



## IN-PERSON WORKSHOP



# Making the Case for Financial Support to Banks for Downtown & Corridor Development

UNDER COMMUNITY REINVESTMENT ACT

## AGENDA

**July 12, 2023 | 1-2:30 PM**

*PNC Bank Building | 755 W. Big Beaver Road  
– Suite 2500 | Troy*

### Welcome & Introductions

John Bry, Administrator, Main Street Oakland County

### Community Reinvestment Act Overview – and Why Should Your Municipality Care?

Anne Harpe, *Vice President and Community  
Development Officer, PNC Bank*

### How Does a Bank Look at CRA

- CRA Dollars
- CRA Qualified Projects
- Examples

Bryan Kieler, *Senior Vice President, PNC Bank*

Q&A



**JOHN BRY**  
*Oakland County*



**ANNE HARPE**  
*PNC Bank*



**BRYAN KIELER**  
*PNC Bank*

## PRESENTERS

### Bryan K. Kieler

*Senior Vice President, PNC Bank  
Community Development Banking, Michigan Market Manager*

Since 2019, Kieler oversees PNC Bank's community development lending, investments, and sits on their local foundation board that provides grants to support strengthening nonprofits and communities throughout Michigan.

Before joining PNC, he was IFF's director of lending in Ohio (and previously Michigan) responsible for evaluating complex loan requests, coordinating with IFF's Real Estate Solutions team, and fostering strategic partnerships that led to transformational change. He facilitated the structuring and approval of more than \$75 million in loans for nonprofits serving low-income communities and people with disabilities.

Kieler has close to 20 years of experience in the financial services and lending industry. Prior to IFF, he was vice president for Huntington Bank's Community Development Group responsible for portfolio management of the community development loans, involving Low-Income Housing Tax Credits (LIHTC) and New Markets Tax Credits (NMTC).

Kieler is an adjunct professor at Wayne State University, teaching personal and advance corporate finance; University of Detroit Mercy, teaching structured community development finance; Walsh College, teaching finance and management graduate level courses; and DeVos School of Management at Northwood University, teaching financial management and leadership.

He serves as a board member with Midtown Detroit Inc.; Urban League of Detroit and Southeast Michigan; Junior Achievement of Southeast Michigan; Starfish Family Services; Venture Inc. (OLHSA's affordable housing arm); Oakland University's Business School; and The Pontiac Funder's Collaborative. He also serves on 'Winning Futures' Executive Advisory Committee.

Kieler has B.A. in English and an M.B.A. with a Finance concentration from Oakland University; a M.S. in Strategic Leadership from Walsh College; and a Ph.D. in Business Administration in Innovation and Strategy from Walden University. His dissertation uses the Malcolm Baldrige Framework to help nonprofit organizations reduce reliance on government grants by diversifying revenues, and he is a Baldrige Framework Quality Excellence Examiner.

### Anne Harpe

*Vice President and Community Development Officer, PNC Bank  
Community Development Banking, PNC Financial Services Group*

Harpe manages PNC Banks's Community Reinvestment Act services, including community financial education, grants and sponsorships for low-to-moderate income communities throughout Southeast Michigan. She recently launched the PNC Mobile Branch in Detroit; and is the Market SheEO Activator for Project 257, an initiative to address the gender wage gap.

At PNC, she has also worked in various branch roles; was the client and community relations specialist with the Office of the President for Detroit and Southeast Michigan; and managed many activities while serving as the liaison between the PNC Foundation and community organizations. She was the Detroit market leader for PNC Grow Up Great, introducing PNC's then \$350 million early childhood education initiative to the Detroit market.

She began her banking career in market research with National Bank of Detroit; ran a residential interior design business for several years; and returned to banking with National City.

She serves on the executive board of Oakland County Alliance for Housing; and on various other nonprofit committees and advisory boards.

Harpe holds a B.A. in Economics from Oakland University and an M.B.A. from the University of Phoenix. She is a graduate of Leadership Detroit XXXV and Leadership Macomb XIX; and is a PNC-Certified Advocate for both Women in Business and Minority Businesses.

**The Community Reinvestment Act (CRA)** is a law intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods, while maintaining safe and sound banking operations.

