Graduation ceremony**

The FLITE Center's graduation ceremony celebrates the educational milestones of youth in the foster care system. The annual graduation is a testament to our youth's perseverance and dedication towards their educational progress.

The FLITE Center's mission is to guide those aging out of foster care and other vulnerable youth for successful transition to independence through housing, education, employment and system of care coordination.

As a central resource center for youth who are aging out of the foster care system, FLITE Center is a critical service in the lives of vulnerable youth transitioning into independent living. On average, the organization serves 1,300 youth per year,

Comerica®