Centennial Bank
2019 Corporate Social Responsibility Report
It is the hope of our Centennial Bank Board with this initial Corporate Social Responsibility Report to share a few of the highlights from the past year and most importantly showcase the strength of Centennial Bank’s commitment to the communities we serve.

As a customer- and community-focused bank, we are committed to delivering on each of our core values while balancing the interests of our shareholders, our communities and, of course, our customers.

While the banking industry is experiencing an unparalleled time of rapid change, largely led by ever-changing and always available technology, how we interact with our customers and communities will continue to change as well. As a Board, we believe that our employees have adapted well and not wavered in their deep involvement for our communities.

At Centennial Bank, we support our schools, neighborhoods, cities and towns by volunteering for local boards and committees, grilling thousands of hamburgers and hot dogs, donating millions of dollars and investing in financial education opportunities that will affect those we serve. After all, our employees don’t just work in these communities, they live there – it is home.

We also strive to build a talent-focused culture, one which is full of opportunities for our employees to grow internally. This in turn continues to help the communities in which we reside and serve.

Moving forward, we will continue to focus on our core values and incorporate innovative methods to reach our Corporate Social Responsibility goals. This additional initiative will enable us to continue to earn our shareholders’ trust.

Here at Centennial Bank, we strive to find opportunities where others see obstacles and look forward to sharing our efforts with our customers and shareholders through this Report.

Thank You,

Tracy French
President and CEO
Centennial Bank
Beyond Banking

To be perceived as the premier bank in the communities we serve. We strive to be a bank finding opportunities where others may see obstacles, while allowing our associates to thrive in a challenging and meaningful banking career.

Our Vision

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Our Values

• Dedication to consistent quality service
• Commitment to our customers
• Quality financial performance
• Community involvement through leadership
• Excellence in products, standards and impact

Our Mission

Through our community banking philosophy, we are dedicated to consistently exceeding the expectations of our customers, shareholders and bankers while enriching the communities we serve.

Centennial Bank’s Footprint

Serving our customers in 4 states, comprised of 20 Assessment Areas, and 163 Branches.

Arkansas
70 Branches

Alabama
3 Branches

Florida
79 Branches

New York
1 Branch
By the Numbers

Centennial Bank strives to maintain community-focused relationships through volunteerism, sponsorships and offering banking products to all of the communities in which we serve.

Centennial Bank has been able to give over $100,000 towards financial literacy in the communities across the bank’s footprint.

Centennial Bank donated over $2.9 million dollars to the communities we serve, with more than 2,000 separate donations to organizations in 2019.

$1,000,000 in additional donations were provided through tax credits to innovative scholarship programs such as AAA Scholarship Foundation and Step Up for Students.

These organizations provide scholarships for low-income children to attend the school that best meets their unique learning needs. In 2019, we were able to provide scholarships to over 150 students.

Centennial Bank continues to be a leader in the communities we serve by promoting financial literacy. Some of the partners we work with are Everfi, GreenPath and Junior Achievement.

With our partnership with Everfi, we have been able to reach over 1,200 students in 2019. We have worked with the schools and teachers in the communities, and the students have completed over 700 learning modules and more than 400 hours in learning critical skills in the Financial Scholars course provided.

$420,000 in school contributions were provided.

Centennial Bank, with customer and scholarship award recipient, Bryce Kent.
Volunteer Highlights

Centennial Bank Volunteer of the Year

Serving with 15 organizations in the Central Arkansas area, Ashley certainly embodies what it means to be the Centennial Bank Volunteer of the Year! Some of the organizations Ashley serves include Kiwanis, American Heart Association, Leadership Conway County and the University of Central Arkansas Veterans Affairs, to name just a few.

A member of the Centennial Bank family for over seven years, Ashley has made a positive impact to her community through serving others. When asked what motivated her to volunteer, Ashley said: “Volunteering in the community doesn’t only impact those around you, it truly enriches your own life as well.”

Her years working with the Bank and other organizations has shown her the importance in making the time, not simply trying to find the time to share ourselves and our talents with those around us.

Ashley Newman
Mortgage Loan Originator, NMLS#1268524
Central Arkansas Market

Donna Townsell
Home BancShares and Centennial Bank Board Member

University of Central Arkansas
College of Business Advisory Board

Kelly Roswell
Commercial Loan Officer, NMLS# 1162196
Northeast Arkansas Market

Habitat for Humanity of Paragould
Serves as Secretary on the Executive Board

Robert H. “Bunny” Adcock
Home BancShares and Centennial Bank Board Member

Opportunity Matters Arkansas (OMA) Founder & Board Member

University of Central Arkansas
Board Member

Ethan Kohan
Credit Underwriter, New York Market

Hearts of Gold
Financial Literacy Teacher

Danielle McCallops
Teller, South Florida Market

Junior Banker
Financial Literacy Teacher

Hiram Nix
Regional Retail Leader, North Florida Market

Christian Community Development Fund, Inc.
Executive Board Member
Our Workforce

Total Employees 1,987

71% of employees are women

Arlene Lovelace
Senior Vice President, Chief Human Resources Officer
For 20 years, Arlene has been an integral part of the Bank, leading the Bank through some of our greatest achievements. In addition to all her professional success, Arlene feels her greatest impact has been helping the youth in her community: from reading to elementary school students, taking part in classroom activities for Junior Achievement, to working with her local church food pantry. Arlene betters the lives of everyone she touches.

Allison Linzy
Data Engineer
Allison started at the bank nearly 10 years ago straight out of high school as a temp loan document scanner. When asked what her most memorable moment at Centennial Bank was, she said, “It was when I became the first and youngest female engineer on the team. I believe I was also the first App Admin to be promoted to an engineer. But none of that would have been possible if it weren’t for all the mentors I’ve had here at the bank.”

27 leadership roles are held by women

employees who identify as a person of color

leadership positions held by women

18%

64%
Centennial Bank’s mortgage department values itself on serving the communities in several ways such as First Time Homebuyer Workshops, Financial Literacy Workshops, working with community organizations on Tax Prep Services, and more.

In 2017, Centennial Bank was able to create a program to invest more into the communities through creating the Dream Loan Program. The Dream Loan Program is a Centennial Bank in-house product that may provide loan options to those whom would otherwise not qualify for a mortgage.

Since the creation of the Dream Loan Program, the bank has helped 121 families purchase their first home with an average loan amount of $126,753. In 2019 alone, Centennial Bank has served 59 home-owners through the program.

Centennial Bank also partners with CRA Partners, an organization that provides safe, secure, crime-free residences to veterans throughout the country.

In 2019, Centennial Bank was able to support the Senior Crimestoppers program in partnership with a $500,000 loan through participation in the National Veterans Initiative, a program sponsored by the Senior Housing Crime Prevention Foundation.

Centennial Bank Mortgage has helped 48 families obtain down payment funding assistance in 2019 worth $308,120.

Of these, 23 homebuyers were a part of the HELP grant program through the Federal Home Loan Bank program. This program, Homeowner Equity Leverage Program (HELP), assists low-income-qualified, first-time homebuyers with down payment assistance and closing costs.
United Way

United Way improves lives by mobilizing the caring power of communities around the world to advance the common good. This includes offering classes such as Banking 101, Managing Your Money, Home Buyer Courses and Budgeting, all taught by Centennial Bank employees. Bank employees are also involved in Tax Prep classes offered through United Way, currently 12 employees serve on United Way community boards throughout our banking footprint.

Haven House

Haven House is a non-profit organization under the supervision of Counseling Associates, Inc. It is a residential group home for girls who have come into foster care at no fault of their own. Currently, Haven has 12 beds, more than 70 girls a year will call Haven their home. Centennial Bank is proud to partner with Haven House in order to aid in their fundraising efforts. Centennial Bank is represented on their board of directors as well as Haven’s Forever Home Capital Campaign Committee. The Forever Home Committee has raised more than $2.1 million and built a new facility that allows the organization to house additional foster girls.

Children’s Advocacy Alliance

CAA supports and promotes court-appointed volunteer advocacy so that every child who has experienced abuse or neglect can be safe, have a permanent home, and be given the opportunity to thrive. Centennial Bank and its employees are very involved in participating each year in the fundraising efforts for CAA by providing volunteer time and purchasing equipment used at the child advocacy center. In 2019, Centennial Bank provided the funding for their new Forensic Interviewing area, which was an urgent need.
Members of our Southeast Florida Market took part in the annual corporate run benefiting the United Way.

Centennial Bank supports teachers with our annual teacher planner.

For nearly 20 years, Centennial Bank has been honored to support the Conway Police Department.

Making a real difference for UCA College of Business with a $30,000 gift towards the creation of an endowed scholarship.

Centennial Bank employees participated in Habitat for Humanity’s Women Build Week in South Sarasota County, Florida.