



COMMUNITY IMPACT REPORT 2025



CentrevilleBank®
Charitable Foundation

CREATING *PROGRESS ON PURPOSE*

At Centreville Bank, we are committed to creating a positive impact in the communities we serve. I am proud to share how we advanced this commitment over the last year through thoughtful investments, strong partnerships, and programs that create a lasting impact for individuals and families.

In 2025, Centreville Bank and the Centreville Bank Charitable Foundation provided over \$2,000,000 in support to local nonprofit organizations. This marks the highest annual total in our organization's history, reflecting our ongoing commitment to strengthen the communities where we live and work, while also responding to the growing economic challenges many are facing.

I am especially grateful for our dedicated staff, who continue to play a critical role in this work. Through hands-on volunteerism, financial literacy initiatives, and ongoing community involvement, our team completed over 5,000 volunteer hours this year, demonstrating our shared commitment to service and connection.

As our organization continues to grow, we remain deeply committed to the communities we serve, and look forward to another year of creating progress on purpose across Rhode Island and eastern Connecticut.

HAROLD M. HORVAT, PRESIDENT, CEO AND CHAIRMAN OF THE BOARD



FUNDING REPORT

In 2025, Centreville Bank and the Centreville Bank Charitable Foundation invested over **\$2 million** to community-focused organizations across Rhode Island and eastern Connecticut.

Charitable priorities continued to be centered around our three pillars:

Education Success

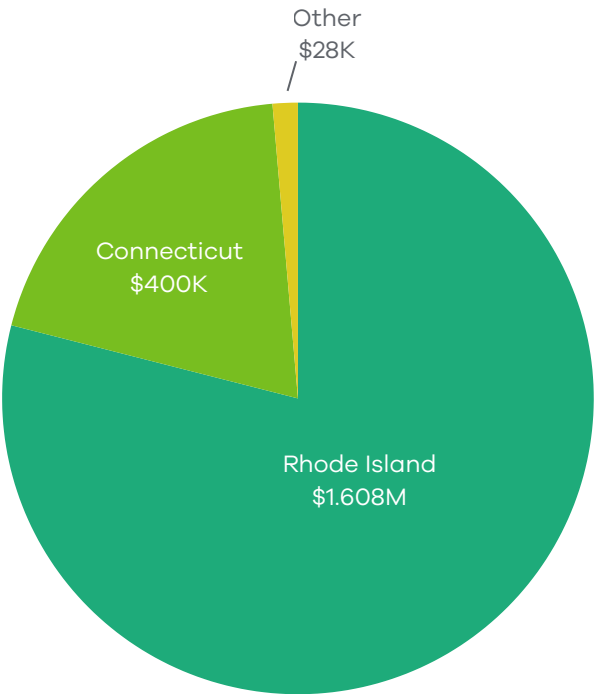
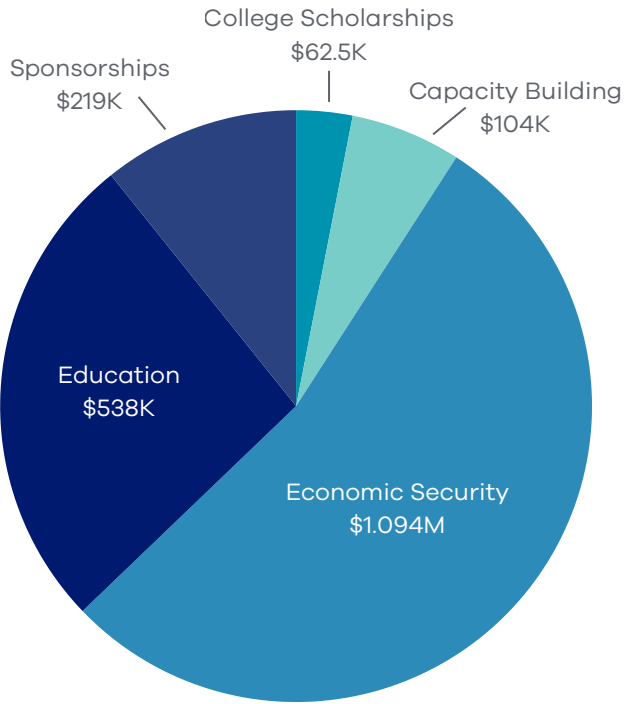
Programs that ensure that at every age, children in our communities are ready to learn, are engaged learners, and supported by their family, schools, and community.

Economic Security

Programs that work to increase the stability for low-income individuals and families through wrap-around programs.

Capacity Building

Funding to support community-based organizations improve organizational effectiveness.



PEOPLE WITH PURPOSE

NOTABLE COMMUNITY PROJECTS

At Centreville Bank, we know it is the people-power and human connection that truly build community. We recognize the need to be responsive, and work together with our partners to provide support where it's most needed.

Through our staffs collective efforts, we supported over **300** community organizations and completed over **5,000** volunteer hours, providing essential support to individuals and families in need. Highlights of additional community support efforts include:



Financial Literacy Program

Our **Financial Empowerment Program** supports community members through education in various topics related to financial literacy, workforce readiness, and business development.

Through our **customized programming**, we can assist individuals and businesses on their financial journey and help them progress towards financial empowerment.



Bank Forward

Bank Forward seeks to increase diversity, equity, and opportunities in the financial services sector, and strives to address the workforce shortage through outreach and inclusion of low-and moderate-income communities.

Centreville continues to be one of the initiatives **lead funders**, with staff volunteering at various outreach events including career fairs, mock interviews, and resume workshops.



College Scholarship Program

Demonstrating our commitment to education, the Centreville Bank Charitable Foundation awarded **\$62,500** in college scholarships to 16 exceptional students, marking the Foundation's largest annual scholarship distribution to date.

Our diverse scholarship program empowers local students on their academic journey while simultaneously rewarding their commitment to community.



Centreville Bank staff present funding support to Central Falls Foundation.

ECONOMIC SECURITY HIGHLIGHT

CENTRAL FALLS FOUNDATION (CENTRAL FALLS, RI)

"This effort comes at a time of great vulnerability for our families and will allow us to provide an essential service our community deserves." -Bridgett Duquette, Executive Director

Since 1995, the Central Falls Foundation (CFF) has supported vital programs that address pressing community needs including rental and mortgage assistance, hunger relief, youth and workforce development, and financial literacy initiatives.

In partnership with the CFF, Centreville Bank's Charitable Foundation invested \$100,000 to help launch the first mobile food pantry in Rhode Island. The mobile pantry will bring groceries directly to neighborhoods, senior housing, and community centers, helping residents who face transportation barriers or who have limited access to food resources.

Centreville Bank's funding will support the purchase, outfitting, staffing, and first-year operations of the mobile distribution program, while simultaneously supporting a community partner as they are providing critical, frontline assistance.

In addition to distributing fresh produce, dairy, meats, and shelf-stable goods, the Central Falls Mobile Food Pantry will provide supplemental items that are not SNAP eligible such as personal hygiene products, diapers, clothing and laundry detergent.

AFFORDABLE HOUSING HIGHLIGHT

H.O.P.E., INC. (NEW LONDON, CT)

"Centreville's commitment to addressing the housing crisis and investing in brighter futures truly embodies what it means to be a community partner." - Stacey Smith, Executive Director

H.O.P.E., Inc.'s (Housing Opportunities to Promote Equity) Rent-to-Own Program offers transformative opportunities for long-term financial health and stability in the community. The program's primary goal is to create a clear, sustainable pathway to homeownership for low-income families, empowering them to achieve financial stability, build generational wealth, and provide safe, stable homes for their children.

Centreville Bank announced a \$100,000 investment in partnership with H.O.P.E, Inc. to support the renovation of a residential property in New London, Connecticut. The investment will create a safe and affordable home for a local family and strengthen long-term neighborhood stability.

This initiative not only helps achieve homeownership but also drives neighborhood revitalization and supports small, local contractors involved in the renovation process.

Beyond homeownership, the Reynard Rent-to-Own Program's innovative model supports tenants financial empowerment. Families receive financial literacy coaching, credit counseling, and homeownership education while a portion of their monthly rent is placed into an interest-bearing savings account.

This investment is part of Centreville Bank's ongoing commitment to support affordable housing, economic mobility and community development.

Centreville Bank staff with future H.O.P.E., INC. homeowner.





Centreville Bank staff and BankForward partners attend the Banking Micro-Pathway program launch.

EDUCATION SUCCESS HIGHLIGHT

COMMUNITY COLLEGE OF RHODE ISLAND FOUNDATION (LINCOLN, RI)

"This micro-pathway is a powerful example of how education and industry can come together to build a more resilient workforce." - Dr. Rosemary Costigan, President

With a mission strongly focused on workforce development, the Community College of Rhode Island (CCRI) is shaping a skilled, diverse talent pipeline that strengthens Rhode Island's economy and prepares graduates for the demands of today's evolving job market.

Developed in partnership with Education Design Lab (EDL), and with an inaugural from Centreville Bank and BankForward partners, the Banking Micro-Pathway is a new workforce development initiative designed to prepare students for entry-level careers in the financial services industry.

The program is open to residents with a high school diploma or GED, and is designed to support diverse candidates reflective of Rhode Island's communities.

In addition to technical training, the program provides students with career readiness support, interview preparation, and direct connections to hiring managers through CCRI's Workforce Recruitment and Placement team. The program is also stackable into CCRI's Business certificates and degree programs, allowing graduates to pursue long term career growth in finance and banking.

CHARITABLE FOUNDATION FUNDED ORGANIZATIONS

RHODE ISLAND

Adoption RI
Amenity Aid
Back to School Celebration of RI
Beautiful Day
Better Lives RI
Blackstone Valley Community Action Program
Books Are Wings
Boys & Girls Club of Pawtucket
Boys & Girls Clubs of Newport County
Central Falls Foundation
Community Angels
Community College of Rhode Island Foundation
Community Market at St. Peter's Church
Community Preparatory School
Comprehensive Community Action Inc. (CCAP)
Coventry Community Food Bank
Cranston Public Library Association
Crossroads Rhode Island
Dr. Martin Luther King, Jr. Community Center
East Bay Food Pantry
Farm Fresh Rhode Island
Friends Way
Genesis Center
Hope and Main
Jewish Collaborative Services
Jonnycake Center for Hope
Jonnycake Center of Westerly
Junior Achievement of Rhode Island, Inc.
Local Initiatives Support Corporation
Lucy's Hearth
McAuley Ministries
Meals on Wheels: Rhode Island
Nectar Community Investments
Newport County YMCA
Newport Mental Health
NewportFILM
North Kingstown Food Pantry
Northern RI Food Pantry
Olneyville Food Center
ONE Neighborhood Builders
Onward We Learn
Pawtucket Central Falls Development Corporation
Pawtucket Soup Kitchen
Progreso Latino
Project Hand Up
Providence Promise
Providence Revolving Fund
Reach Out and Read of Rhode Island
ReFocus Inc
Rhode Island Bankers Association Foundation
Rhode Island Community Food Bank
Rhode Island Education Collective, Inc.
Salve Regina University
San Miguel School
Shri Service Corps

Skills for Rhode Island's Future
Social Enterprise Greenhouse
Sojourner House
St Mary of the Bay Food Pantry
Student Diplomacy Corps
Teatro ECAS
The Autism Project
The Center for Mediation & Collaboration Rhode Island
The Salvation Army – Pawtucket
The Sharing Locker
Tides Family Services
United Way of Rhode Island
University of Rhode Island Foundation & Alumni Engagement
West Warwick Assistance Agency Inc.
West Warwick Senior Citizens Center, Inc.
Yellow Horse
Young Voices
Youth Pride, Inc

CONNECTICUT

Access Community Action Agency
Bungay Fire Brigade
Community Health Resources
Connecticut College - Holleran Center
Covenant Shleter of New London, Inc.
Friends of Assisi Food Pantry
Furniture Bank of Southeastern CT
H.O.P.E., Inc.
Habitat for Humanity of Eastern Connecticut
Higher Edge
Housing Collective
Interfaith Human Services of Putnam
Junior Achievement of Southwest New England, Inc.
Ledyard Food Pantry
Madonna Place
Martin House, Inc.
Muddy Brook Fire Department, Inc.
New London Community Meal Center
Northeast Opportunities for Wellness, INC.
Operation Fuel
Pomfret Food Pantry
Pomfret Historical Society
Project PIN - Food Pantry
Read To Grow
Reliance Health
Safe Futures, Inc.
Southeastern Council on Alcoholism and Drug Dep Inc
St. Mary's Food Pantry - Griswold
St. Vincent de Paul Place Norwich Inc
Thames River Community Service, Inc.
Thames Valley Council for Community Action, Inc.
The Last Green Valley, INC
The Salvation Army - Norwich
The Salvation Army - Willimantic
Thompson Ecumenical Empowerment Group Inc (TEEG)
Windham-Tolland 4-H Camp