

2025

Community Impact Report



First Federal
Lakewood

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Letter from the President

To Our Customers and Communities,

Each year, our Community Impact Report offers an opportunity to reflect on how we live our mission beyond the walls of our bank — and how our commitment as a mutual institution translates into meaningful, lasting impact for the people and communities we serve.

At its core, community impact is about more than financial performance. It is about reinvesting locally, strengthening neighborhoods, supporting economic opportunity and building long-term relationships that benefit the entire community. As a mutual bank, our success is shared, and the economic value we generate stays right here — supporting local businesses, helping families achieve homeownership and contributing to a stronger, more resilient local economy.

Since 1935, First Federal Lakewood has remained steadfast in its commitment to our neighbors. While the world around us continues to evolve, our purpose has not changed: to grow responsibly, maintain stability, and put our customers and communities at the center of every decision we make. That focus continues to guide how we operate and how we measure success.

This report highlights the collective strength behind our impact. It reflects the dedication of our employees, the trust of our customers and the partnerships we share throughout the communities we serve. From everyday banking interactions to deeper community investments, each connection plays a role in advancing economic vitality and shared prosperity.

I am deeply grateful to our employees, whose professionalism and passion bring our Purpose, Vision and Values to life each day, and to our customers and community partners who place their trust in us. Together, we are demonstrating the powerful role mutual banks play in creating economic opportunity and lasting local impact.

Thank you for your continued support and for being part of the First Federal Lakewood story. We are honored to serve you and proud to invest in the communities we call home.

Sincerely,



Timothy E. Phillips
President & CEO
First Federal Lakewood



Leadership Teams

Executive Team



TIMOTHY E. PHILLIPS
President & CEO



LISA BEHM
SVP, Chief Mortgage Officer



MICHELLE CABASSA
VP, Regional Manager



MARTIN DEVRIES
VP, Regional Manager



KURT KAPPA
SVP, Chief Lending Officer



JOHN LANE
SVP, Chief Credit Officer



JOE LESTER
SVP, Chief Loan
Administration Officer



JACKIE STRATTON
VP, Community
Engagement Manager



CHALANA WILLIAMS
SVP, Chief Community
Development Officer

Board of Directors



**REBECCA
RUPPERT MCMAHON**

Board Chairperson
President & CEO,
Cleveland Leadership Center



TIMOTHY E. PHILLIPS

First Federal Lakewood,
President & CEO



DR. ELLEN BURTS-COOPER

Senior Managing Partner & Chief
Improvement Officer, Improve
Consulting & Training Group



RONALD DUGAS

President & CEO,
DRM Financial LLC



WILLIAM C. HUFFMAN

Partner, Huffman,
Hunt and Klym, LLC



NORA T. MAHONEY

Partner & Principal,
Investment Banking,
Carleton McKenna & Co. LLC



JASON M. RUSSELL

VP, Real Estate and Development,
North Coast Waterfront
Development Corp.



MELTRICE SHARP

Managing Partner,
CLE Consulting Firm

Directors Emeritus

Ron W. Dees
Charles J. Dolezal
Larry E. Faulhaber
Gary R. Fix
W. Charles Geiger III
Roger L. Holmes
Michael P. Summers
Terry G. Tracy

Who We Are — Banking Built on Community

At First Federal Lakewood, banking has always been about more than dollars and cents — it’s about people, places and the shared success of the communities we serve. As a mutual bank, we are owned by our depositors, which means our purpose is rooted in putting the financial well-being of our customers first and reinvesting in the neighborhoods they call home.

Founded in 1935, First Federal Lakewood has been a steadfast partner to Northeast and Central Ohio for generations. While the financial landscape has evolved, our guiding principles remain the same: personal service, local decision-making, and a deep commitment to helping individuals, families and businesses build brighter futures. Every relationship we form and every decision we make is shaped by our mission to strengthen the economic foundation of our communities.

Mutual banking allows us to take a long-term view — one focused on stability, trust and shared growth rather than short-term returns. When customers choose First Federal Lakewood, they are doing more than opening

an account; they are becoming part of a cooperative model that helps fuel local lending, supports small businesses and keeps capital circulating close to home. Simply by banking with us, our depositor-owners contribute to a cycle of reinvestment that helps neighborhoods thrive.

Our commitment to community is also reflected in the passion and service of our employees. From volunteering with local organizations and supporting financial literacy initiatives to building meaningful, one-on-one relationships with customers, our team brings the mutual mission to life every day. They understand that strong communities are built through genuine connections, shared responsibility and a willingness to give back.

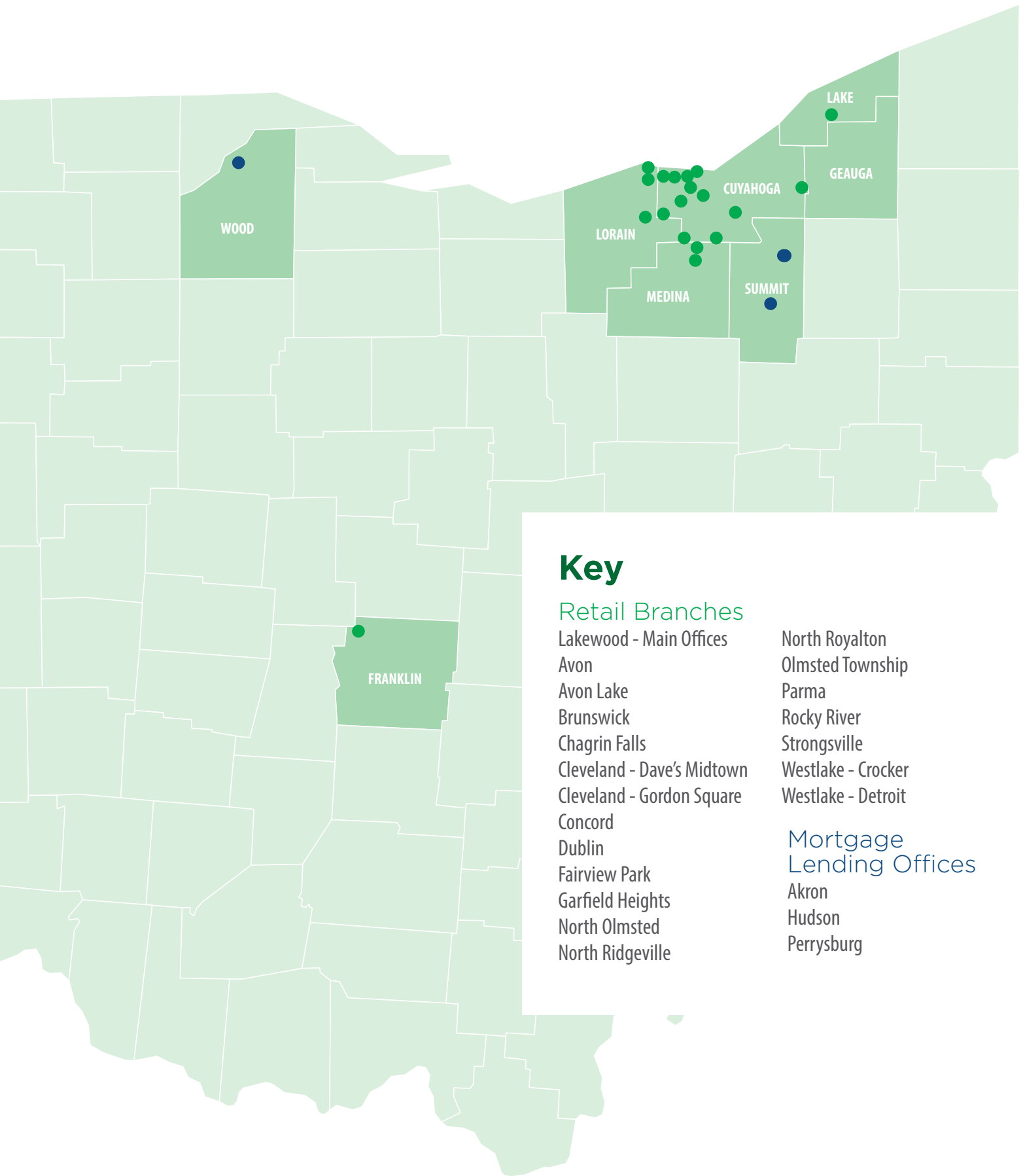
At its core, First Federal Lakewood is about partnership — with our customers, our communities and each other. We believe that when a mutual bank succeeds, the impact is felt far beyond our walls. Together, we are building a stronger, more resilient future for the areas we proudly serve.

By the Numbers



Largest
depositor-owned community
bank headquartered in Ohio





Key

Retail Branches

- Lakewood - Main Offices
- Avon
- Avon Lake
- Brunswick
- Chagrin Falls
- Cleveland - Dave's Midtown
- Cleveland - Gordon Square
- Concord
- Dublin
- Fairview Park
- Garfield Heights
- North Olmsted
- North Ridgeville

- North Royalton
- Olmsted Township
- Parma
- Rocky River
- Strongsville
- Westlake - Crocker
- Westlake - Detroit

Mortgage Lending Offices

- Akron
- Hudson
- Perrysburg



People-First Decisions

Guided by Corporate Responsibility

First Federal Lakewood's dedication to strong corporate governance forms the backbone of our long-term growth, resilience, and service to the people and communities who rely on us. We make decisions with the goal of strengthening the local economy, supporting our employees and delivering meaningful value to those we serve.

Guided by our Board of Directors and executive leadership team, First Federal Lakewood operates within a strategic and risk management framework designed to uphold a culture aligned with our mutual banking mission. The

Board includes nine Directors and is supported by three key Committees — Strategy, Audit and Risk — each playing a critical role in defining expectations for responsible operations, sound decision-making and organizational oversight.

We believe that effective governance is essential to maintaining stability and continuing to prioritize our customers and communities. Deeply connected to the neighborhoods we serve, we remain committed to making choices that positively impact our customers, local economic health and employees.

MISSION MOMENT



The First Federal Lakewood team had a blast sponsoring the Northern Medina Chamber Alliance Golf Outing! By frequently participating in, hosting and sponsoring various Chamber of Commerce activities throughout Northeast Ohio, we solidify our commitment to the local business communities.

Purpose, Vision and Values

At First Federal Lakewood, our Purpose, Vision and Values guide everything we do — how we show up for our customers, support one another as colleagues and invest in the communities we proudly serve. As a mutual bank, we answer only to our customers and our communities, allowing us to focus on long-term relationships, shared success and sustainable economic impact.

Our Purpose grounds our daily work and decision-making, reminding us why we exist and who we serve. Our Vision challenges us to continually strengthen our role as a trusted, community-centered financial partner. Our Values shape how we work together, creating a culture rooted in trust. When our team lives these Values, we create meaningful outcomes not only for our customers, but for our communities as a whole.

Together, our Purpose, Vision and Values act as our compass — uniting our employees around a shared commitment to help individuals, families, businesses and neighborhoods thrive today and for generations to come.



Our Purpose

To provide solutions that support our colleagues, customers and communities for life.



Our Vision

To be **THE** community bank.



Our Values

Accountability

We take ownership of our behaviors and decisions.

Caring

We prioritize the needs of our customers and employees.

Empowered

We encourage others to explore options and make decisions.

Inclusion

We invite, listen and respect the values, opinions and experiences of one another.

Integrity

We build trust through responsible actions and honest relationships.

Mutuals Matter

First Federal Lakewood is proud to be a founding member of a consortium of mutual banks, called Mutuals Matter, united to strengthen and promote the mutual banking model. Mutual banks are an essential part of the financial services sector, yet many people aren't familiar with the purpose and power of mutual banking. Mutuality is rooted in a strong commitment to depositor-owners and the communities we serve.

With nearly 40 other mutual banks now a part of Mutuals Matter, the movement has continued gaining more member banks and more momentum to share the story of mutuality. Just like when First Federal Lakewood partners with local businesses and organizations to support each other, we are stronger together.



A collage of four images: a young boy in a baseball cap, a woman on a phone, a woman volunteering, and a woman smiling. Text overlays include 'Your Money Matters.', 'Your Community Matters.', and 'Mutuals Matter.' The Mutuals Matter logo is at the top right. A central text block reads: 'When you choose a mutual bank, you get something even more valuable in return. Mutual banks reinvest their profits into their customers, their employees, and their communities. When you see the Mutuals Matter logo, you know your money's making a difference. Visit mutualsmatter.org to learn more. EQUAL HOUSING LENDER-MEMBER FDIC'.

A woman with long dark hair, wearing a blue t-shirt, smiling and holding a clipboard. The background is dark blue with white text and the Mutuals Matter logo. A yellow button says 'Learn more'. At the bottom, it says 'EQUAL HOUSING LENDER-MEMBER FDIC'.

Opening the Door to Homeownership

Federal and state home loan programs and housing grants play a critical role in building strong, stable communities. First Federal Lakewood participates in these programs and receives annual grant money that is deployed into the community through our Mortgage division. Programs such as the Very Low-Income Purchase Program, FHLB Welcome Home Program and Mortgage Tax Credit Program are a few of the various vehicles First Federal Lakewood uses to help remove common barriers — like limited savings or higher borrowing costs — so more families can put down roots and invest in their futures. When people can buy and maintain a home, neighborhoods benefit from greater stability, improved property values, and increased local spending that supports small businesses and public services.

As a mutual bank, First Federal Lakewood sees these programs as powerful tools for shared economic growth. By pairing responsible local lending with these community-focused resources, we help individuals achieve the dream of homeownership while strengthening the long-term health and vitality of the communities we proudly serve.



MISSION MOMENT



As a mutual bank, First Federal Lakewood puts local needs first, and that commitment shows through sponsorships of community events and hands-on volunteering with The Literacy Cooperative. By supporting programs that strengthen literacy, we help open doors to education, employment and long-term financial stability for learners and families. These efforts build stronger schools, neighborhoods and small-business corridors across the communities First Federal Lakewood serves. Together, sponsorship and volunteer time turn the Bank's mission into measurable, community-wide impact.



Advancing Community Development

First Federal Lakewood's Community Development Team advanced our mission by delivering targeted outreach, financial education and strategic partnerships across the communities we serve. These efforts aligned closely with Community Reinvestment Act priorities and focused on supporting low- to moderate-income individuals and strengthening community partnerships.

The Team emphasized collaboration, both internally and externally, with nonprofit and municipal partners. These activities supported sustainable growth and meaningful impact. The relationships spanned areas such as financial literacy, affordable housing, workforce and economic development, and small business support. Everything from resume writing assistance to mock interviews to credit counseling helped build partnerships that strengthened our neighborhoods and expanded First Federal Lakewood's outreach capacity to serve those who need it most.



Financial Literacy for All

In 2025, the Bank re-launched the First Federal Lakewood Financial Literacy Team to better execute our financial education activities throughout our community. These 14 facilitators and volunteers delivered programs on budgeting, credit building, banking fundamentals, and homeownership readiness for both adults and youth.

“At First Federal Lakewood, we are committed to the communities that we serve. Through strategic partnerships, volunteerism and meaningful investments centered around affordable housing, workforce and economic development, financial education, and the support of small businesses, our Community Development team works intentionally to support and strengthen our nonprofit partners, small businesses and residents, contributing to a resilient and thriving community for all.” – Chalana Williams, SVP, Chief Community Development Officer

82 financial literacy and homebuying seminars conducted

1,126 community members participated in seminars

Community Service By the Numbers



65%
Employees
Volunteered



181
Organizations
Supported

665
Volunteer Activities

\$362,288
Reinvested back into the community



2,205
Hours volunteered

From Recovery to Readiness: A Community Partnership

Recovery doesn't end with getting sober; it continues with rebuilding stability, confidence and a path forward. The mission at The Edna House in Cleveland is to give women an opportunity to recover from alcohol and drug addiction by providing a safe, sober place to live and to learn life skills that will help them maintain 12-step-based sobriety throughout their lifetime.

First Federal Lakewood is proud to partner with The Edna House during the Employment Readiness portion of its programming, helping remove practical barriers that can derail progress — like financial insecurity — and replacing them with tools that support independence, dignity and long-term success.



“Working with First Federal Lakewood to build up their financial future gives our residents a sense of safety, dignity and pride that these women don’t walk in our doors with,” said Sarah Murphy, Executive Director at The Edna House. “We can see a change in them within 30 days, and after 90 days, they begin our Employment Readiness Program, which includes the financial literacy classes run by Eliseo Cruz-Garcia.”



Typically, opening a bank account may have requirements like an initial deposit or minimum balance and comes with strings attached in the way of fees. This is a huge barrier and point of fear for women when they should be thrilled to land a local job after working their way through the Employment Readiness Program at The Edna House. First Federal Lakewood's All Access checking account has no initial deposit requirement, minimum balance or fees, so the women are able to obtain a bank account to link their new paychecks to via direct deposit.



"Our residents are excited when the time comes to go to the First Federal Lakewood branch right near us here in Gordon Square because it means they are graduating from the Employment Readiness Program," said Murphy. "They are so proud to be independent, and it shows the genuine partnership between the women and First Federal Lakewood."

By helping women confidently enter the workforce and improve their financial standing, First Federal Lakewood contributes to strengthening the local economy. Our partnership with The Edna House is rooted in a shared belief in long-term stability: helping people build the tools and support systems to move forward helps our communities. By supporting the Employment Readiness Program with financial literacy and job skills seminars,

we're investing in sustainable outcomes for individuals — and meaningful ripple effects for families, workplaces and neighborhoods across our communities.



They are so proud to be independent, and it shows the genuine partnership between the women and First Federal Lakewood.

"Financial insecurity is one of the scariest things to manage," said Murphy. Almost no employers use paper checks anymore, so it's critical that the women have a bank account number and routing number in order to set up direct deposit. We're working towards setting them up for a lifetime of sobriety, and they need to start somewhere with their finances. Having a bank account when they get a job totally changes the trajectory of how our women move forward, and that security from First Federal Lakewood is foundational."

"As a community banker, my goal is to meet people where they are and help them feel safe, respected and empowered when talking about finances. At The Edna House, I focus on building trust through kindness, patience and practical education. Whether we are discussing budgeting, credit or preparing for job interviews, my goal is to support residents as they build confidence for their future. Our commitment as a community bank is to build real relationships and make a lasting, positive impact."
- Eliseo Cruz-Garcia, Community Development Officer.





Small Business Success

A Full-Circle Relationship Fuels Camelot Bakery's Recipe for Growth

Tucked into an unassuming building in the Cuddell neighborhood on Cleveland's near-Westside, Camelot Bakery is whipping up fresh pastries and soft pretzels that you've likely tried around Northeast Ohio. With customers like the Cleveland Metroparks and University Hospitals, the steady stream of baked goods will only continue to grow as they move forward with building a brand-new 10,000-square-foot facility on the lot next to their current bakery on Madison Avenue.

Camelot's story began in 2008 when Rebekah Starr, who owns the business with her husband Joe, was studying to be an accountant but decided her passion was baking instead. They set up an LLC and began baking overnight in a local restaurant kitchen, with a downtown Cleveland hotel as their first customer.

In 2015, their team of three, including Rebekah and Joe, moved into the current Camelot Bakery space after three years of baking nights in restaurant kitchens. They already had a personal banking relationship with First Federal Lakewood, so it made perfect sense to work together to secure the loan.

"Camelot has been in existence for 16 years," said Joe, "and First Federal Lakewood has been there since day one. It was a real full-circle moment to sign the lease papers for our current space while standing in the old restaurant space we occupied when we started."

Working with First Federal Lakewood to expand their presence is a necessity for Camelot Bakery to continue growing their business and developing more customer

relationships. They have maxed out their current space, which means their ability to take on new business and more employees has also reached its max. Without the space to prep more items in advance or hold much inventory, they currently have to operate as a bake-to-order business.

“Camelot has been in existence for 16 years, and First Federal Lakewood has been there since day one.

“The personal relationships and connections with people are the best part of working with First Federal Lakewood,” said Joe. “We can pick up the phone and know we’ll get what we need. It’s the perfect size because it offers all the services a big bank would — and even more services that we’ll be able to take advantage of as our business continues to grow — but without the bureaucracy. As we grow, First Federal Lakewood has everything we need.”

As a result of the future expansion, they will be able to turn the current bakery back into a retail space to serve the neighborhood and contribute to the early stages of the redevelopment of the Cuddell community. They will be able to employ nearly 30 people in the next three years, which is double their current number of employees.



These jobs and a new walk-up bakery business will help build the economic future of this burgeoning Cleveland neighborhood. This also includes an expanded relationship with the city through a neighborhood development grant, which is a win for the Camelot team and the neighborhood overall.

“We have lots of great memories wrapped up in this building, personally and for the business. We’re in the right place, and we’re committed to the Cuddell neighborhood. We realized we can build more value by designing our new space for the lot we purchased next door, and we know First Federal Lakewood will be with us all the way. This is home.”



NorthCoast 99 Award Powered by our People

First Federal Lakewood is proud to share that 2025 was the first year we won the prestigious NorthCoast 99 Award honoring the 99 highest-ranking local workplaces for top talent each year!



The NorthCoast 99 recognition is awarded annually to 99 Northeast Ohio workplaces that have exceptional policies, practices and benefits that are shown to attract and retain top performers. Top performers are defined by the Employers Resource Council, the organization that oversees the NorthCoast 99, as the people who drive results, deliver competitive advantages, and enable businesses to innovate and grow.

Through this award, we have demonstrated our commitment to being a great workplace, and great workplaces are built by their employees!

Why Did We Win?

Our organization was evaluated anonymously based on the policies, practices and benefits in place to attract and retain top performers, as well as ratings from employees who completed a survey about our workplace. First Federal Lakewood was ranked and performed exceptionally well in the following areas:

- ✓ **Employee Engagement and Talent Development**
- ✓ **Employee Well-Being**
- ✓ **Organizational Strategy, Policies & Benefits**
- ✓ **Talent Attraction, Acquisition & Onboarding**
- ✓ **Total Rewards**





Strengthening Our Culture Through Inclusion and Belonging

Our purpose is rooted in people — and that begins with our own colleagues. 2025 brought about a strong focus on inclusion and belonging at First Federal Lakewood as part of the organization’s strategic initiatives. Our two Employee Resource Groups are an integral part of this strategy: WELL (Women Empowering, Learning & Leading) and PRIDE.

An Inclusion & Belonging Council was established with 11 employees who applied to be members of this inaugural group and were chosen based on their commitment to creating an environment where everyone can thrive.

“As a mutual organization, our commitment to inclusion and belonging is deeply connected to our purpose.”

With members from different teams and roles across the Bank, this important group created a mission statement that reflects the goals the team will work towards in its first year and beyond. The Council’s mission is to advocate for a culture where every employee feels valued, respected and empowered.

By investing in equitable practices, inclusive leadership and spaces where every voice is heard, we strengthen our culture and our ability to serve our communities with empathy and excellence. When our people thrive, the communities that trust us thrive, too.

“As a mutual organization, our commitment to inclusion and belonging is deeply connected to our purpose. When our employees feel included and supported, that sense of belonging extends outward — strengthening our teams, our company and the communities that trust us. We believe a strong culture is one where every employee feels a sense of belonging — where different perspectives are welcomed, voices are heard, and people know they matter. This work is ongoing, and we remain committed to learning, evolving, and holding ourselves accountable as we continue to build a culture where everyone feels they are part of something meaningful.” – Amy Davin, SVP, Chief Human Resources Officer

PRIDE in Our Community



The PRIDE Employee Resource Group (ERG) was formed in 2024 as a safe space for the

LGBTQ+ community and allies. With a goal to create and maintain a safe, diverse and inclusive workspace in which all employees can thrive, the group has more than 40 members.

The group's main event for 2025 was marching in Cleveland's Pride in the CLE parade in June, with more than 20 individuals representing First Federal Lakewood.

"The PRIDE ERG brings our team together to celebrate achievements, educate and address community issues. It encourages open dialogue and support, fostering learning, inclusion and belonging. Having a supportive organization that embraces employee-led groups like the PRIDE ERG is essential for cultivating an environment where individuals feel valued and heard. This encouragement enables employees to demonstrate initiative, contribute their insights and promote substantive improvements within the organization." – Jennifer Bechtel, Retail Banking Operations and PRIDE ERG Co-Chair



Employee Empowerment in Action



First Federal Lakewood's WELL (Women Empowering, Learning & Leading) Employee Resource Group

had a successful fourth year fostering an environment where women are celebrated and empowered with tools to excel personally and professionally.

"WELL unites the women and men within our organization to celebrate achievements through collaboration, learning and sharing. Each year, we establish themes such as Personal Development, Well-Being and Balance, and Moving Forward. We invite speakers to share their expertise on these themes, and we build Cohorts to enable small group discussions where members can share and learn from one another. WELL helps us stay connected with colleagues across all areas of the organization, fostering opportunities to engage with each other that we might not otherwise have." – Alysia Mattox, VP, Senior Core Banking Administrator and WELL Co-Chair



In addition to connections and camaraderie built throughout the year, WELL's 2025 activities included:

- **Raised a donation of nearly \$800** for the Cleveland YWCA with an additional dollar-for-dollar matching donation from the organization
- **Held multiple monthly cohort meetings** with topics spanning personal development, professional development and social connections
- Hosted a **robust mentoring program**
- **Read and discussed** [Fish!: A Proven Way to Boost Morale and Improve Results](#) as a book club
- **Celebrated International Women's Day** with in-person and virtual events as a meaningful reminder to uplift the women around us



WELL Pro Series

One of the many valuable resources provided by WELL is the Pro Series of speakers where we invite seasoned professionals to share their expertise on topics to enhance professional and personal development. This quarterly series featured topics such as:

- Work-life balance
- Emotional intelligence and mindset shifts
- Intentional living
- Strengths-based leadership
- Self-prioritization
- Navigating change

Investing in Our Future

Since 1935, First Federal Lakewood has been a proud steward of our community. Our headquarters and flagship branch at the corner of Detroit and Warren Roads is more than a building — it's a Lakewood landmark that reflects our long-standing presence, purpose and promise to the people we serve.

To deepen that commitment, we have embarked on a significant renovation of our headquarters. This project isn't just about updating a space; it's an investment in our employees, our customers and the future of the community we call home. The refreshed environment will offer flexible, modern workspaces designed to evolve with our workforce and support the ways we collaborate today.

These upgrades ensure we are well-positioned to continue meeting the needs of our customers and community for generations to come.

One of the most exciting additions is a new community gathering space — a dedicated room that will be available for events, meetings and more. This feature reflects who we are at our core: a mutual bank rooted in service, partnership and local impact.

By investing in our headquarters, we're investing in our mission: put people and community first. This renovation honors our past, strengthens our present, and builds a foundation that will support Lakewood — and all of us — well into the future.

MISSION MOMENT



Each year, First Federal Lakewood collects school supplies to support the Shoes and Clothes for Kids (SC4K) organization. The mission of SC4K is to break barriers to school attendance by providing new shoes, clothes and school supplies for students in need.

“First Federal Lakewood’s school supplies drive ensures Northeast Ohio students walk into the classroom prepared, confident and ready to learn. This partnership is rooted in a shared commitment to Cleveland’s neighborhoods and to investing directly in the success of local children. By reinvesting in the communities we serve, First Federal Lakewood demonstrates the true spirit of mutual banking — neighbors helping neighbors and building a stronger future together.” – Scott Gnau, Commercial Lending Leader and SC4K Associate Board Member



Neighborhood Fun for Community Appreciation Day

In September, we hosted our annual Good Neighbor and Community Appreciation Days at our branches and at local businesses across Northeast Ohio. Although building relationships is part of what we do every day, these events offered a special chance to spotlight the local businesses that strengthen our communities and thank our neighbors who support them. First Federal Lakewood team members stopped by businesses to distribute prizes and cash, and our branches provided treats and fun surprises.

Open to the entire community, the celebrations were marked by big fun and big smiles.

Community Partners

First Federal Lakewood and its employees proudly supported the following organizations in 2025.

100 Black Men of Cleveland
1916 Youth Foundation
A Kid Again - Northern Ohio Chapter
A Place 4 Me
Achievement Centers for Children
Akron-Canton Regional Food Bank
All Faiths Food Pantry
Alzheimer's Association: Cleveland Chapter
AM & AA Cleveland Chapter
American Federation of State County & Municipal Employees
AngelWorks
Annunciation Greek Orthodox Church
Ashlie's Embrace
Avon Lake Sports Hall of Fame
Avon-Avon Lake Community Resource Services, Inc.
Barton Senior Center
Beck Center for the Arts
Berea MidPark Athletic Boosters
Black River Local Schools
Blessing House
Brain Enrichment Initiative
Breadwinners Academy
Brunswick City Schools
Catholic Charities Diocese of Cleveland
Chagrin Valley Chamber of Commerce
Chagrin Valley Jaycees Charitable Foundation
Charitable Fund of Strongsville Kiwanis Inc
CHN Housing Partners
City of Bedford Heights
City of Garfield Heights
City of Lakewood
City of Strongsville Parks and Recreation
Cleveland Asian Festival
Cleveland Clinic South Pointe Hospital
Cleveland Leadership Center
Cleveland Metropolitan Bar Foundation
Cleveland Public Theatre
Colorectal Cancer Alliance
Columbus Urban League
Community Resource Services
Concord Township
Concord Youth Baseball League
Crohn's & Colitis Foundation, Inc.
Cuyahoga East Chamber of Commerce
Dress for Success Cleveland
Dublin Chamber of Commerce
Ears to You
Eastern Lake County Chamber of Commerce
Edwins
Effective Leadership Academy
El Centro de Servicios Sociales, Inc.
Employers Resource Council
Enterprise Community Partners, Inc.
Fairfax Renaissance Development Corporation
Fairview Park High School
Fairview Park Municipal Foundation
Fairview Park Senior Center
Famicos Foundation
Feeding Medina County
Fostering Hope
Genghis Con Cleveland 2025
Greater Cleveland Dental Society
Greater Cleveland Food Bank
Greater Cleveland Habitat for Humanity
Greater Medina Chamber of Commerce
Growth Capital Corp

Haus of Transcendent
 HBA of Greater Toledo
 Heritage Elementary School
 HOLA
 Home Instead Ohio
 Home Repair Resource Center
 Homes On the Hill Community Development Corporation
 Human Rights Campaign
 Jumpstart
 Junior Achievement of Central Ohio, Inc.
 Junior Achievement of Greater Cleveland
 Justice Center
 Kiwanis Club of Toledo
 Kiwanis Division 14
 Kiwanis Westlake Youth Foundation, Inc.
 Lake County Development Council
 Lake Erie Cleveland Monsters
 Lake Erie Marine Trades Association
 Lakewood Board of Education
 Lakewood Catholic Academy
 Lakewood Chamber of Commerce
 Lakewood Charitable Assistance Corporation
 Lakewood City Schools
 Lakewood Ranger Education Foundation
 Lakewood/Rocky River Sunrise Rotary
 LakewoodAlive
 Leadership Lake County
 Let Art Breathe
 Life Act
 Logan Elm LSD Roundballers Club
 Lorain County Association of Realtors
 Lorain County Chamber of Commerce
 Lorain County Urban League
 Macedonia Parks & Rec
 May Dugan Center
 MCCharity Challenge
 Medina County Economic Development Corporation
 Midtown Cleveland
 Moms House, Inc.
 Mortgage Society of Ohio
 Nationwide Children's Hospital Foundation
 Neighborhood Family Practice
 NID Housing Counseling Agency
 North Olmsted Chamber of Commerce
 North Ridgeville Chamber of Commerce
 North Royalton City Schools
 North Royalton Stadium Foundation
 Northeast Real Estate Group LLC
 Northeastern Ohio Live Steamers, Inc.
 Northern Medina County Chamber Alliance
 Northern Ohio Chapter of NAIOP Association for Commercial Real Estate
 Northwest Neighborhoods CDC
 Ohio Bankers League
 Ohio Chapter of the Society of Industrial & Office Realtors
 Ohio Synchro Swim Club
 Olmsted Community Center
 Olmsted Falls City Schools
 Open Hands Food Pantry & Garden
 Oriana House
 Our Lady of Mount Carmel
 Parma Area Chamber of Commerce
 Porter Public Library Foundation
 Primary Purpose Center, Inc.
 Queen Moves
 Reach Success
 Realty Reimagined
 Rec2Connect Foundation
 Rocky River Chamber of Commerce
 Second Harvest Food Bank of North Central Ohio
 Seeds of Literacy
 Shoes and Clothes for Kids
 Sopchak Natural Health & Wellness, Inc.
 South Euclid Community Urban Redevelopment Corporation
 Spanish American Committee
 St. Augustine Health Ministries
 St. Brendan School
 St. Clair Superior Development Corporation
 St. Columbkille PTU
 St. Edward High School
 St. Malachi
 St. Mary of Egypt Orthodox Mission & Chapel
 Stop Light Press LLC
 Strongsville Chamber of Commerce
 Swanton Corn Festival Committee, Inc.
 T3 Sports Foundation
 Teaching Cleveland Foundation
 The Benjamin Rose Institute

The Centers - El Barrio
The Cleveland Foundry
The Diversity Center of Northeast Ohio
The Edna House
The Lakewood Foundation
The Legal Aid Society of Cleveland
The LGBT Community Center of Greater Cleveland
The Literacy Cooperative
The Veale Foundation
Towards Employment
Twinsburg City School District
United Way of Greater Cleveland
United Way of Lake County
University Hospitals Rainbow Babies and Children
Ursuline College
Waverly Elementary

Way of Escape Ministries
Welcome House
West Park Kamm's Neighborhood Development
West Shore Chamber of Commerce
Western Reserve Masonic Community
Westside Community House
Wild Ones Natural Landscapers, Ltd.
Women Creating Wealth & Impact
Youth Challenge
Youth Opportunities Unlimited





**First Federal
Lakewood**

 EQUAL HOUSING LENDER • MEMBER FDIC