



# 2024 Impact Report

#doMOREgood



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# *Welcome to* foundation@ cross river



*Born from a mission to expand financial access, Cross River continues to empower communities through Foundation@ Cross River, creating opportunities and lasting change.*

As the Great Recession of 2008 shuttered banks and limited access to financial services, Cross River was founded with a clear purpose, which was to provide businesses and consumers with responsible, affordable credit they needed to thrive. That same commitment to financial access and community empowerment drives each of us at Cross River every day, evident through both our banking and technology solutions and our deep-seated commitment to social impact. Foundation@ Cross River was established to formalize and expand that commitment. As the philanthropic arm of Cross River, we are focused on breaking down barriers, expanding opportunities, and delivering impactful support. Through strategic giving, volunteerism, and partnerships with nonprofits, we invest in initiatives that promote equity, education, and economic mobility — empowering individuals and strengthening communities, both locally and globally.



# A message *from our CEO*

We are pleased to present our 2024 Impact Report, highlighting the philanthropic initiatives of Foundation@ Cross River.

2024 was a breakthrough year for our philanthropic efforts. We expanded our reach, deepened our relationships, and significantly increased our volunteer activities. Since our inception 17 years ago, Cross River has committed to giving back. But this year marked a turning point as we refined our approach, transformed the way we give, and we have made giving more impactful.

We have been steadfast in identifying partner organizations for whom our contributions have had a positive and lasting impact. We chart the path forward together and help unleash the true potential these platforms possess for good. Through our involvement in Israel, we have been exposed to, and have developed, an acute sense of resiliency. This became our beacon, and the cornerstone of our company's values. It generates the energy to push through and the momentum to do more. The resilient person is humble, acts with integrity, connects with their inner self to create and reinvent, shows compassion, and takes responsibility. We loved that about our activities in 2024 and endeavor to continue to partner with, and support, those who share our sense of purpose and adaptability.

By aligning our efforts with four key pillars — Education for the Future, Health and Human Services, Economic Development for the Future, and Advancement through Technology — we're making meaningful progress in the areas that matter to us most.

Our commitment to education is one example. Through partnerships with institutions like New Jersey Institute of Technology and the Azrieli College of Engineering in Jerusalem, we've expanded our merit-based scholarship opportunities and have had the privilege of meeting recipients whose stories inspire and motivate us. These connections are personal—whether welcoming students to our offices, attending their award ceremonies, or celebrating their success, we see them as part of the Cross River family.

Foundation@ Cross River is powered by the people of Cross River — across the U.S. and Israel. Each employee plays a key role in the work we do, and this report captures that collective and collaborative effort.

As Rabbi Lord Jonathan Sacks wrote, "You cannot heal the world unless you feel the pain of those who suffer."

In 2025, we're setting new goals and remain committed to building a better world, together.



**GILLES GADE** | FOUNDER, PRESIDENT AND CEO, CROSS RIVER



A large, stylized graphic of a grey arrow pointing upwards and to the right. The arrow is composed of several overlapping, slightly offset rectangular segments, giving it a 3D, stepped appearance. It originates from the bottom left and extends towards the top right, partially overlapping the 'Mission Statement' text.

# *Mission Statement*

**Founded on the tenets of community and giving, Cross River seeks to create opportunities to shape a better tomorrow. While our commitment to others began the day we opened our doors, our work connecting and supporting communities is just beginning.**

**Foundation@ Cross River<sup>1</sup> supports initiatives that seek to provide not-for-profit and community organizations with funds and services that they need to achieve their goals. We partner and invest in them to build the foundations of education, community, and technology for the future.**

<sup>1</sup>. Foundation@ Cross River is funded by its sole member, Cross River Bank, a New Jersey state-chartered bank that makes charitable donations.

# *The Strength of our Pillars*

Foundation@ Cross River welcomes applications, particularly from organizations that align with our four strategic community focus areas. We seek to support initiatives that create meaningful and lasting impact within communities, fostering growth, inclusion, and opportunity.



**Education  
for the Future**



**Health and  
Human Services**



**Economic  
Development  
and Community  
Enrichment**



**Advancement  
Through  
Technology**



CROSS RIVER IMPACT REPORT 2024

# Living our *Core Values*





## Pillar 1: Education for the Future

# *Empowering the Next Generation*

Foundation@ Cross River believes that education is the key to opportunity. We support initiatives that empower the next generation of learners with the resources they need to succeed, whether through scholarships, financial literacy programs, mentorship, or practical tools that foster growth. By investing in education, we're not just shaping individual futures; we're strengthening entire communities.





## Dropped Along the Way

Dropped Along the Way empowers adult learners in underserved communities to achieve their educational goals through GED assistance, college prep, and mentorship programs. By providing the personalized support and resources needed to succeed, Dropped Along the Way enables individuals to break through barriers, build a path to a brighter future, and attain personal and familial stability. Cross River is proud to partner with Dropped Along the Way and other organizations that create meaningful opportunities for those determined to transform their lives through education.

*Dropped Along the Way empowers adults in underserved communities to achieve educational goals and break barriers for a brighter future.*





*Cross River employees joined W!se at James Madison High School in Brooklyn as a part of National Financial Literacy Month, conducting several finance classes.*



**W!se**

*(Working in Supporting Education)*

w!se

W!se focuses on promoting financial literacy, college and career readiness, and workforce development. Best known for its Financial Literacy Certification program, W!se helps high school students gain essential money management skills and earn a nationally recognized certification. The organization also runs programs in entrepreneurship, global finance, and teacher training. Cross River employees joined W!se at James Madison High School in Brooklyn as a part of National Financial Literacy Month, conducting several finance classes on the importance of investing, while placing a strong emphasis on financial inclusion and economic empowerment.



## Financially Clean

Financially Clean is dedicated to teaching financial literacy and entrepreneurship to young people, particularly in underserved communities. Through its engaging and practical workshops, including the Clean Money curriculum, students develop smart financial habits, understand credit, and learn the importance of building wealth. For two consecutive years, Cross River has partnered with Financially Clean in honor of National Financial Literacy Month, hosting students from various schools and underserved Brooklyn neighborhoods at the New York Stock Exchange. The day featured insightful discussions on credit building and wealth creation with experts from Cross River and VISA, and culminated in the exciting and iconic Closing Bell Ceremony.

*Cross River drives financial innovation and inclusion through partnerships like Financially Clean, teaching financial literacy to underserved youth.*





## Pillar 2: Health and Human Services

# *Building Stronger, Healthier Communities*

A healthy body and mind are the foundation of a thriving society. Foundation@ Cross River partners with organizations committed to community wellness, mental health support, and innovative health solutions that leverage technology to improve public well-being. We prioritize wellness because when people have access to the care they need, they can focus on achieving their full potential.





*Sharsheret has served 275,000 women, families, and community members, offering guidance and resources through their cancer journey.*

**Sharsheret**



Sharsheret is uniquely dedicated to supporting women and families facing breast cancer and ovarian cancer by providing emotional, medical, and financial guidance at every stage of the cancer journey. Started as a local grassroots organization in Bergen County before growing to become an international resource, Sharsheret also offers outreach initiatives, raising awareness about cancer risks, genetic testing, and proactive health management. By prioritizing innovation, community support, and access to critical resources, Cross River helps ensure that organizations like Sharsheret continue making meaningful impacts in the lives they serve.



## Our Place NY



The Our Place drop-in centers, sober homes, therapist-led support groups, and transformative programs help individuals recover from trauma and build a path towards lasting stability. The Our Village sober living community, which currently has five homes for men in recovery, opened its first sober living home for young women: the first level 3 sober living home for young Jewish women in the U.S. to date. The Living Room, which facilitates long-term recovery, has active locations in New York, New Jersey, and Florida. Cross River is proud to support Our Place, reinforcing our commitment to fostering wellness and creating meaningful, lasting change and impact in the lives of vulnerable communities.

*Our Place offers hope, healing, and a safe haven, guiding at-risk teens and young adults toward a brighter, stable future.*





**BINA**



*BINA provides vital support to brain injury survivors, guiding them and their families through every step of recovery.*

BINA Stroke and Brain Injury Assistance provides essential support to brain injury, stroke, and spinal injury survivors, guiding them and their families through the complex and often overwhelming rehabilitation process. Their comprehensive services, including case management, educational advocacy, and family support, help survivors navigate each stage of recovery. Cross River supports BINA's School Re-entry Program, which helps pediatric brain injury survivors transition back into the classroom by ensuring they receive the necessary accommodations, specialized support, and individualized learning plans needed for their success.



### Pillar 3: Economic Development and Community Enrichment

# *Creating Opportunities for Growth*

From workforce development and job creation to small business support and neighborhood revitalization, Foundation@ Cross River is committed to empowering communities. By partnering with organizations which provide resources and opportunities, especially in underserved areas, we are helping families and communities build stability, resilience, and long-term success.



As part of our commitment to helping local entrepreneurs, Foundation@ Cross River partnered with SCORE Mentors and the Fort Lee Regional Chamber of Commerce hosting a Small Business Forum at Cross River headquarters. SCORE provides—free of charge—expert mentorship to help entrepreneurs navigate the challenges of starting and growing a business. To support this mission, Cross River's Ken Yoon, Andrew Chau, and Mathew Morgenstern joined an expert panel sharing insights on finance, marketing, insurance, and key legal strategies. Cross River has consistently made impactful contributions in the lives of our neighbors, including our pivotal role in the federal Paycheck Protection Program (PPP), and we remain dedicated to supporting local businesses and those who drive economic growth and innovation in our communities.

*SCORE has helped more than 17 million entrepreneurs start, grow, or successfully exit a business.*







*Every year, Job Path serves more than 300 New Yorkers with autism and other developmental disabilities.*

**Job Path NYC**



Job Path NYC supports individuals with developmental disabilities to achieve greater independence through employment, community engagement, and housing. It is best known for its Career Pathways Program, which helps individuals secure and thrive in competitive jobs by providing personalized training, job placement, and ongoing support. Job Path NYC also offers programs for independent living, social inclusion, and career advancement. Foundation@ Cross River continues to support organizations and initiatives, like Job Path NYC, that are leveling the playing field for underserved communities and giving them the tools they need to succeed.





## Chasdei Lev

The holiday season can bring significant financial strain for families, and Chasdei Lev works to ease that burden for teachers and educators in the Jewish community. Through a combination of donations, subsidies, and bulk purchasing power, the organization creates a unique support system which alleviates much of the personal financial strain surrounding the holidays, allowing these valued community members to provide comfortably for their families. Cross River proudly supports Chasdei Lev and similar initiatives that promote financial wellness, meeting the needs of individuals with dignity and respect.

*Chasdei Lev eases financial strain for Jewish educators, ensuring they receive essential support with dignity and respect.*





#### Pillar 4: Advancement Through Technology

# *Innovating for a Better Tomorrow*

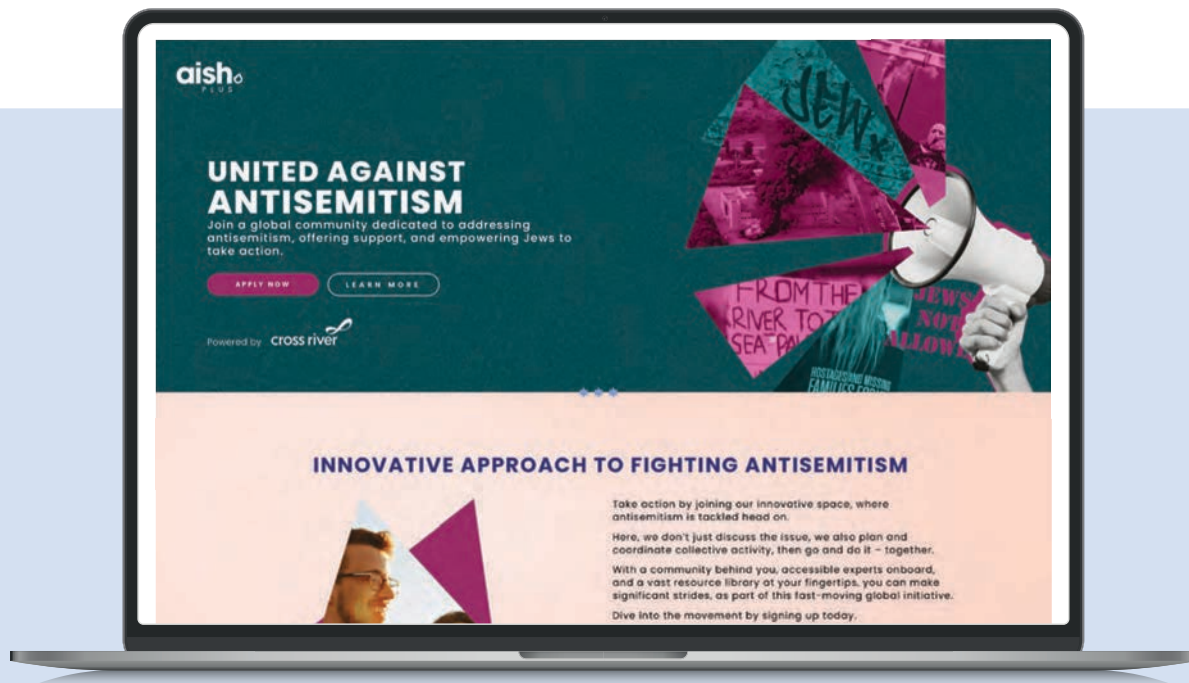
Foundation@ Cross River supports initiatives which utilize technology to improve everyday life. Improvements in the workplace, developing creative solutions, and opportunities for training and advancement are all key focuses of interest. By bridging the digital divide, we as a greater community ensure that more of us will have the necessary tools to thrive in an increasingly tech-driven world.



## AISH Global

*UAA empowers Jewish students with a safe space for support, action, and community.*

Partnering with AISH Global on this joint initiative, United Against Antisemitism (UAA) offers a unique online community that provides a dedicated safe space for support, action, and community-building among Jewish college students and young professionals. The inspiration for UAA came from representatives on U.S. college campuses who shared that their existing resources were insufficient to address the growing wave of antisemitism. Seeking a solution, Cross River turned to AISH to help create a platform that meets these needs. Today, UAA serves as a central hub for critical discussions, incident reporting, and expert insights on Jewish thought and advocacy, empowering Jewish students and young professionals to stand united, take action, and build resilience in the face of ongoing challenges. Cross River is proud to support these transformative efforts.







## Girls Who Code



Girls Who Code is committed to empowering young women with opportunity, skills, and confidence in the coding and technology space. By offering coding clubs, summer programs, and mentorship opportunities, Girls Who Code educates and provides practical, real-life training for young women to facilitate important and impactful careers in the tech industry. Cross River partners with Girls Who Code and similar organizations to ensure young women have what they need to be successful in STEM, while inspiring future female coders for years to come.

*Girls Who Code has served  
670,000 participants  
with skills and confidence  
to lead in tech.*



*CIJE inspires the next generation of Jewish innovators through STEM education and hands-on learning.*

**CIJE**



The Center for Initiatives in Jewish Education (CIJE) enhances STEM education in Jewish day schools by providing cutting-edge curricula and hands-on learning opportunities, including robotics competitions, coding workshops, and innovation labs. Cross River was proud to partner with CIJE for their Annual Innovation Day, the culmination of a year-long CIJE-Tech high school engineering curriculum, which brought together 1,500 high school students from across the United States for a day of hands-on learning and innovation. As we continue shaping the future of financial services, we are committed to investing in the next generation's STEM education.





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# From Community *Values to Impact*



## Honoring Local Heroes

# *Giving In Our Backyard*

Our commitment to 'Giving in Our Backyard' is rooted in celebrating and supporting our local heroes – first responders and brave individuals who selflessly serve their communities at a moment's notice. This dedication is deeply personal to Cross River, as our founder and CEO, Gilles Gade, embodies this spirit through his volunteer work as a paramedic with New York's Chevra Hatzalah and Israel's Magen David Adom. Alongside other Cross River employees who serve as EMTs, paramedics, firefighters, auxiliary police, and first responders in their communities, we proudly honor these everyday heroes and express our deepest gratitude for their unwavering support.



Through Foundation@ Cross River, we partnered with Bergen County–based organizations to strengthen our neighbors and honor those who serve on the front lines every day.



### **Bergen Hatzalah**

Bergen Hatzalah, the local branch of Chevra Hatzalah, brings nearly a century of volunteerism to Bergen County, with EMS and paramedic training experience which provides life-saving care to the area 24/7. Foundation@ Cross River proudly provides annual support for this essential program and applaud our colleagues that provide their own time and efforts with the organization.



### **Fort Lee Fire Department Palisades Company No. 4**

For over a century, the Fort Lee Fire Department Palisades Company No. 4 has been a cornerstone of the community. Foundation@ Cross River is proud to provide yearly support to their Annual Cigar Night, a key fundraising event that helps sustain the department's continued efforts to keep Fort Lee and the surrounding communities safe.



### **New Milford Fire Department**

The New Milford Fire Department exemplifies dedication and readiness, including the handling of hazardous materials and motor vehicle accidents. Foundation@ Cross River is honored to support local Bergen County heroes, including the brave members of the New Milford Fire Company, and proudly stands shoulder-to-shoulder with our first responders.





## Volunteerism

# *Lending a Hand*

Whether in our own backyard or beyond, Cross River is driven by a deep commitment to serve—through both equity and hands-on efforts—ensuring that help reaches those who need it most. The pledge to **#doMOREgood** is more than a philosophy; it's a shared commitment embraced at every level of our organization. We actively invest our time, resources, and expertise to create meaningful and lasting impact because service isn't just what we do: it's who we are.

551

Volunteer Hours  
Performed

38

Community  
Service Events

\$48,000

Supported through our  
Employee Matching Program





## Employee Volunteerism Spotlights



Volunteering my time to help someone else in need or stepping up to support a worthy cause always leaves me with a sense of fulfillment. My favorite volunteer experience in 2024 was sorting through clothing for Israel. We took our time to carefully inspect and sort through clothing that was gently used or new, that would make someone feel special. In a world filled with so much uncertainty, feeling valued and cared for can build confidence and inspire hope for a brighter day. I am grateful to work for a company that has made community service a core value and offers employees the opportunity to give back to the communities where we do business and beyond.

**Juanita Fields** / *Control Group Coordinator*

Since the start of 2024, Cross River's Israel office has been buzzing with activity, hosting a variety of groups, meetups, and events that connect the Jerusalem and broader Israeli fintech communities. By dedicating time, resources, and passion to these initiatives, we're showing how tech companies can spark real community impact while creating powerful opportunities for employee engagement. From welcoming youth groups of 7th to 9th graders from schools across Jerusalem, to partnering with QueenB to inspire high-school girls to pursue careers in tech, to collaborating with Masa El HaOfek's post-service leadership program, we're investing in the future. We also proudly hosted the final event of FemForward's 7th cohort, featuring a panel of women from leading global tech companies to champion the next generation of female leaders across the MENA region. Every event strengthens our community ties, energizes our teams, and reminds us that when we come together and do good, we build a stronger, more inclusive future.

**Anna Michel** / *VP, Chief of Staff, CRT*





## Employee Volunteerism Spotlights

I believe that representation and being hands-on matters, especially with school-based initiatives. Students can have comfort in knowing that someone who looks like them are a part of their financial literacy or Sharing the Warmth experience. Cross River's Sharing the Warmth initiative is one of my favorite volunteer events. I have volunteered to hand out hats, gloves, and scarves to students for the past three years at Chancellor Avenue Elementary School. This school holds a place in my heart as it holds history in my personal life. My grandmother retired from teaching at the Chancellor Avenue Elementary in 1998, so it's very special to me to give back at the place where my grandmother gave so much time, love, and support for decades. Our core values truly shape everything we do. It is the integrity within which reminds us of the importance of volunteering and that we have a responsibility to give back to those who may have less than us—whether it's financially, physically, mentally, or otherwise. Working at Cross River affords us the opportunity to combine compassion with creativity to successfully #doMOREgood. It is our humility that drives us to #doMOREgood by simply clicking a link on the Foundation@ Cross River page or responding to an email.



**Jennifer Herbert** / *Audit Manager*



Volunteering is important because you're doing something that helps others and makes a real difference in their lives. Even dedicating just a few hours a couple of times a year can have a huge impact, and the more people who volunteer, the greater difference we can create. It's always been a positive experience for me and aligns with our core values of Humility and Compassion. I especially enjoyed volunteering at Table to Table and American Friends of Yad Leah. It was eye-opening to learn about their organizations and the people they support. At Table to Table, we packed food and other household items to distribute to those in need, who expressed a lot of gratitude. Volunteering with American Friends of Yad Leah felt especially meaningful, as we were helping people in a country going through difficult times. Both experiences involved teamwork and provided an opportunity to connect with new colleagues at Cross River.

**Salvatore Cena** / *Archer Developer*



## American Friends of Yad Leah

American Friends of Yad Leah provides high-quality, modest clothing to families and individuals facing financial hardship in Israel. As part of Cross River's Week of Kindness initiative, employees volunteered at Yad Leah's warehouse in Passaic, New Jersey, sorting over 1,500 articles of clothing. Reflecting Cross River's commitment to compassion, community, and meaningful impact, our support of Yad Leah helps ensure that those in need receive not only essential clothing but also a renewed sense of dignity and hope for the future.

*Cross River employees volunteered at Yad Leah's warehouse in Passaic, New Jersey, and sorted over 1,500 articles of clothing.*







*In 2024, CFA fought hunger by distributing over \$9 million worth of food.*



## Center for Food Action NJ



The Center for Food Action (CFA) of NJ is dedicated to preventing hunger and homelessness for individuals and families in need across Northern New Jersey. CFA provides emergency food, housing assistance, and support services, addressing the unique needs of many children experiencing homelessness or living in poverty—particularly those who rely on school meals and lack sufficient nourishment over the weekend. Bridging this gap, Cross River hosted a Weekend Snack Pack event with CFA, where employees assembled 500 snack packs to ensure children have access to food beyond the school day. Cross River also teamed up with CFA to volunteer at the Englewood Community Garden, where we planted, harvested, and maintained crops, which directly benefits local families facing food insecurity. Through our partnership with CFA, Foundation@ Cross River remains committed to strengthening communities and providing resources to those in need.



## Knock Knock Give a Sock

Knock Knock Give a Sock (KKGS) collects and distributes new socks and clothing to shelters and individuals in need, providing warmth and comfort to underserved communities. In support of this mission, Foundation@ Cross River is a proud annual supporter of KKGS's Annual Holiday Carnival, where, in addition to serving as an event sponsor, employees also volunteer their time, bringing joy to local children and families. Whether serving cotton candy and popcorn or distributing free lunch, our volunteers help create a festive holiday experience. Cross River is honored to support KKGS's mission and take part in a program that makes a direct and meaningful impact—while upholding our core values of compassion, integrity, and humility.

*Each year, more than 500 families attend KKGS's Annual Holiday Carnival and over 75% of them reside in homeless shelters.*





## Hatov Vehametiv



*Hatov Vehametiv grows more than 60 seasonal crops and donates nearly 10 million pounds of produce annually.*

Hatov Vehametiv, which translated means, "for the good and for the better", is a charity farm that grows more than 60 seasonal crops annually and donates nearly 10 million pounds of produce to populations in need throughout Israel every year. The produce is distributed directly from the farm to agencies that support soup kitchens, schools, senior centers, low-income households, daycare centers and more. CRT employees spent the day learning about the land, drip irrigation and various farming technologies all utilized on location, while assisting in the farming efforts and volunteering in the fields. Picking oranges and working the land, volunteers collaborated on skill-based problem-solving opportunities. Aligned with the mission of the organization as well Cross River's commitment to serving the underserved, the produce was then donated to a nearby food shelter to provide for families suffering from food insecurity.





## Chayal El Chayal

In support of Israeli Defense Force (IDF) members serving their country while away from their families during holidays and times of celebration, Cross River Technologies (CRT) hosted a holiday gift bag packing event at our Jerusalem headquarters. Given our history of collaborating with Chayal El Chayal—an organization dedicated to meeting the personal needs of IDF soldiers during their service—it was only fitting to partner with them on this initiative as well. With the traditional giving of mishloach manot in celebration of the Purim holiday, our Israeli colleagues joined to pack bags filled with sweets and baked goods. Packed with love, the bags were then distributed by Chayal El Chayal volunteers in advance of the Purim celebration, reminding these modern-day heroes that they are appreciated and constantly remembered.

*Chayal El Chayal is a “home away from home” for any and all lone soldiers.*





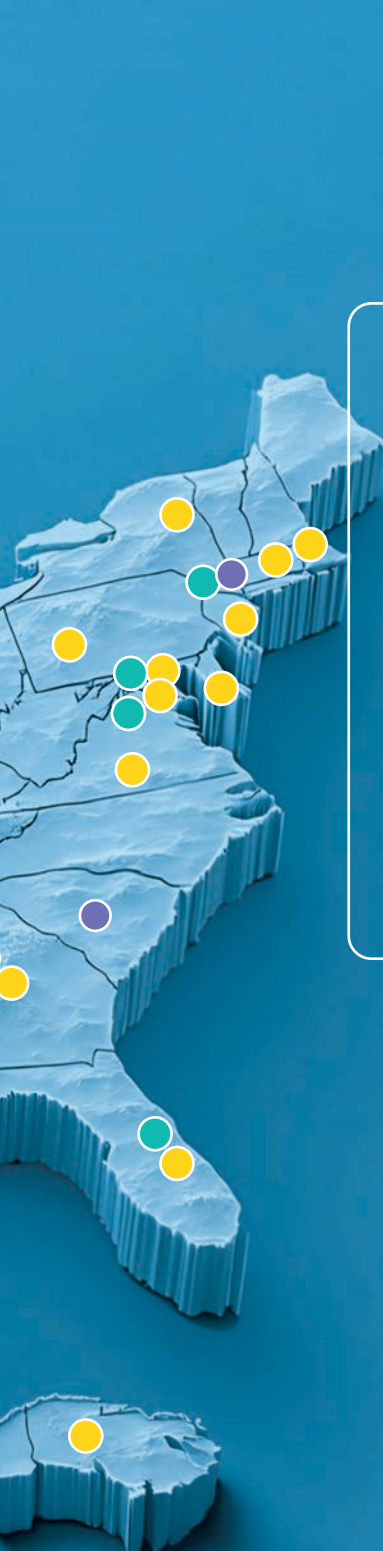
# 50 States of *Philanthropy*

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2023

2024

2025



Launched in 2023, 50 States of (Impactful) Philanthropy is a guiding doctrine that formalized and expanded our nationwide approach to giving – continuing to grow and reach more states annually.

We recognize that calls for help extend beyond our immediate community, often going unanswered. With the ability to respond, we've made it our mission to do just that: answering the call, providing support where we can, and serving those who need it most. Whether through our charitable initiatives or various banking services, Cross River remains steadfast in its commitment to compassionately and responsibly extend a helping hand across the United States. "Giving Without Borders" reflects our belief that while Cross River is rooted in New Jersey, our impact knows no boundaries. If we have the ability to help, then we must. And we do.

Welcome to Foundation@ Cross River's  
50 States of Philanthropy

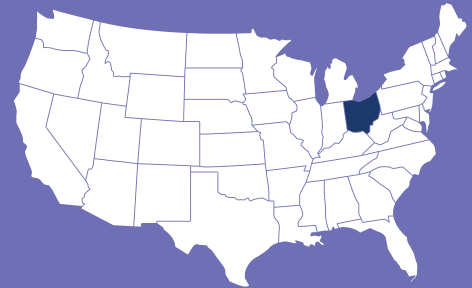




## Benjamin Rose Institute on Aging

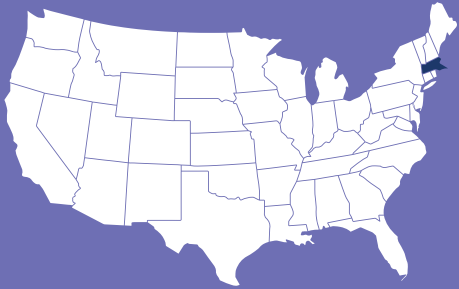


The Benjamin Rose Institute supports the aging Cleveland community by providing the necessary resources to age well. Cross River is privileged to assist through their "Connect Our Seniors to Technology" (COST) program, which instills the skills to access online resources so each participant can effectively utilize technology to access basic needs.



CLEVELAND, OHIO

## Empower Yourself



BROCKTON, MASSACHUSETTS

Empower Yourself is dedicated to inspiring and training under-resourced students to improve their STEM skills. Their programming allows for youth to earn scholarships at high-level engineering collegiate programs nationwide. Whether through their model drone program, coding classes, or financial literacy initiatives, Empower Yourself provides critical resources to underserved minority high school students. Cross River is proud to support Empower Yourself by providing resources that help students thrive, equipping them with the tools they need to succeed, and paving the way for a bright future.





## Greater Zion Church Family



Under the leadership of Pastor Dr. Michael J. Fisher, Greater Zion Church Family is a congregation dedicated to unity, peace, and education. Cross River is proud to partner with Greater Zion Church Family on the “Young Visionaries” program, expanding its reach by offering seminars that equip community youth with essential financial knowledge and skills. The program’s comprehensive, skill-based curriculum covers key topics such as saving, spending, and investing—empowering participants to make informed financial decisions and build long-term security. Beyond financial literacy, Young Visionaries also provides hands-on learning opportunities in music, photography, and programming, creating a diverse and holistic development platform for the future leaders of Compton.





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# Investing in *The Future*





NJIT  
New Jersey Institute  
of Technology



THE  
ALEX CABRERA  
FAMILY  
Foundation

HEAF | HARLEM EDUCATIONAL  
ACTIVITIES FUND



UNCF  
A mind is a terrible  
thing to waste®



# *Scholarships*

Education is the key to unlocking potential and driving economic growth. Through strategic funding for scholarships, Foundation@ Cross River expands opportunities for deserving individuals, supports underserved communities, and enables people to build generational wealth and stability. With \$1.8MM donated in 2024 to educational opportunities, we remain committed to advancing initiatives that promote equitable access to quality education and are proud to walk this journey alongside our valued partners and friends. Furthermore, Cross River not only invests in education, but invests in philanthropic partners who have invested in us and demonstrated true friendship. Through true collaboration, shared values, aligned passions, and a steadfast commitment to doing good, we have built a network of truth-seeking individuals dedicated to making a positive impact and giving back. We are proud of these relationships and welcome new collaborations with those who share that vision.



# The Future *Of Israel*

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**6,000 Miles East:** Giving, and Giving of Ourselves, in Israel



In the wake of the horrific October 7th, 2023 attack, Cross River swiftly mobilized, providing support for our Israeli colleagues and brethren. Many of the initiatives we engaged in were understandably reactive, as we responded to the immediate crisis by providing emergency aid and standing in solidarity with our Israeli family in every way possible.

As time passed and our commitment remained steadfast, organizations and visionaries began reaching out, seeking partners to help shape Israel's future. Focusing on what life would look like in the aftermath of war, a series of proactive, forward-thinking initiatives began to take shape, driven by a determination to rebuild and strengthen Israel for generations to come.

Committed to our colleagues in Jerusalem and our continued expansion in Israel, we stand alongside those who are focused on resilience and on the future.





## Seeded

Cross River x Leket Israel Microloans Program

In partnership with Leket Israel, the national food bank of Israel, Cross River launched 'Seeded: Cross River x Leket Israel Microloan Program.' This initiative provides direct, interest-free financial assistance to Israeli farmers displaced by the war, reinforcing our commitment to serving the underserved. We are proud to continue creating opportunities for small businesses to thrive and to work alongside like-minded individuals who inspire us to #doMOREgood, together.

*Leket Israel is the largest food rescue organization in the country, having rescued 31,402 tons of fruits and vegetables and has served 2,084,000 hot meals to those in need.*







עתידה  
קידום נשים חרדיות

ATIDA

*ATIDA has empowered 400  
Haredi women to launch  
careers in technology.*

The Atida Association is dedicated to empowering ultra-orthodox (Haredi) women by integrating them into technological roles within the Israel Defense Forces (IDF). In doing so, Atida is breaking barriers, fostering systemic change, and enhancing the socio-economic status, transforming Israeli society in the process.

Atida's HaDaSim program focuses on skill development, training, networking, cultural understanding, and religious empowerment to support seamless integration. Recognizing the potential generational impact of this initiative, Cross River proudly answered Atida's call for support. Through this partnership, a growing cohort of ultra-Orthodox women is receiving top-tier education and training, bringing stability to their families, directly contributing to Israel's national security, and reshaping the fabric of Israeli society for the better.





*AMACH is the glass  
MDA will "break in case  
of emergency."*

**AMACH**  
(Brothers in Lifesaving)



A local New Jersey-based initiative solely supported by Foundation@ Cross River, AMACH was birthed out of a need to provide supplemental EMS coverage to the citizens of Israel during times of need. In coordination with Israel's Magen David Adom (MDA) and Chevra Hatzolah in the United States, teams are designed to operate with seamless collaboration, quick decision-making, and the ability to execute medical treatment under extreme conditions. Through rigorous additional training, Hatzolah volunteer paramedics and emergency medical technicians undergo an exclusive high-level two-year course—including language proficiency and mental health training—in preparation for potential emergency deployment to Israel. Forward thinking, AMACH is the glass MDA will “break in case of emergency,” with teams of volunteers trained and ready to assist, and many other volunteers wanting to participate.



**ICAR**

*(Israel's Collective Action for Resilience)*

Israel's Collective Action for Resilience (ICAR) brings together leading experts in medicine, psychology, public health, and philanthropy—all united in their effort to accelerate trauma healing in Israel and safeguard the health, productivity, and security of its people. Joining in their mission are venerable academic centers, national and global experts in various medical fields, and philanthropic institutions, including Cross River. Reaffirming our commitment to supporting various health-related initiatives, ICAR's present day impact, as well as its vision for Israel's future seamlessly aligns with our mission—ensuring that our efforts are not just about today, but about the future.



*ICAR brings together leading experts in medicine, psychology, philanthropy, and investment, to accelerate trauma healing.*



# Bays of *Life*

**In the immediate aftermath of October 7th, Cross River launched three impactful initiatives, including the Bays of Life project.**

The Cross River Bays of Life project is a continuation of our long-standing mission to upgrade ambulance bays at hospitals across Israel. When the war broke out, it became clear that accelerating this mission was an opportunity to provide meaningful support to those on the medical front lines—and we were all in.

We are committed to serving those in urgent need of emergency care during this unprecedented crisis. In 2024 alone, two additional ambulance bays were named, bringing our total to three, forever cementing our commitment to those who stood bravely and served valiantly on the front lines of Israel during one of its darkest moments in history.



## Soroka Medical Center Pediatric Emergency Ambulance Bay

In partnership with Soroka Medical Center—one of Israel's largest and most advanced hospitals—Cross River reaffirmed its unwavering commitment to supporting healthcare in times of crisis. Following the events of October 7th, Soroka faced unprecedented challenges in delivering life-saving care, particularly to children and families in the Negev region. In response, Cross River stepped in to help strengthen Soroka's pediatric emergency services, ensuring they could continue offering critical care to those in need. This collaboration underscores Cross River's dedication to expanding healthcare access and serving underserved communities. By partnering with Soroka, we are helping to ensure that children and families in Israel's most vulnerable regions receive the vital medical attention they deserve during one of the country's most challenging times. We are proud to stand alongside Soroka and remain committed to #doingMOREgood



## Barzilai Medical Center

As part of the Bays of Life initiative and our growing mission to upgrade ambulance bays across Israel, our initial impact was made at Barzilai Medical Center in Ashkelon. This partnership helped modernize critical access points, ensuring faster and more efficient emergency care for those wounded in the ongoing war. With hundreds of patients treated in life-threatening conditions, our support has amplified Barzilai's life-saving work, enabling medical teams to operate in safer and more effective conditions. As Israel continues to face unprecedented challenges, Cross River remains steadfast in its commitment to standing with its people, providing critical resources, and expanding our impact where it matters most.



# Response to Los Angeles *Wildfire Crisis*

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Moments of acute crisis call for decisive action and humble leadership. When wildfires devastated Los Angeles – displacing families, straining first-responders, and leaving communities in desperate need – Cross River answered the call for help, stepping in from across the country to provide critical support.

**Through Foundation@ Cross River, we partnered with impact-driven organizations to deliver both immediate relief and long-term recovery assistance:**

**Project Uplift** – Collaborated with our friend Pastor Dr. Michael Fisher and the Greater Zion Church Family, to underwrite Project Uplift, providing temporary housing for families displaced by the fires.

**California Community Fund** – Supported financial relief programs that served as lifelines for small business owners and contractors whose livelihoods were affected or destroyed.

**Chabad at Pierce and Holy Smokes Kosher BBQ** – Contributed to providing 250 meals for firefighters and first responders on the front lines.

**Los Angeles Fire Department Foundation** – Aided in long-term assistance programs for firefighters and their families.



By partnering with mission-driven organizations, Foundation@ Cross River provided emergency aid, essential resources, and ongoing support to those affected. Balancing both reactive and proactive efforts, we focused on immediate relief for first responders while also investing in initiatives to help rebuild lives and restore communities. Guided by a deep sense of responsibility and compassion, we remain committed to supporting those in crisis and partnering with organizations that serve their communities with humility and integrity.



# Powering fintech



## CROSS RIVER BY THE NUMBERS

100

Partners

Approximately 100  
Tech Partners

900

Employees

Over  
900 Employees

\$150+

Billion

Total MPL/CRE/SBA/SDL  
Originations Since Inception

#100+

Million

MPL/CRE/SBA/SDL  
Loans Since Inception

## Enabling infinite possibilities

Cross River provides technology infrastructure powering the future of financial services. Leveraging its proprietary real-time banking core and API technology, Cross River delivers innovative and scalable embedded payments, cards, lending and crypto solutions to millions of consumers and businesses. Cross River is backed by leading investors and serves the world's most essential fintech and technology companies. Leading the industry, Cross River is reshaping global finance and financial inclusion.

### Pioneering the Partnership Model

Cross River successfully pioneered the model that has now become industry standard and what institutions strive to be by empowering partners and working hand-in-hand, enabling consumers to take control of their financial wellbeing.

### Innovation at Our Core

Since inception, Cross River has focused on deploying technology wherever possible to improve efficiencies and synergies; our client-inspired innovations have been moving the needle in the industry.

### Rooted in Regulatory Compliance & Consumer Protection

Cross River aims to be the gold standard of regulatory compliance for the fintech industry, which we exercise through thorough and extensive diligence in identifying and working with our partners.





Cross River  
Member FDIC. Equal Housing Lender  
[foundation@crossriver.com](mailto:foundation@crossriver.com)  
[www.crossriver.com](http://www.crossriver.com)  
[foundation@crossriver.com](mailto:foundation@crossriver.com)

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