



# CRA FUNDING

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*Funding and Resources Team Meeting  
May 22, 2020*



**Closing the Digital Divide**  
*A Framework for Meeting CRA Obligations*



Federal Reserve  
Bank of Dallas  
Community Development



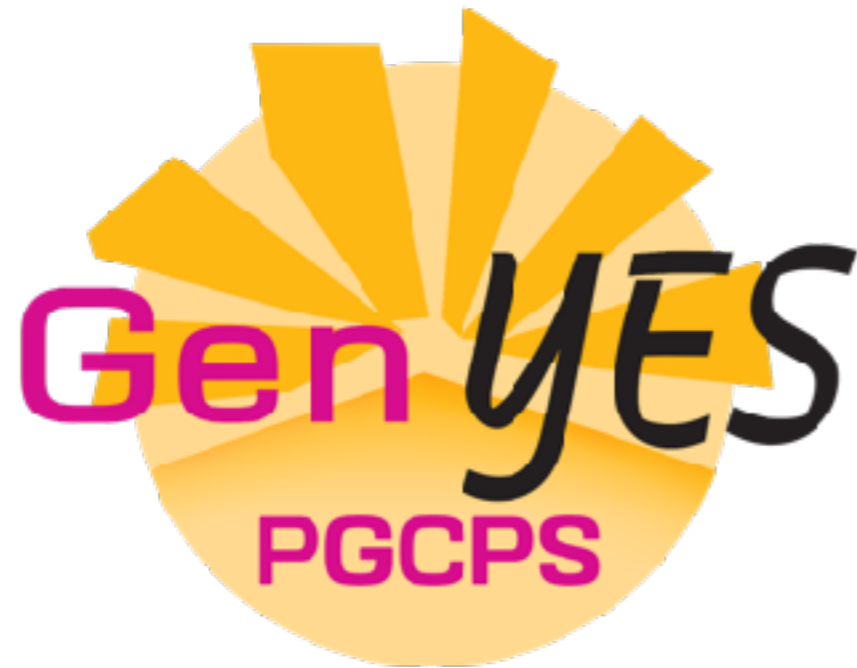
“The digital divide is the gap between people who have sufficient **knowledge of** and **access to** technology and those who do not.”

“This divide can perpetuate and even worsen socioeconomic and other disparities for already underserved groups.”

ACT Center for Equity in Learning



“Digital Equity is a condition in which all individuals and communities have the information technology capacity needed for full participation in our society, democracy, and economy. Digital Equity is necessary for civic and cultural participation, employment, lifelong learning, and access to essential services.”



# DIGITAL EQUITY PROGRAMS FUNDED BY CRA

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- Capital One Bank
  - DC Schools
  - Prince George's County
  - \$60,000 each CRA Grant
- Focus on Digital Equity
- LMI Communities
- Small vs. Large Grants
- Covid 19 priorities?

(PREVIEW ONLY - ONLINE VERSION MUST BE COMPLETED FOR FUNDING CONSIDERATION)

### Organization Information

\* indicates required field

\*Legal Name

*Note: If your request is approved, the name above is what will appear on your check.*

\*Address **\*\*PLEASE NO PO BOXES - MUST BE STREET ADDRESS\*\***

CANNOT BE A PO BOX - If the grant is approved, this street address is where the check will be sent via FedEx delivery.

\*City

\*State

\*Zip

\*Tax ID

*Note: Please enter your federal tax ID number like this example: 12-3456789. Please do not use NICES or state exempt numbers in this field.*

Telephone

Fax

Website Address

\*Organization Mission (?)

(2000 character maximum)

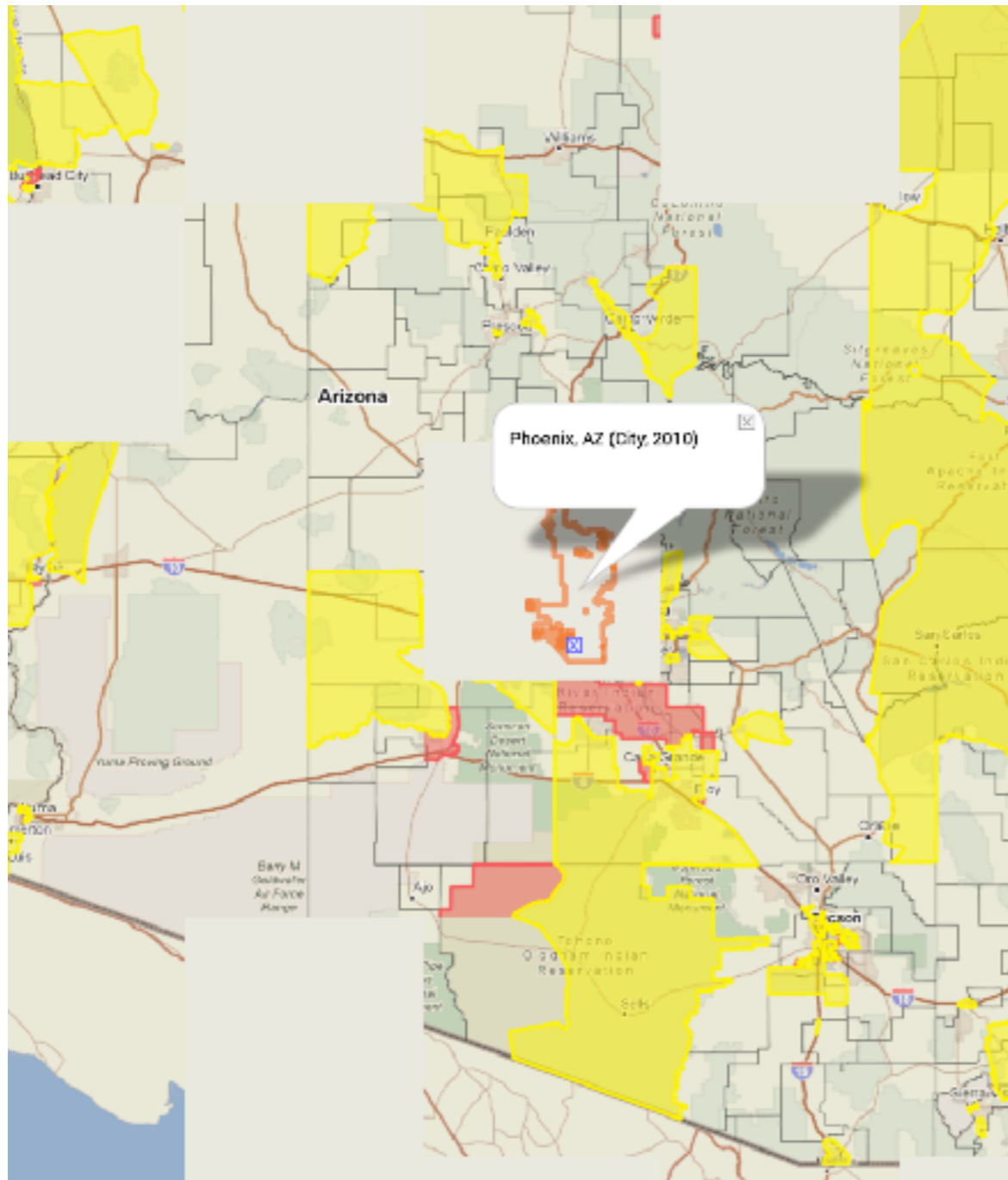
\*Non-Discriminatory Services (?) Capital One will not support organizations that in their practice discriminate against a person or group on the basis of sex, race, color, age, national origin, religion, disability, marital status, sexual orientation, gender identity, citizenship, pregnancy, or veterans status or any other status protected by applicable law.

We (agency) do not discriminate within the factors listed above.

\*Overall Agency Focus Area (?) Taking into account all of your agency's programs, what is your overall area of focus? Please choose the best choice from the list below.

NOTE: Please refer to the "Welcome Page" of this application for descriptions of Capital One's overall focus areas.

<https://www.digitalequity.us/cra-maps.html>



## *LMI Communities*

- *Local CRA Banks*
- *CRA Compliance Officers*

## *Banks Headquartered in Arizona*

<b>Bank (Login Tutorial)</b>	<b>Phone Number</b>	<b>Routing Number</b>	<b>Year Founded</b>
<a href="#">1st Bank</a>	1-800-964-3444	107005047	1963
<a href="#">1st Bank Yuma</a>	+1-866-384-3226	122105906	2001
<a href="#">Alliance Bank of Arizona</a>	(602) 389-3500	122105980	2003
<a href="#">Arizona Business Bank</a>	602-217-1580	122105540	1996
<a href="#">Arizona Federal Credit Union</a>	(602) 683-1000	322172797	1936
<a href="#">Desert Schools Federal Credit Union</a>	602-433-7000	122187238	1939
<a href="#">Goldwater Bank</a>	(480) 281 - 8200	122106277	2007
<a href="#">Horizon Community Bank</a>	928-854-3000	122105935	2002
<a href="#">Marisol Federal Credit Union</a>	(602) 252-6831	3221-7273-9	1954
<a href="#">Mohave State Bank</a>		122105472	1991
<a href="#">National Bank of Arizona</a>	800-497-8168	122105320	1984
<a href="#">SunWest Federal Credit Union</a>	602-866-1100	322172506	1937
<a href="#">TrustBank</a>	800-766-3451	081204142	1912
<a href="#">Western Alliance Bank</a>	1-888-995-2265	122105980	2002



# ADULTS NEED HELP



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*Educators and community leaders have always had more work to do than they could ever accomplish. COVID-19 has exasperated this workload.*

- Competent student technology leader teams are ready to take part in solving educational and societal challenges.
- Adults need to maximize youth impact by acknowledging student energy and expertise. Competent students are not rare — they are common. Yes, students are our future — but they are also here now.
- Students have the power to advocate for change they wish to see. By choosing to do GYO, your school and community is choosing to invest in their students' voice and power.
- Learning must be reciprocal between adults and students. GYO provides the structure to better accomplish this reciprocity.

# STUDENTS NEED OPPORTUNITIES

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## Students Need Opportunities

*K-12 students need different set of skills now and in at the future. All students in a school benefit by having strong technology skills. The subset of a school's students in grades 3-12 that are selected to become the GenYES Online Student Technology Leaders have extra opportunities that include:*

- Leadership skills — GYO STLs become catalysts for positive change within their school, district, and community.
- Keeping it real and focused — GYO STLs not only explore what they are interested in but address real world skills while addressing a critical cause.
- IT and Computer Science Pathway — GenYES Online is a rigorous STEM course that not only develops technology skills but the people, problem solving, communication and life-long-learning skills today's job market values.



# NEXT STEPS

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- AZ CRA Unified Strategy
  - Cisco Foundation
    - iDEAL Proposal
  - Banker Association
  - GenYES as the “last mile”
    - Recommend AZ STLs

