

The year '2025' is displayed in a large, dark blue, sans-serif font. It is positioned on a light blue background that features a series of overlapping, curved, 3D-style blocks in various shades of blue, creating a sense of depth and movement.

2025

The words 'Impact Report' are written in a large, white, sans-serif font. They are set against a solid, bright yellow rectangular background that overlaps the bottom right corner of the main image.

Impact
Report

#domoregood

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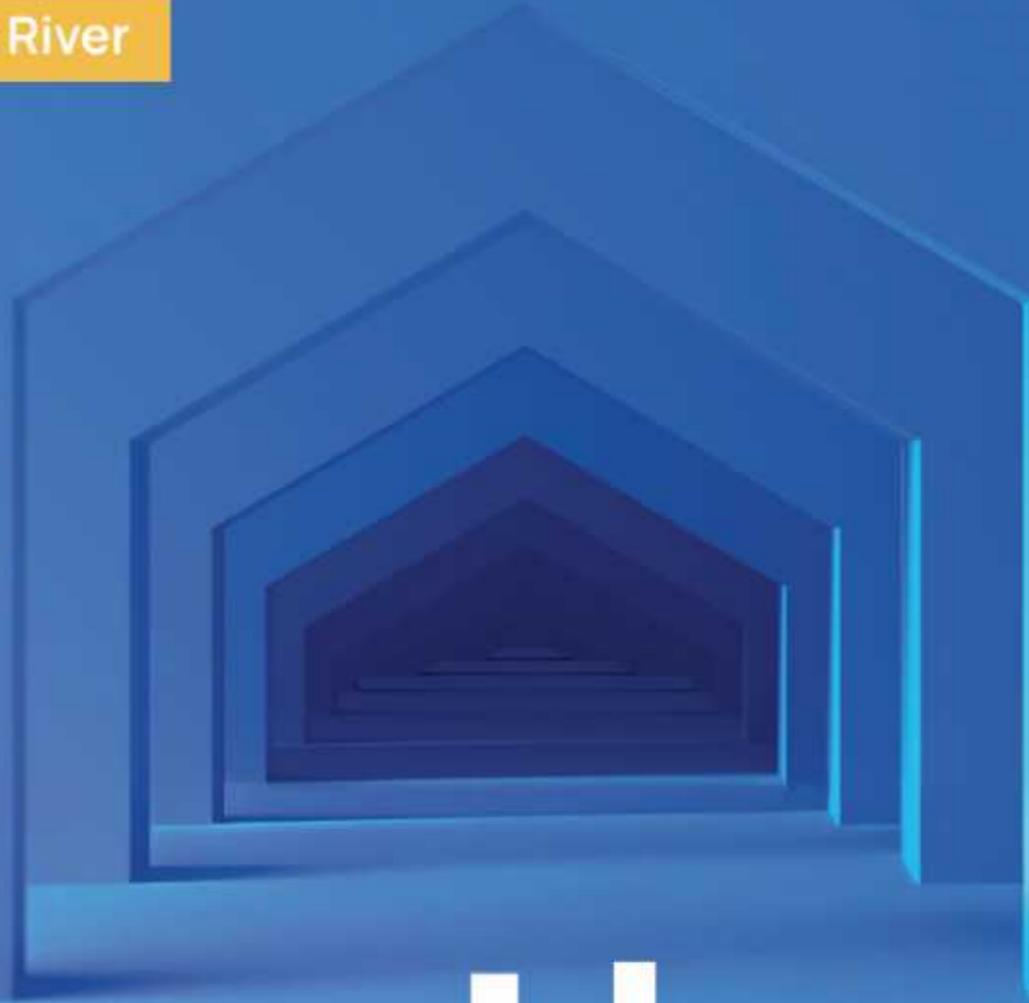
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Growth, Purpose, & Impact

At Cross River, we've long believed that we do well because **we do good** – a commitment that guides how we show up for the communities we serve.



This year reflects more than growth; it reflects momentum. As Foundation@ Cross River continues to evolve, so does the connection between our business success and our commitment to create meaningful impact in the communities we serve.

In 2025, we expanded both the scope of our giving and the depth of employee engagement. Volunteerism increased across the organization, with participation from the C-suite through teams at every level. This top-down engagement continues to share a culture where giving back is embraced. Our employees take pride in working for a mission-driven institution where daily work and community impact are deeply connected.

Foundation@ Cross River formalizes a commitment that has been part of our DNA since 2008, proving that purpose and performance are complementary drivers of sustainable success.



A Message from our CEO

We are pleased to present our 2025 Impact Report, the philanthropic activities of Foundation@ Cross River.

2025 proved to be a year of reckoning, satisfaction, and redemption for Cross River. We've embraced the mantle of leadership in philanthropy, financial literacy, and fintech innovation. Leadership is not a matter of status but of function. As Rabbi Lord Jonathan Sacks reminds us, a leader is not one who holds himself higher than those he or she leads. That is a moral failing, not a mark of stature. The absence of hierarchy does not mean the absence of leadership. An orchestra still needs a conductor. A play still needs a director. A team still needs a captain. A leader need not be a better instrumentalist, actor, or player than those he leads. We must have a vision and communicate it. Without leadership, even the most glittering array of talent produces not music, but noise. At Foundation@ Cross River, and hopefully this holds true at home, at work and in life in general, a leader is a servant and to lead is to serve. For all the complexities in our industry, our purpose remains simple: to do well by doing good. Every year, that mantra permeates our ranks deeper, so we collectively have a meaningful impact on those around us. By aligning our efforts with four key pillars - Education for the Future, Health and Human Services, Economic Development and Community Enrichment, and Advancement Through Technology - we continue to make meaningful progress in the areas that matter to us most.

Reflecting on our mission-oriented commitment, some highlights from 2025 include:

- **Deepening our support in Israel:** We launched the Cross River MDA Venus Safadi Paramedic Life Saving Training Course, contributed \$1 million to Ziv Hospital as part of the fourth installment of our Bays of Life initiative, and brought over 100 employees to Israel to deliver relief, supplies, and hands-on care to communities still healing and rebuilding from the devastation of October 7. Numbers can't capture the people, the conversations, and the acts of kindness performed by our team. Those experiences have shaped us and made us better as individuals and as a group.
- **Expanding 50 States of Philanthropy:** We extended our reach into four more states: Colorado, Arizona, Minnesota, and Arkansas, strengthening our nationwide network of impact and support.
- **Supporting families during the federal government shutdown:** By partnering with Easterseals NJ, we helped ensure that families affected by the shutdown had access to food and essential support at a time of real uncertainty.
- **Inviting an unparalleled cast of guest speakers to inspire our staff:** We were fortunate to hear from Coach Bruce Pearl, freed hostages, families of fallen soldiers and hostages, victims of terror, and more. We celebrated the return of all living hostages home and commemorated those who had fallen. We continue to pray for peace and harmony in the region.

The road ahead is bright, but it will also be demanding. We have big plans for 2026. It will be a year of growth in reach, impact, and inspiration for Foundation@ Cross River with a budget increase of approximately 40%.

We are armed with our values of humility, integrity, creativity, responsibility, and compassion, so we may continue to challenge the status quo, act boldly, and innovate—as long as it is what is best for humanity.

Ezra Taft Benson said that, "Pride is concerned with who is right; humility is concerned with what is right." When we place the self at the center of our universe, we eventually turn everyone and everything into a means to our ends. That diminishes them, which diminishes us. Humility means living by the light of that which is greater than me. The smaller the self, the wider the radius of our world. With humility, I am grateful to every person who has walked this path with us. And I am deeply hopeful that together we will truly impact the world positively and meaningfully.



With gratitude, Gilles.

Our 2025 Giving

In 2025, Foundation@ Cross River remained steadfast in its commitment to our core values embodied in our community impact, demonstrating that compassion and responsibility are foundational to everything we do. From providing critical support to families facing emergency challenges, to continuing robust scholarship programs and financial literacy initiatives, we have partnered with organizations that share our vision and our drive to improve the lives of others. Our philanthropic efforts reflect our company-wide unwavering belief that “we do well because we do good”, and in a year marked by global crises and seemingly insurmountable challenges at home, we proudly stand together united in this mission to better our world.



“ Cross River’s commitment to doing good goes far beyond standard corporate philanthropy. I believe the mission is genuinely rooted in uplifting underserved communities. Foundation@ Cross River supports initiatives that enhance education, economic development, technology access, and health and human services; it is amazing how many lives we have touched. What inspires me most is that the work Foundation@ does is the embodiment of CRB core values that we strive to live by every day.

PRAVESH RIJAL | SVP, CHIEF DATA AND AI OFFICER

Education for
the Future



Economic
Development
and Community
Enrichment



Health
and Human
Services

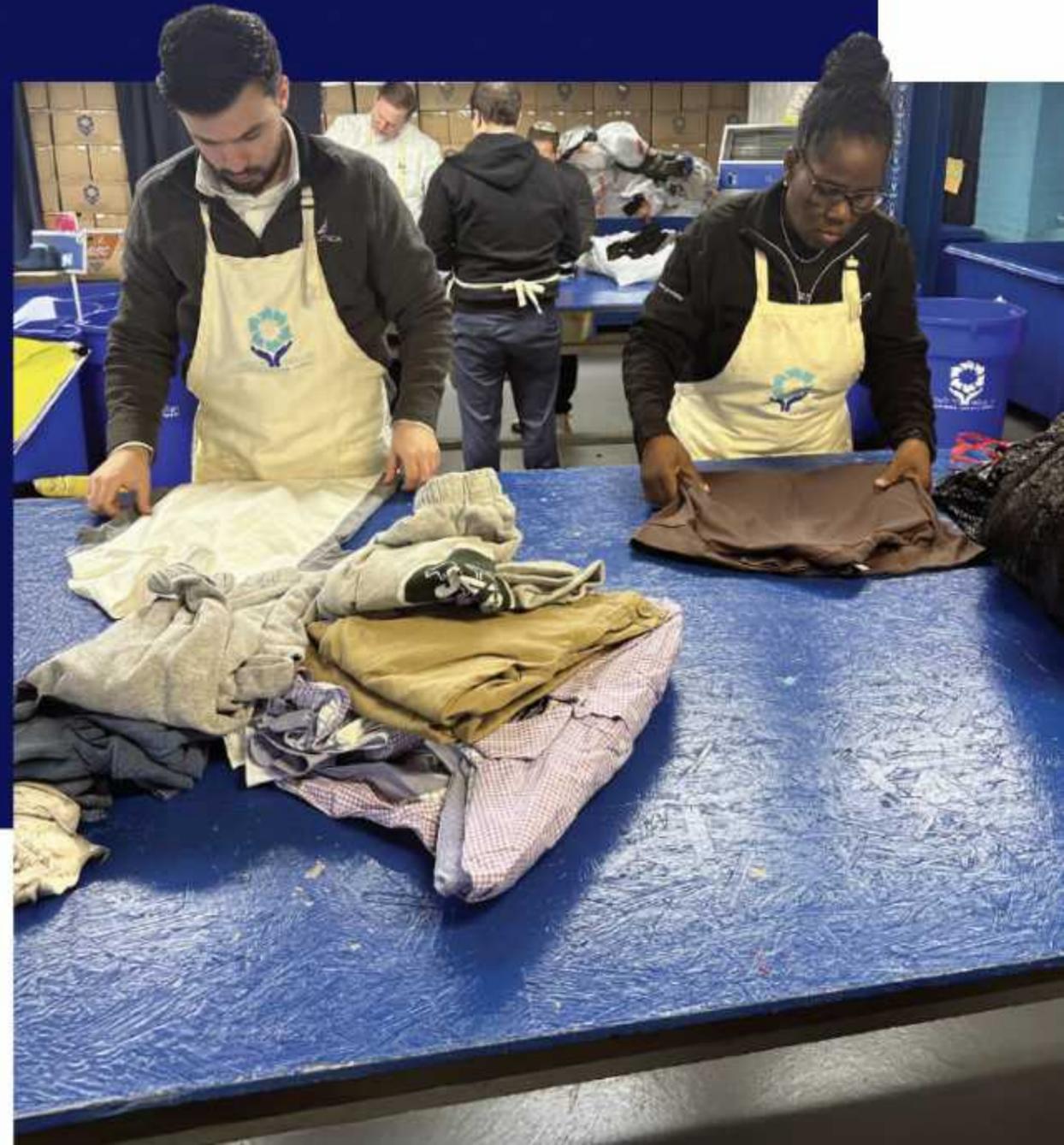


Advancement
Through
Technology



Our Giving Fundamentals

While our commitment to others began the day we opened our doors, our work connecting and supporting communities was just beginning. Foundation@ Cross River 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.





Hockey in New Jersey



Since 2003, Hockey in New Jersey has used hockey as a platform to teach teamwork, discipline, and financial literacy, while fostering positive relationships and academic achievement. As the second-largest youth diversity hockey program in the United States, and offered free of charge to participants, Hockey in New Jersey transforms lives and creates opportunities for young people across Bergen, Essex, and Hudson Counties. Foundation@ Cross River is proud to support Hockey in New Jersey as it inspires underserved youth to develop essential life skills and succeed academically, reinforcing our commitment to youth empowerment through innovative programming.

Junior Achievement of New York and New Jersey

Junior Achievement (JA) of New York and New Jersey empowers K-12 students through experiential educational opportunities in financial literacy, work readiness, and entrepreneurship. Across New York City, Long Island, the Lower Hudson Valley, and throughout New Jersey, JA brings essential life skills directly into classrooms, preparing the next generation for economic success. In the 2024-25 school year, the New York chapter reached 77,563 students through 2,821 classes, supported by 5,379 volunteers across 312 schools, totaling 403,970 instructional hours. Meanwhile, the New Jersey chapter continues to serve thousands of students statewide, building similar impact through dedicated volunteer engagement and school partnerships. Foundation@ Cross River proudly supports both chapters through donations as well as employee volunteerism, bringing real-world financial and business insights directly to students who will shape tomorrow's economy.



The Archdiocese of Newark Mercy House

The Archdiocese of Newark Mercy House supports individuals and families facing economic hardship, delivering critical resources and comprehensive services that address immediate needs, foster long-term stability, and establish self-sufficiency. Serving approximately 450 people each week, the organization meets community members in need with both compassion and practical assistance. Together with Foundation@ Cross River, Mercy House hosted their Back-to-School Kickoff Celebration across New Jersey, providing essential school supplies and backpacks to students from low-income families. Through this annual event, more than 500 students received the various tools needed for success to start the school year with confidence and readiness. Foundation@ Cross River is honored to support this meaningful effort, creating pathways for educational opportunity and long-term impact.





US Israel Education Association (USIEA)

The US Israel Education Association strengthens US-Israel relations by providing senior US government leaders with high level educational opportunities and direct access to distinguished leaders in Israel. Through privately sponsored tours, USIEA provides members of Congress with firsthand access to Israel's top playmakers and security experts, while educating participants on the geopolitical realities of the region. This firsthand experience helps lawmakers understand complex Middle East security challenges and make informed policy decisions. USIEA also conducts Capitol Hill briefings that provide expert analysis on emerging issues. Foundation@ Cross River is proud to support USIEA's mission to educate and strengthen the vital partnership between the United States and Israel.





Tvuna

In partnership with Tvuna since 2022, Foundation@ Cross River has supported financial literacy instructor certification courses specifically designed to serve Israel's ultra-Orthodox community. Through its innovative 'train-the-trainer' model and by investing in educators who understand the unique needs of its constituents, Tvuna creates a successful ripple effect that empowers countless families to build financial stability and independence. From Jerusalem to Ashdod to Safed: these comprehensive programs prepare instructors to teach essential financial concepts, including budgeting, credit management, and long-term planning. In 2025 alone, Tvuna instructors who participated in this specified training completed approximately 100 courses and sessions throughout the community, extending financial knowledge and expanding Tvuna's impact. We proudly supports Tvuna's efforts, reinforcing our shared commitment to financial literacy and economic stability.

→ Doing good is the secret ingredient to our → success.



DANIEL LISTHAUS
SVP, CHIEF OF STAFF



Family Promise of Bergen County

Family Promise of Bergen County is dedicated to helping working families overcome homelessness by providing stability, dignity, and a pathway to long-term independence. Through its Housing & Support Programs, families receive temporary housing as well as personalized case management, financial literacy coaching, and fiscal stability guidance. Parents set goals and benchmarks, are held accountable for progress, and supported as they work toward new employment and achieve educational milestones. Initiatives such as the Bridge Network and New Leaf apartments provide safe shelter while families rebuild their lives and Home to Stay extends vital support for families transitioning to permanent housing. Remarkably, 98% of families tracked for two or more years remain stably housed. Foundation@ Cross River is honored to support these efforts, advancing opportunities and economic enrichment for the Bergen County community.

Table to Table

Table to Table is New Jersey's first and only food rescue organization, delivering fresh and nutritious food that would otherwise be wasted, to those who need it most. Powered by six refrigerated trucks and hundreds of volunteers, the nonprofit rescues food from grocery stores, restaurants, and distributors, and distributes it at no cost to more than 300 community partners. Since its founding in 1999, Table to Table has rescued over 120,000 tons of food, providing the equivalent of 241 million meals across Bergen County and surrounding counties. As the rising cost of living drives even greater food insecurity, Table to Table's work is more critical than ever. Recognized in last year's report, Foundation@ Cross River is proud to again highlight this partnership while supporting their mission through donations and hands-on volunteerism at food distributions.





The Bayit Association

Based in Teaneck, New Jersey, The Bayit Association provides residential group homes and comprehensive support services for young adults with disabilities. Through a supportive community environment, residents gain independence, develop essential life skills, and engage meaningfully with their local community. By fostering environments where young adults with disabilities build confidence, develop meaningful relationships, and participate in community life, The Bayit is transforming what independent living means for individuals and their families. Foundation@ Cross River is proud to support The Bayit's mission to expand access to quality residential living for the special needs community and create new pathways for success in Bergen County.





Project Lead, Inc.

Project Lead is committed to strengthening Queens County by addressing hunger, empowering youth, and supporting vulnerable populations through comprehensive community services. Since its inception, the organization has successfully supported over 6,000 disadvantaged young people through leadership development, career readiness training, and educational enrichment activities. Simultaneously, Project Lead has distributed 6 million pounds of food to community members in need through its weekly pantry and home deliveries while also provided critical support services to elderly residents, including Holocaust survivors. By addressing immediate needs while investing in long-term community development, Project Lead builds stability and opportunity across Central Queens. Foundation@ Cross River supports Project Lead's comprehensive programming and mission to empower vulnerable communities.

Women's Spirit (Ruach Nashit)

Women's Spirit helps survivors of abuse in Israel achieve economic independence and break cycles of violence and poverty. The organization works across individual, social, institutional, and educational levels to address the financial vulnerability that prevents women from escaping abusive relationships. Through various pathways including financial education programs, employment training and placement, and community awareness initiatives, Women's Spirit helps survivors transition from dependency to self-sufficiency. Recognized by the United Nations for its pioneering approach and honored with national awards for its commitment to eliminating violence against women, the organization demonstrates that economic stability is a critical tool for safety and freedom. Foundation@ Cross River supports the economic empowerment work that Women's Spirit provides survivors by imparting skills, providing training, and creating successful avenues to financial independence.



Doing



good

is in our

DNA





DMF Youth

DMF Youth empowers underserved children across New York City through tuition-free after-school and summer programming that blend dance, movement, and Social Emotional Learning (SEL). By combining physical activity with lessons in goal setting, impulse control, and resilience, DMF Youth fosters both academic and personal growth. Their work also addresses a broader need: in New York, 20% of K-12 youth are left unsupervised after school between 3pm-6pm, the most vulnerable hours of the day. Over 90% of students report increased self-esteem as a result of their involvement in the organization, and truancy rates among participants are far lower than school-wide averages: clear evidence of the program's undeniable impact. Foundation@ Cross River is therefore proud to partner with DMF Youth and its efforts to create safe and enriching opportunities which enable young people to thrive.

Lev Rochel Bikur Cholim

Lev Rochel Bikur Cholim provides comprehensive health support, resources, and advocacy for families throughout the greater Lakewood community. Responding to rising breast cancer rates and a growing need for preventive health awareness, the organization launched the Women's & Wellness Initiative, delivering preventive health education at every stage of a woman's life. Through its third annual expo, nearly 6,000 women accessed expert-led presentations on breast health, cancer screening, high-risk pregnancy, menopause, adolescent health, and metabolic medicine. One-on-one specialist consultations and on-site health screenings were also provided. Local breast imaging centers reported a 200% increase in screening appointments following past events, proving that education translates into life-saving early detection. Foundation@ Cross River is committed to this life-saving educational and informative initiative, reinforcing our shared commitment to partnering with those determined to improve the quality of life and overall health of our community.



LEV ROCHEL
 לב רחל ביקור חולים
BIKUR CHOLIM
 OF LAKEWOOD
 IN LOVING MEMORY OF MRS. RUTH COTTLIER

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LEV ROCHEL BIKUR CHOLIM
 PRESENTS

W&W



Touro University

Based in Israel, the 'To Life: The Touro University Graduate School of Social Work and Kav L'Noar Internship Program' provides social work graduate students with critical hands-on experience in the mental health field. Through this unique opportunity, social workers 'in-training' gain practical skills in counseling, crisis intervention, and youth development. By uniting two philanthropic partners and creating this initiative, Cross River is helping bridge the gap between academic preparation and real-life experience, ensuring that the next generation of social work professionals are equipped to address complex issues in the mental health space. The partnering of Touro University and Kav L'Noar together, and providing support for an initiative which will strengthen the future of Israel's mental health field has is a highlight of our 2025 giving.





Beat to Breathe CPR



Beat to Breathe CPR provides both free and significantly subsidized CPR, first aid, and opioid overdose response training to charitable organizations as well as underserved communities and individuals across New Jersey. Through American Heart Association certified instruction, participants gain hands-on experience, empowering community members of all backgrounds how to respond effectively and safely to medical emergencies. By promoting health equity and enhancing public safety, Beat to Breathe CPR creates a lasting impact that extends beyond local communities. Foundation@ Cross River proudly supports this mission through critical investments in training equipment, instructor certifications, and outreach resources which expand the organization's ability to serve communities and save lives throughout the state.



Koby Mandell

The Koby Mandell Foundation provides critical emotional support and healing programs for Israeli families bereaved by terrorism, war, and trauma. Founded in 2001 by Seth and Sherri Mandell after the tragic loss of their son Koby and his friend Yosef in a terrorist attack, the organization has become a symbol of resilience and recovery. Through therapeutic programs including Camp Koby, mothers' retreats, and family healing initiatives, the foundation creates safe spaces where bereaved families can process grief, build community, and find hope. The foundation has been especially vital following the October 7th attacks, serving countless families navigating unimaginable loss. Foundation@ Cross River is honored to support the Koby Mandell Foundation's compassionate work, standing alongside those who need healing most and reinforcing our commitment to wellness and community support.

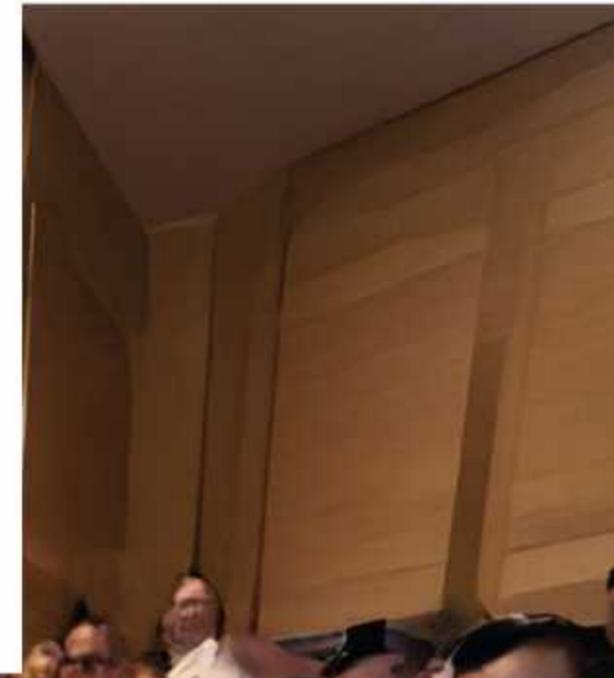


Diabetes Foundation

Offering direct diabetes-related services including emergency insulin assistance and A1C screenings, Diabetes Foundation compassionately serves the low-income, uninsured, and underinsured populations of New Jersey. Committed to helping navigate the system and educating their constituents, the organization has also provided hours of health education with Certified Diabetes Educators as well as enabling social services through partnerships with local hospitals and health centers. We are proud to partner with Diabetes Foundation, helping ensure equitable access to life-changing diabetes prevention and management resources for those in need.

Magen David Adom

The Cross River Venes Safadi Life Training Program in partnership with Magen David Adom (MDA) - Israel's national emergency medical services organization - brings critical EMT training to Druze villages located in Northern Israel. Starting in Majdal Shams, the program honors the memory of Venes Safadi, daughter of an MDA first responder who was killed by a Hezbollah rocket in 2024. Through this initiative, MDA brings life-saving skills education to these underserved communities, training approximately 25 volunteers per course across three villages. By extending emergency medical training to areas which often lack immediate access to such resources, the program strengthens community resilience and increases their level of preparedness. This initiative is proudly supported by Foundation@ Cross River, reinforcing our commitment to health equity and ensuring that vital emergency care reaches every corner of Israel.





There is genuine
→ commitment
” to people,
to service,
and to global
responsibility.

DAVID SAHEL
VP, STRATEGIC REGULATORY
COMPLIANCE INITIATIVES





HEAF

Harlem Educational Activities Fund



HEAF empowers New York City students from underserved communities through its comprehensive, tuition-free pipeline of academic enrichment, college preparation, and career exposure programs. Beginning in middle school and continuing through college, HEAF scholars receive rigorous coursework, mentorship, and individual support which fosters academic achievement and long-term success. Hundreds of students are assisted by HEAF annually, as they build the skills and confidence to pursue higher education and meaningful careers. In partnership with the New Jersey Institute of Technology (NJIT), Foundation@ Cross River supported HEAF Scholars in NJIT's 'Saturday Morning STEM': a five-week series of hands-on learning experiences introducing middle and high school students to science, technology, engineering, and technology. Foundation@ Cross River support of HEAF reflects a prime partnership of shared values, reinforcing our shared belief that education as the key to opportunity and mobility.

University of Delaware

With strong programs of study in STEM related fields, engineering, and technology, the University of Delaware provides students with opportunities to engage in hands-on learning and research, preparing them for careers in an increasingly tech-driven world. Cross River proudly supported the University of Delaware's annual hackathon, as well as donating high-level technology and equipment meant to foster collaboration, problem-solving, and help develop innovative solutions. Foundation@Cross River is honored to partner with the University of Delaware, reinforcing our commitment to empowering the next generation of innovators and leaders through education and technology.



Machshava Tova

Machshava Tova's Eco-Tech program empowers disadvantaged teens from Jerusalem's Ramot neighborhood with essential technological skills and ITE Cisco PC Technician Certification, opening doors to future opportunities. After a year-long intensive training course in which participants gain hands-on experience and complete a socio-technological internship at the Ramot Social Computer Lab, the students then apply their knowledge and give back to their community. This initiative ensures technological advancement betters each participant and the community as a whole. Foundation@ Cross River proudly supports this program, reinforcing our commitment to education and technological advancement for underserved youth.





Michal Sela Forum

The Michal Sela Forum (MSF) utilizes technology to combat partner violence and save women's lives. Through partnerships with senior experts in areas of government, high-tech, and counterterrorism, MSF inspires innovation through developer competitions like the Safe@Home Hackathon, and runs accelerator programs that launch startups focused on violence prevention and protection. MSF also provides direct safety services to threatened women and children while conducting research, advocating for stronger safeguards, and running public awareness campaigns. Having presented their work at the United Nations and inspiring others around the world, Foundation@ Cross River supports MSF's mission to utilize technology and create lifesaving solutions for vulnerable populations.





Together

turn → com

→ into actio

action ↑ in





together, we
with passion
and
into impact.



Heeding the Call

When crises strike and communities face their darkest hours, whether in the United States or abroad, Foundation@ Cross River stands ready to answer the call.





“ Cross River’s commitment to doing good isn’t abstract. I see it each day in how we show up for our communities, respond to real needs, and use our time and resources to create meaningful impact. This is a company where doing the right thing feels instinctive, and that spirit inspires me to always approach my work with great responsibility. What we do here matters.

SUZANNE ANZISKA | SVP, MARKETING

Our response framework enables us to mobilize resources swiftly and strategically, delivering critical support when it’s needed most.

From natural disasters to a global humanitarian emergency, we’ve demonstrated our commitment to being a reliable partner in times of urgent need. By maintaining an adaptability to our response methods and fostering strong relationships with frontline organizations, we ensure that our response is both immediate and impactful. In moments of crisis, Foundation@ Cross River doesn’t hesitate—we act, because communities everywhere deserve **partners who show up.**



Easterseals New Jersey

For more than 75 years, Easterseals NJ has empowered individuals with disabilities and special needs statewide, providing employment training, mental health support, housing services, and community programs. Each year, nearly 4,000 residents access services designed to foster independence and community integration. When federal SNAP benefits threatened food security for hundreds of participants amid the November 2025 government shutdown, Foundation@ Cross River partnered with Easterseals NJ to provide immediate relief. Together, Cross River employees and Easterseals staff distributed supermarket gift cards and packed essential food packages for qualifying participants, ensuring those in need could have access to groceries and necessities. Through this hands-on partnership, critical support was delivered to vulnerable residents across New Jersey, providing aid and vital resources during a time of nationwide instability.

Brooklyn Alliance Capital, Inc.

Brooklyn Chamber of Commerce

Brooklyn Alliance Capital, Inc. and Foundation@ Cross River have teamed up through the Small Business Grant Program to support entrepreneurs who power Brooklyn's local economy. Grants were awarded to the Brooklyn Waterfront Artists Coalition after a five-alarm gutted their Red Hook gallery in September. Relief was also extended to two local businesses, Private Picassos and Therapy Wine Bar 2.0, both of which were affected by October's severe weather and area flooding. These grants helped business owners stabilize day-to-day operations and begin recovery during an already challenging economic climate. As communities continue rebuilding in the after effects of the pandemic and the sunset of PPP-era relief, Cross River remains committed to ensuring Brooklyn's small businesses have the resources they need to stay open, rebuild, and thrive.



Our DNA



Cross River's commitment to volunteerism is deeply embedded in our core values of compassion and responsibility, reflecting the company's belief that genuine impact comes from everyday acts of kindness and community service. Every employee is afforded two paid volunteer days annually, enabling them to contribute their time and talents to causes they care about.

This commitment extends across Cross River's geographic footprint, with employees volunteering in states including Texas, California, Louisiana, Washington, and Pennsylvania. Beyond individual volunteerism, Foundation@ Cross River provides numerous opportunities to volunteer as a team, partnering with over 360 organizations globally to support underserved communities. Our approach to giving emphasizes both "equity and sweat equity," with Cross River employees contributing more than 750 hours of financial literacy education to communities, from students to seniors. This volunteerism framework is not merely a corporate initiative but a reflection of the Cross River culture and our "foundational DNA" —the belief that giving back is not optional but essential to who we are as an organization.



“ It makes me proud to work at Cross River. At some other companies, doing good can feel like lip service but at Cross River, it's in our DNA. This difference sets us apart. This also reflects an alignment between my personal and corporate values.

AFOLABI OGUNNAIKE | VP, FP&A

“ Cross River's commitment to doing good is woven into its DNA and serves as a 24/7 standard rather than a seasonal effort. This philosophy guides my work daily, ensuring that every decision and every interaction remain aligned with the integrity of the bank and the responsibility to do good.

JENNIFER HERBERT | AUDIT LEAD



“ Knowing that the company not only does good for the community but also supports and encourages its employees to do so shows that dollars and cents are not the only thing on the priority list. And that sentiment goes a very long way.

JACOB HERENSTEIN | AVP, PROCUREMENT



Roc Solid Foundation

Foundation@ Cross River partnered with Roc Solid Foundation, whose mission is to bring hope to kids battling cancer through the power of play, by hosting a team building volunteer opportunity. Cross River's People Experience Team built a backyard playset for a seven-year-old undergoing treatment for bone cancer, giving the child a fun and exciting space, as well as an opportunity to just be a kid. By transforming the family's yard in one day, volunteers offered hope and support amidst a challenging situation.



“ Corporate philanthropic effects are essential in making real change in the world; knowing how Cross River chooses to spend its hard-earned money, and the very generous amounts of it, encourages a deep-seated pride in working for Cross River leadership.

ALENA BLOOM | VP, SENIOR HR BUSINESS PARTNER





Boys and Girls Club of Lower Bergen County

Foundation@ Cross River partnered with the Boys & Girls Club of Lower Bergen County to host local students for an immersive Career Exploration Day. Throughout the month of July, students from across the county were welcomed at our Fort Lee headquarters to engage in interactive career panels, hands-on learning, and meaningful conversations with Cross River employees. Students were exposed to different roles and careers in fintech, banking, compliance, legal, risk, and technology. By providing access to real-world professional environments, coupled by authentic engagement with Cross River professionals, students' eyes were opened as to the pathways and opportunities that are within their reach – inspiring them to see themselves in the future of our industry.



“ I think the younger generation needs mentors to navigate this complex world and Cross River is doing so much to reach out to students with financial literacy programs as well as career exploration events! I did not grow up with any mentors so giving back is so fulfilling because if you can impact and influence one person, that's all that matters!

KEN YOON | SVP, HEAD OF FINANCE TRANSFORMATION



Financially Clean Bringing Fintech to the Next Generation

In April 2025, Cross River joined forces with the New York Stock Exchange to host its 3rd Annual Financial Literacy Event in honor of National Financial Literacy Month. In partnership with Financially Clean and fintech leaders Mastercard, Upward Financial, and Percent, the event connected 140 students with industry experts for conversations on credit, entrepreneurship, investing, and career opportunities. With a spotlight on representation, especially regarding women and their presence in the industry, the program aimed to build financial confidence and broaden opportunity. By bridging fintech and community partners, Foundation@ Cross River continues to advance access to financial knowledge and empower the next generation.



“ Seeing Cross River’s genuine investment in communities and future generations through Foundation@ reaffirms that our commitment goes beyond business growth—it has a profound personal impact on the people we serve. Including our partners in the events we provide, it is a testament to Cross River’s dedication to lifting others, and this collaborative spirit makes my work meaningful, knowing we’re all contributing to something greater, together.

JEXIE YOUSSEF | AVP, STRATEGIC PARTNERSHIPS



“ It genuinely means a lot to me to work for a company that cares so deeply about helping the community at large; Cross River's commitment to doing good makes me feel supported and encouraged to bring my whole self to my work, and it inspires me to volunteer more, give back more, and feel proud knowing that the work I do is connected to something that truly helps people. Giving back means using my time, skills, and energy to care for others and contribute to my community in a way that feels purposeful, human, and meaningful.

TIRTZA ROSENTHAL | SENIOR QA ENGINEER

9/11 Day



In commemoration of 9/11, Cross River joined thousands of volunteers at the 9/11 Day Meal Pack event in New York City. A team of Cross River volunteers helped assemble nutritious meals for local families facing food insecurity, supporting the organization's mission to transform the anniversary of 9/11 into a day of unity, service, and compassion. By standing alongside other community members and fellow volunteers, over 2 million meal kits were packed during the volunteer event. Foundation@ Cross River is proud to participate in this initiative annually, demonstrating our ongoing commitment to service and supporting those in need across our region.



Pantry Packers

Pantry Packers, the food distribution arm of Colel Chabad—Israel's oldest continuously operating social services network—combats hunger by delivering essential food items and meals to Israel's most vulnerable families and seniors. Volunteers actively participate by packing food staples at the Jerusalem facility, which are then distributed to those facing nutrition insecurity. Through an interactive and informative volunteerism experience, participants work together in a warm and exciting environment, appreciating the level of importance of their work while effectively and impactfully supporting families in need. By contributing to this important cause, Cross River employees demonstrate our commitment to lifting up communities in need and embodying the spirit of giving back.



“Knowing at the core, whether it's our day-to-day work or volunteering, we care about doing good. Giving back for me is a chance to “do good” and also a chance to grow. Not only do you feel good about doing good but often times you can learn how to do something new, something about yourself from stepping outside your comfort zone, something about someone you met or an organization you work with or a colleague.

ASHLEIGH MACMARTIN
SVP, HEAD OF RISK GOVERNANCE & OPERATIONS



The Hineni Soup Kitchen

The Hineni Soup Kitchen, located in the heart of Jerusalem's city center, provides vital food assistance to those in need. Cross River employees have shared this incredible experience, helping to prepare meals and food supplies for those who are suffering from food insecurity. Volunteerism demonstrates our commitment to providing equity and sweat equity, as we are proud to provide opportunities for all employees to work together on behalf of their communities. Seamlessly aligning with the organization's commitment to community engagement, social responsibility, and giving back, supporting Hineni's efforts to helping those in need of a warm meal is a privilege. By participating in similar activities, Cross River employees embody our commitment to making an impactful difference and strengthening the communities we serve—one act of kindness at a time.



“ My commitment to doing good work is driven by a strong sense of personal responsibility. The desire to make a positive impact on the organization and the people around me is the aspiration to maintain high standards of quality, reliability, and professionalism.

UZI AVIRAM | ANALYST FACILITIES, ISRAEL

Evette Raen / Avi Abeles / Kelsey MacMillan / Nicole Henderson / Sand
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Doing good

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Davis / Orin Hanya / Ruth Braverman / Avraham Shachar / Raphael All
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ara Ferrer / Ellen Ling / Pravesh Rijal / Rivka Hertzfeld / Nathan Karsent
n / Timothy Stone / Akhil Khanna / Alena Bloom / Phil Cham / Marcos

is in our DNA

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Greater than the sum of our parts

At Cross River, our greatest strength lies not in individual contributions, but in the extraordinary impact we create when our employees unite around shared values. Our employee-driven philanthropic initiatives represent the heart of our organizational

culture where passion meets purpose, and colleagues become catalysts for meaningful change. Through grassroots giving campaigns, volunteer programs, and community partnerships championed by our team members, we demonstrate that collaboration amplifies impact exponentially. These initiatives don't just reflect our employees' generosity; they embody the principle that together, we achieve far more than we ever could alone, making Foundation@ Cross River truly **greater than the sum of its parts.**



Volunteer Hours
Performed

1,300

Supported Through our
Employee Matching Program

\$688,000

Employees
Participated in
Volunteer Initiatives

186

Organizations
Supported in 2025

200+





Special Olympics

Led by COO Kathy Nelson, Cross River's Operations Team fundraises annually for Special Olympics and participates in the Jersey Shore's Polar Plunge. The organization's unique mission focuses on empowering individuals with intellectual disabilities through inclusive sports, fostering confidence, community, and lifelong skills. In support of the event, the team successfully raised more than \$13,000 with 65% of those donations provided through Foundation@ Cross River's Employee Matching Program. Priding ourselves in leading the way in fintech and philanthropy, Cross River's charitable matching affords employees the opportunity to donate and have matched up to \$500 annually to a 501(C)3 of their choice – reaffirming that if it's important to you, it is important to us.



“ I'm proud that so many CRB employees participated in the Polar Plunge of 2025. With the bank's help, our team raised \$13,210; altogether the Special Olympics in Seaside Heights raised \$2.5 million. This is a very special event held by an organization close to my heart. First timers are hesitant to jump into the cold water, but our Operations team's dedication was on full display when they jumped in twice.

KATHY NELSON | EVP, CHIEF OPERATING OFFICER

EMPLOYEE HIGHLIGHT



Olasehinde Fasehun
Senior Audit Portfolio Lead

“ Cross River’s commitment to doing good shows a sense of meaning beyond oneself, fueling engagement, innovation, and perseverance through challenges. Knowing my efforts contribute to a larger positive purpose, and making work feel less like a chore and more like a passion-driven pursuit for a better world.

Melissa Krueger
SVP, Head of AML/CFT & OFAC Compliance

“ Cross River’s commitment to doing good inspires me because it keeps me grounded in our value of humility. It reminds me that my work can reach far beyond my day-to-day interactions and make a real impact on a larger community. That bigger purpose is what motivates me.



“ Jumping into the frigid ocean for the Polar Plunge is all so worth it, seeing the joy on the faces of all those participating in the Special Olympics. It makes me feel great that I work for a company that gives back to the community and helps those less fortunate. It makes me want to do a good job so the company does better and could do more good in the world.

JEFF BIEGEL | SVP, OPERATIONS



The Salvation Army

This past holiday season, Cross River partnered with the Salvation Army Orange NJ chapter to support their Adopt-An-Angel gift drive, ensuring local children and families experience joy, dignity, and hope. Led in collaboration with Payal Patel, Cross River's VP of Credit Policy & Governance who also serves as Board Director at the Salvation Army, employees selected 'angels' from the Salvation Army registry and purchased personalized gifts to fulfill each child's wish list. Through this effort, our team helped advance the Salvation Army's mission to meet human needs with compassion, bringing warmth and generosity to our neighbors during a meaningful time of year.



“ Cross River exceeded our Adopt an Angel commitment by fulfilling wishes for 46 children instead of the original 35, and witnessing families' smiles at the East Orange distribution was truly inspirational. As a board member at the Salvation Army's East Orange division, I believe giving back through your time and expertise is the best way to serve our community.

PAYAL PATEL | VP, CREDIT POLICY & GOVERNANCE

EMPLOYEE HIGHLIGHT

Adam Walker
VP, FP&A

“ Cross River’s focus on doing good reminds me that we’re here to create real impact, not just hit goals. In my role, I see how every responsible decision can ripple outward, and that’s what motivates me.

**Shira Beit Halachmi-Cohen**
AVP, Talent Acquisition, Israel

“ I’m motivated by how Cross River expands access to financial services for people and businesses who might otherwise be left out, making our work feel purposeful as we open doors and create opportunities. Our culture of ownership and accountability pushes me to be thoughtful about every decision, and working with mission-driven fintech partners to scale their impact makes this especially meaningful. It’s inspiring to be part of an organization where doing good isn’t a side initiative—it’s built into how we operate and how I show up to work every day.



“ Participating in the Salvation Army’s Adopt an Angel toy drive has become something I genuinely look forward to because it grounds me in gratitude—like when I gifted a 5-year-old boy a bike and made sure to include a matching helmet for safety. Personalizing gifts based on children’s requests reminds me how fortunate I am to bring holiday joy to those who need it most during this meaningful time of year. Cross River’s commitment to doing good inspires me because it’s not just about our mission in banking—it’s about being present in meaningful ways.

KYLE GRUND | ANALYST, OPERATIONAL RISK

EMPLOYEE HIGHLIGHT



Karan Mehta
EVP, Chief Financial Officer

“ I feel grateful that my work impacts lives of people outside the fintech ecosystem. It is gratifying that the impact resonates in so many places and with so much independence. I wish I had more time, more talent, and could work harder to give back more - it will benefit someone else more than it will benefit me, and that is gratifying.

Yasemin Karamete
Associate, Loan Closing

“ It feels good to be with a company and work with people that are committed to doing good. It brings a lightness that spreads throughout, creating compassion, harmony, unity, and willingness and motivation to do better all around.





@

**Responsibility
shared is
impact
multiplied.**



Boulder
CO



Little Rock
AR

Phoenix
AZ

St. Paul
MN



Brooklyn
NY

50 States of Philanthropy



This year, the project expanded to include four additional states serving as a manifestation of our belief in “Giving Without Borders”: that meaningful change requires us to extend beyond traditional geographic boundaries. Each new state represents opportunities to align our grantmaking with our core pillars of giving, ensuring our support addresses unique community needs while staying true to our foundational values. As we deepen our presence from coast to coast, we’re strengthening the network of change-makers building stronger, more resilient communities.



“ Cross River puts an enormous amount of time, energy, and financial commitment into organizations that strengthen communities and expand access to opportunity. That level of investment reflects a belief that financial institutions can be powerful forces for good, supporting innovation, inclusion, and long-term impact.

NOEL SPINDLER | ASSOCIATE, ACCOUNTS PAYABLE



LITTLE ROCK
ARKANSAS



Our House

Our House empowers homeless and near-homeless families in Little Rock, Arkansas, with comprehensive support that fosters stability and long-term independence. Families have access to housing, childcare, health services, and workforce development in one integrated community. A centerpiece of this mission is the Career Center, which equips participants with the skills and resources to build confidence and pursue long-term employment. Through Foundation@ Cross River's support, the Career Center expanded to provide job search assistance for 80 additional clients each month, cover education and training expenses for 30 individuals, and supply work-related needs for 60 participants. As Our House prepares individuals for employment, laying the foundation for long-term stability and the strengthening of families, Foundation@ Cross River is proud to support these efforts, committing to building brighter futures for the next generation.



Future Stars

Future Stars of Arizona expands access to STEM education for underserved youth, providing opportunities to explore technology and build critical skills. Through programs such as Coding Stars and Title 1 Tech, thousands of students across the state have gained hands-on experience, mentorship, and pathways to future careers. With Cross River's support, Future Stars has enhanced these initiatives through the acquisition of laptops, Mini Sphero kits, and 3D printers, ensuring students engage in coding and other emerging technologies. As we seek to partner with those who empower the next generation of innovators, support creativity in technology, and create opportunities for career exploration, Future Stars sits as a prime example of how we can guide and inspire today's youth.



BOULDER
COLORADO

EMPLOYEE HIGHLIGHT



Congregation Bonai Shalom

In the wake of antisemitic attacks in Boulder, Colorado, Foundation@ Cross River partnered with Congregation Bonai Shalom answering the call to protect and support their community, including the Run for the Their Lives initiative. Foundation@ is proud to have been a part of this comprehensive response project, which includes enhanced safety and security measures at Jewish institutions, gathering spaces, as well as direct assistance for victims and for those impacted by the attacks. By providing flexible resources to address emerging challenges, this partnership embodies resilience and community strength. Through our philanthropic arm, we stand with the community of Boulder, reinforcing our commitment to supporting communities in crisis and fostering healing and hope.

CAMBA Small Business Services

CAMBA is a Brooklyn-based nonprofit serving more than 65,000 New Yorkers each year through housing, health, education, and economic development opportunities. Through its Small Business Services program, CAMBA advances economic opportunity by equipping women and low-income entrepreneurs with the knowledge and tools to launch and grow businesses. The program provides individualized consultations, business plan development workshops, microloans, and technology training through its "Mobilize Your Business" initiative. Foundation@ Cross River is honored to work with CAMBA and take part in its efforts to drive inclusive economic development.





ST. PAUL
MINNESOTA



Girls Dream Code

Girls Dream Code empowers underrepresented girls and women ages 10-24 to pursue careers in technology through free computer science and tech programs. By providing learning opportunities and mentorship in St. Paul, Minnesota, the organization works to educate the next generation of women in tech. Girls Dream Code equips participants with essential coding skills, confidence, and community connections needed to thrive in the computer science space. Foundation@ Cross River supports the organization's Code-Synch Labs internship program and looks forward to tracking the success of its participants.



**Your community
is our community.
Your success
is our success.**

Bays of Life

Launched in response to the horrific October 7th attacks on Israel, Cross River's Bays of Life initiative was intended to immediately facilitate security upgrades to ambulance bays at Israeli hospitals serving on the front lines. These critical improvements to infrastructure safeguard necessary direct access needed by emergency crews to lifesaving care, in order to expedite trauma patient admission during crisis situations. This program reinforced Cross River's long-standing commitment to supporting initiatives that improve health and human services.

Led by Cross River CEO Gilles Gade, a volunteer paramedic for Chevrah Hatzalah in the US and Magen David Adom in Israel, Cross River mobilized friends, partners, and its global workforce—including over 170 employees based in Israel—to support critical life-saving efforts. The initial contribution went to Barzilai Medical Center in Ashkelon, a frontline hospital that treated over 800 injured patients in the immediate aftermath of October 7th. After two years of demonstrated success of its goals, Bays of Life reached another milestone with the donation to Ziv Hospital in Northern Israel. With this fourth installment of Bays of Life, the program continues to enable necessary security and structural upgrades. Cross River reaffirms its broader commitment to supporting Israel's healthcare and proudly counts Bays of Life as a program that has shown a swift and impactful response in a most challenging time.



“ Our ability to combine business excellence with social responsibility inspires me, especially seeing how the company translates values into action, such as supporting healthcare in Israel through public defibrillators, hospital ambulance bays, and medic training for employees, showing that scalable financial solutions can also create meaningful, positive impact.

ELYASHIV HOFFMAN | VP, PLATFORM ENGINEERING, ISRAEL





Ziv Medical Center

Committed to strengthening Israel's emergency medical infrastructure through Bays of Life, Foundation@ Cross River has partnered with Ziv Medical Center in Safed (Tzfat). Through this partnership, the construction of a protected covered entrance for the Emergency Department is already underway. Located approximately 11km from Israel's border with Lebanon, this critical upgrade enhances protection for medical staff, patients, and first responders during times of crisis. Ziv serves as a vital trauma and emergency care center for the Galilee region, providing life-saving care to Israel's northern community. Foundation@ Cross River remains committed to supporting Israel's emergency healthcare system and providing for those on the front line.

Responsibility

Integrity



Humility

Creativity

Compassion

Cross River by the numbers

Cross River provides technology infrastructure powering the future of financial services. Leveraging a proprietary real-time banking core, Cross River delivers innovative and scalable embedded payments, cards and lending 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.



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or explore partnership opportunities, visit:
www.crossriver.com/foundation



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