



FEDERAL HOME LOAN BANK OF INDIANAPOLIS
Building Partnerships. Serving Communities.

NEWS RELEASE

FOR IMMEDIATE RELEASE
April 25, 2011

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Federal Home Loan Bank of Indianapolis Announces Community Spirit Award Recipient

Indianapolis, IN...Recognizing excellence in community economic development, Milton J. Miller, President - CEO of the Federal Home Loan Bank of Indianapolis (FHLBI), announced that Charlotte Edwards, Assistant Vice President and Community Development Officer at Citizens Bank in Flint, Michigan, is the recipient of FHLBI's Affordable Housing Advisory Council's annual *Community Spirit Award*.

The FHLBI and its Affordable Housing Advisory Council present the annual Community Spirit Award to honor an individual from one of the FHLBI's member financial institutions who has shown an outstanding dedication to affordable housing and community economic development. Judging is based on a nominee's dedication to community, spirit, and action.

Charlotte has been a strong advocate for the FHLBI Affordable Housing Program (AHP) and Homeownership Initiatives Programs. Over the years, Charlotte has been involved in 31 AHP projects since the inception of the program in 1990, focusing on Habitat for Humanity housing development. Charlotte has facilitated the distribution of nearly \$1 million to over 160 first-time homebuyers and homeowners for rehabilitation through the Homeownership Initiatives Programs. As a result of her efforts, people with disabilities have homes that did not exist before.

Charlotte is also a passionate volunteer for community-focused activities. She has served on the board of the Salem Housing Community Development Corporation, the Flint CRA Bankers Forum, the Flint City Wide Advisory Committee, Hurley Medical Center, the Michigan Finance Authority and the Flint Urban League.

On behalf of the FHLBI, its members, board of directors and Affordable Housing Advisory Council, the FHLBI is proud to honor Charlotte Edwards with this award. We recognize Charlotte for her passion and her efforts as a powerful advocate for FHLBI programs and commend her for her contributions toward the sustainability of Michigan's communities.

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The Federal Home Loan Bank of Indianapolis (FHLBI) is one of 12 regional banks that make up the Federal Home Loan Bank System. FHLBanks are government-sponsored enterprises created by Congress to ensure access to low-cost funding for their member financial institutions. FHLBanks are privately capitalized and funded, and receive no Congressional appropriations. The FHLBI is owned by its financial institution members, which include commercial banks, credit unions, insurance companies, and savings banks headquartered in Indiana and Michigan. For more information about the FHLBI and its Affordable Housing Program, visit www.fhlbi.com.