

2023

Philanthropic Impact Report

Philanthropy often looks like donating money or spending time helping others in ways that are personally meaningful. But what about businesses? Why do corporations engage in philanthropy at all?

Some give to further advance Corporate Social Responsibility, often pitting profitability against society's needs and wants. Others deploy more of a business strategy approach to cultivate a particular image or build a positive reputation for their brand and win business.

I don't ascribe to either of those theories.

So, why give? Simply put, we do philanthropy because of the golden rule: "Do unto others what you would have them do unto you." We serve people who can do nothing for us in return because if the roles were reversed, we would be grateful if someone would help us with no motivation other than our own good.

Our approach to philanthropy is to allocate a portion of our company profits for charitable giving and allow our team members to take time away from the office to volunteer. We support non-profit organizations working to serve in our areas of philanthropic focus: Advocating for Safety and Justice, Supporting Families, Providing Access to Basic Needs, and Transforming Communities. These areas serve broad segments of our society that need additional support to thrive.

From sending teams overseas to drill water wells with Living Water International to training people with job skills at Triumph Workshop, philanthropy is alive and well at Triumph Financial. I am grateful to be able to participate in and celebrate our impact with all of you.

Aaron Graft
Founder, Vice Chairman and Chief Executive Officer



Last year held a lot of change in how we approach Philanthropy at Triumph Financial. In early 2023, we invited all team members to complete a philanthropy survey, sharing with us the ways you like to be involved and the causes most near and dear to your hearts. More than 600 of you shared your input, and the results had a direct impact on many of the different programs and partnerships started throughout the remainder of the year. We updated our philanthropic areas of focus to better align with the interests of our team members, launched two new philanthropy committees to inform our grant making decisions, built relationships with new non-profit partners, and increased opportunities for you all to volunteer together. While 2023 held a lot of change, there were many things that stayed the same. We still gave team members time away from the office to serve, continued matching your charitable donations to causes you care about, and resumed our longstanding partnership with Living Water International. Many things included in this report would not be possible without the dedication and care of you all, our fellow team members. And the work isn't finished! You can expect to see expanded programs in the years to come. To everyone who partnered with us this year, we offer a sincere word of thanks. It's a privilege to work alongside you in Helping People Triumph.

Brandi Dunn
Philanthropy Program Director

Karleigh Stewart
Philanthropy Specialist



Philanthropy Committee Members

Launched in 2023, team members were given the opportunity to apply to participate on one of two Philanthropy Committees:

Triumph Financial Philanthropy Committee

with a focus on non-profit partnerships in Dallas and organizations with National or International impact.

TBK Bank Philanthropy Committee

with a focus on enhancing existing local involvement, partnerships and giving initiatives throughout the various communities served by our banking branches.

These committees will help us support all of our communities through philanthropy, by identifying non-profit partners to support and by finding volunteer opportunities for our team members to serve with in their local communities.

Triumph Financial Philanthropy Committee



Will Baxter
VP, Sales Operations
Transportation
Triumph, Factoring Division



Gloria Brown
Credit Administrator
Triumph Financial



Kameron Dodge
SVP, Deputy General Counsel
& Asst. Corporate Secretary
Triumph Financial



Luis Reyes Lopez
VP, Strategic Programs
TriumphX



Mark Molinari
VP, Business Development
Officer - Factor
TriumphPay



Carly Reeves
SVP, Director of Marketing
Operations
Triumph Financial



Zayra Urias
Executive
Administrative Assistant
Triumph Financial

TBK Bank Philanthropy Committee



Kelli Ehrhardt
SVP, Senior Commercial
Banking Manager
Mead, Colorado



Rebecca Harmon
Standard Operating Procedure
Administrator
Lamar, Colorado



Tasha Keegan
SVP, Commercial Lending
Bettendorf, Iowa



Misty Levitre
Branch Manager
Fairplay, Colorado



Jennifer Molina
Client Services Associate
Grants, New Mexico



Angela Reamer
Operations Supervisor
Mt. Carroll, Illinois



Pat Tackett
VP, Senior Relationship
Manager
Pagosa Springs, Colorado

Philanthropic Areas of Focus

In 2023, we surveyed all team members to learn more about their areas of philanthropic interest. Using this feedback, together with the values of our organization, both philanthropy committees determined four new philanthropic areas of focus. These areas of focus guide all of our decision making around financial giving, employee volunteer opportunities, and non-profit partnerships. We build relationships with non-profit organizations serving in these areas in order make the greatest amount of impact for good in our communities.



Advocating for Safety & Justice

We advocate for those who have suffered injustices such as domestic violence and human trafficking. Our support in this area aims to provide the resources necessary to restore safety and promote healing.



Supporting Families

We support low-income and single-parent households, as well as families formed through foster care and adoption. Our hope is to strengthen families and care for children by connecting them to the resources needed to thrive.



Providing Access to Basic Needs

We provide access to essential needs such as groceries, education, mental health services. Our efforts give individuals and communities both the dignity and resources needed to succeed.



Transforming Communities

We transform communities by providing resources for individuals throughout all stages of life. Our work builds up communities where all members are cared for and supported.



2023 by the Numbers

Matching Gifts Program

Program Overview: We recognize our team members are generous to organizations that matter to them personally. Our Matching Gifts Program supports their endeavors by matching the team member's charitable contributions to qualified organizations, dollar-for-dollar, up to \$1,000 for each team member, each calendar year.

\$48,522

donated through our Corporate Matching Gifts Program

99

team members had a personal donation matched



Volunteer Hours

8,667

volunteer hours reported

435

team members reported
volunteer hours

406

non-profits impacted
through service

2023 Top Performing Volunteers

Morgann Daniels | Hudson, CO

Amanda McPherson | Pueblo, CO

Bob Smith | Morrison, IL

Stephanie Mounzika | Texas

Angela Reamer | Mt. Carrol, IL



Nicaragua with Living Water International

Nicaragua 2023 - Triumph Financial's 9th Trip with Living Water International

Triumph Financial began its relationship with Living Water International in 2013 when we sent our first team of 12 - 10% of our headcount at the time - to build a water well in El Salvador. We returned to El Salvador for 7 more years with another team of 12 to provide the same life-saving access to clean drinking water to communities in need. Our 8th team trip to El Salvador in 2020 returned mere days before the US closed its borders due to the COVID-19 pandemic. After a long three year break, Triumph Financial resumed our annual trip with Living Water International by sending a team of 12 on a new adventure to provide clean drinking water for the community of La Flor in Nicaragua. La Flor has over 600 households that now have access to clean drinking water and no longer have to travel long distances to collect their water.

April 16-22, 2023

The Team:

Ajay Patel, Barbara Hernandez, Blaine Waugh, Catherine Harl, Jose Hernandez, Linda Gutierrez, Lori Elder, Madeleine Davis, Marti Ochoa, Mary Perez, Russell Bonder, Shane Phillips

TBK Scholars Program 2023

At Triumph Financial, we know the value of education. In 2023, we celebrated the 5th annual TBK Scholars Program. In keeping with the standards set forth by the Community Reinvestment Act, students who qualify as low-to-moderate income are eligible to apply. Each year we recognize 15 hardworking students from across our banking communities with \$1,000 college scholarships. In 2023, 35 team members volunteered to review applications, read student essays, and help identify our scholarship recipients.



Scholarships paid to date:
\$60,000

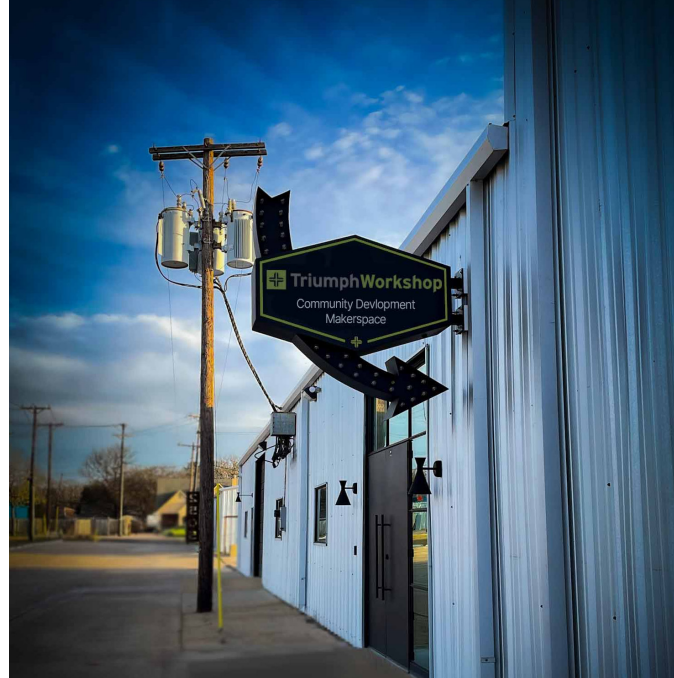




Triumph Workshop

Triumph Workshop provides the tools, knowledge, and connections to foster a community of creation, innovation, and success.

Triumph Financial and TBK Bank established Triumph Workshop as a makerspace to serve the Dallas community through programs focusing on entrepreneurship, workforce development, and k-12 education. The makerspace features a metalshop, a woodshop, an innovation lab, artisan areas, collaboration spaces, and a coworking loft. Trained instructors teach a variety of classes, and memberships are available to adults who want to utilize the equipment outside of scheduled classes and programs.



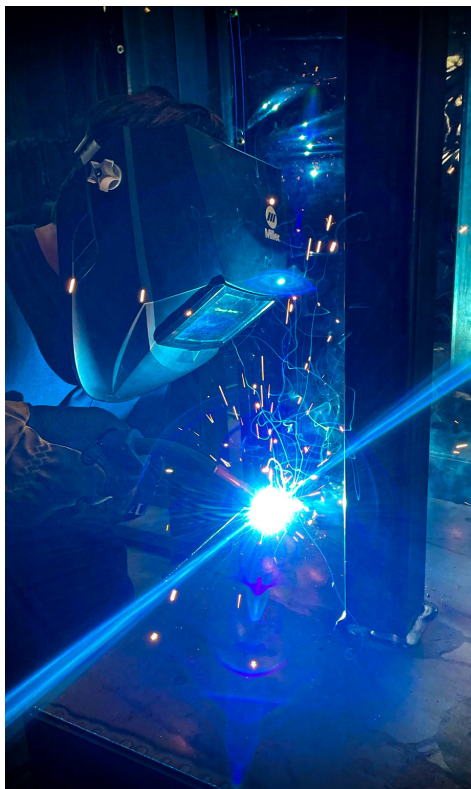
2501 Burbank Street
Dallas, TX 75235
972-942-4530

TriumphWorkshop.com

797 People Served in 2023

Entrepreneur Support

Many people utilize Triumph Workshop's state-of-the-art equipment to operate their small businesses. Entrepreneurs have 24-hour access to well-maintained tools, and Triumph Workshop's staff members provide valuable information on a wide range of topics, including tool instruction, supply advice, and tips on business development.



Workforce Development

Forge The Future is a comprehensive workforce development program offered quarterly at Triumph Workshop. First launched in 2023, the 3-week program provides adults with training, credentials, and job opportunities that can lead to high demand, sustainable careers in the construction industry.



Course Includes:

- Tool Identification
- Jobsite Safety
- Construction Math
- Financial Literacy
- Communication Skills
- Interview Coaching

Graduates Receive:

- \$400 in Trade Tools
- OSHA 10 Card
- NCCER Core Certificate
- Polished Resume
- Career Connections
- Ongoing Mentorship

K-12 Education Initiatives

Field trips and summer camps provide unique project based learning opportunities for students who live in low to moderate income neighborhoods. Each hands-on project is linked to a career path that helps expand what students think is possible for their futures. Triumph Workshop also hosts professional development sessions for educators that empower and inspire teachers to make an even bigger impact in their classrooms.



LiFE Award – Texas Bankers Association

San Antonio, Texas | May 2023

In 2023, TBK Bank was a recipient of the Leaders in Financial Education (LiFE) Award from the Texas Bankers Association. The LiFE Award recognizes Texas banks who are dedicated leaders in promoting financial education in their communities. TBK Bank was recognized with a LiFE Award for our partnership with Mercy Street, a Christian ministry seeking to cultivate mutually transforming relationships with inner-city youth in West Dallas. Students from Mercy Street’s Summer Leadership Institute participated in a Job Shadow Program created by TBK Bank, where students participated in financial literacy classes taught by our team members and traveled to our Corporate Headquarters for a field trip to hear from company leaders and learn more about a career in Banking.



Triumph Invitational Golf Tournament

Triumph Financial hosted the 8th annual Triumph Invitational Golf Tournament in November at Trinity Forest Golf Club. While the tournament is intended to be an opportunity to thank different Triumph Financial customers, clients, and stakeholders, the tournament also provides the opportunity to raise funds for a local non-profit. The 2023 tournament benefited Jubilee Park and Community Center, whose mission is to be a catalyst for community revitalization and enrichment in Southeast Dallas.



Total funds raised from all tournaments:

\$280,513

Total Funds raised in 2023 for Jubilee Park:

\$16,000

Holiday Giving 2023

Triumph Financial and our TBK Bank branch locations hosted a variety of opportunities during the 2023 holiday season for team members to give back and to support our local communities.

Rapids City, Illinois collected three boxes of toys for Toys for Tots. **Durango, Colorado** and **Bayfield, Colorado** hosted a Family Drive in partnership with Housing Solutions for the Southwest providing gifts, groceries, and much needed household items for 15 families. Severance held a food drive benefiting Weld Food Bank. **Mead, Longmont, Dacono,** and **Firestone** held food drives benefiting Pantry of Hope. **Pueblo West, Colorado** held a Community Food Basket Drive in support of local schools. **Brighton, Colorado** held a toy drive benefiting Mile High United Way. **Denver Tech Center, Denver,** and **Westminster** sponsored a gift drive for Bridge of hope. **Pueblo** and **Colorado Springs** purchased gifts for children from a Salvation Army Angel Tree. Team members in Colorado volunteered to wrap Christmas gifts with CASA.

In Texas, our **Dallas** and **Coppell** offices purchased gifts for 7 families through Dallas Children's Hospital and hosted a catered Christmas party for residents with Behind Every Door. And our Executive Leadership Team assembled 50 sunshine boxes with Make a Wish North Texas.



Triumph Financial Volunteers in Action



“

Not only has volunteering allowed me to be more directly involved with the community, it has given me the opportunity to diversify my network.

- Morgann Daniels, Operations Supervisor,
TBK Bank



“

My consistency with volunteering weekly has afforded me the opportunity to be a positive constant to the community. I truly feel as though I make a positive impact in their lives; they have made an everlasting impact on mine.

- Mia Treadway, AVP, Quality Assurance
Manager for TriumphPay



“

Triumph Financial has been an INCREDIBLE supporter of our neighbors this year, helping us serve with dignity and respect the over 24,000 neighbors who came to us. We've greatly appreciate all the different ways you have helped our neighbors, through donation drives, volunteer groups, and financial support to help our programs run each day. You've been genuinely impactful!

- Ashley Edling, Network of Community Ministries, Richardson, TX