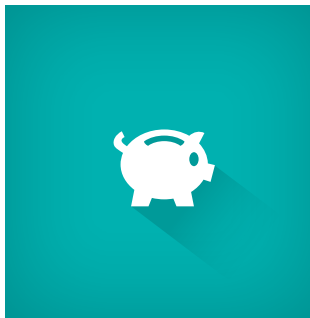
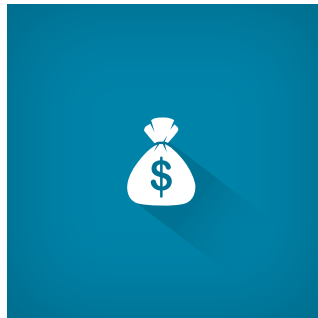


ANNUAL REPORT
15



BUILDING ON SUCCESS TO MAKE
LASTING CHANGE



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The second year in the life of the new Clearpoint was one of expansion, with a focus on quality education services, and a continued commitment to excellence in service delivery.

While Clearpoint is proud of our 51-year history of providing best-in-class budget, credit and housing counseling services, we must continue to improve the nature and scope of our financial capability programs to meet consumers' changing needs. Technology is helping us both to become more efficient and to scale our education programs through the creation of new financial empowerment tools in the areas of first-time home ownership, budgeting for college, and support for military service members. We experienced increasing demand throughout 2015 for pre-purchase housing education both through online education programs and through workshops. Military Reconnect™ offers specialized counseling to service members reentering civilian life.

BUILDING ON SUCCESS TO MAKE A LASTING CHANGE

The quality and relevance of our financial education products and counseling are of paramount importance. Understanding that many consumers prefer to access services online, Clearpoint's website leads the consumer credit counseling industry in high quality, engaging, interactive educational content. Over a million consumers visited our websites in 2015, and we reached hundreds of thousands more through social platforms like Facebook, Twitter and YouTube, and via the media. Clearpoint counselors have answered hundreds of consumer questions on Nerdwallet™ and were featured in over a thousand news stories. In just three weeks in December over 60,000 people viewed *"Time Together is the Gift They'll Remember"* on YouTube, a song with a message about avoiding debt during the holiday season.

Expansion also includes our geographic footprint, and in 2015. Clearpoint opened new offices in the Washington, DC and New York City markets. Many changes through the year were aimed at positioning Clearpoint to reach more consumers with support in all aspects of their financial lives including basic budgeting and debt management, purchasing a home or avoiding foreclosure, man-

aging student loans, readjusting post-deployment, planning for the future, and retiring comfortably. Our commitment to serving local communities is unwavering as we seek to offer counseling through whatever avenue consumers choose.

Clearpoint's excellence in service delivery is accomplished corporately through a strong mission-focused governance process, operationally through a vigorous quality assurance protocol and a solid technology infrastructure that ensures quality and consistency across the board, and locally with the help of our valued community partners and funders. Most of all, it is accomplished by Clearpoint staff, who work in support of and directly with, our clients and excel at promoting **Consumer Health through Financial Education.**

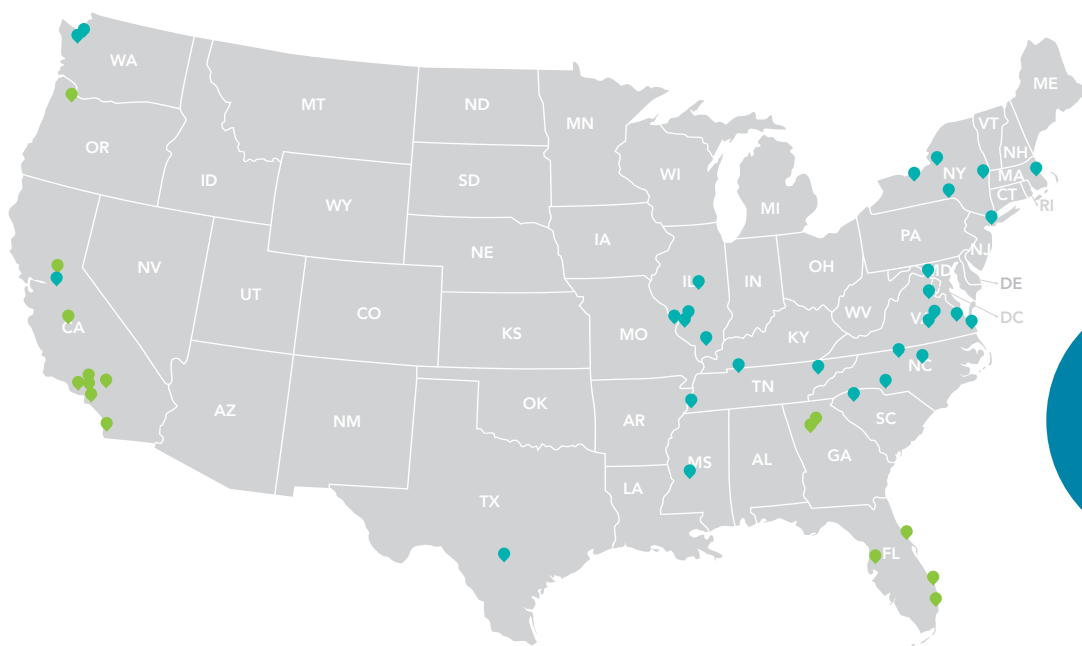


Christopher J. Honenberger
Chief Executive Officer

EDUCATING CONSUMERS ACROSS THE NATION

Clearpoint's clients come from all walks of life and from every part of the country. Whether they need help budgeting, paying down credit card debt, managing student loan repayment, resolving mortgage issues, buying a new home, or determining retirement options -- Clearpoint is here to help. Our counselors provide each client with an in-depth assessment of his/her personal situation, help identify goals and options, and offer a customized action plan. Services are offered by phone and online in all 50 states and face to face in 16 states.

\$78,041,912.06 OF UNSECURED DEBT WAS PAID BACK ■ OVER **ONE MILLION** VISITS TO CLEARPOINT.ORG
1096 MEDIA STORIES FEATURING CLEARPOINT CLIENTS AND COUNSELORS



459,427
CONSUMERS
SERVED

● OFFICE LOCATIONS

CALIFORNIA

Fresno (SP)
Glendale (SP)
Granada Hills (SP)
Los Angeles (SP)
Sacramento (SP)
San Bernardino (SP)
San Diego (SP)
Santa Ana (SP)
Stockton

D.C.

Washington

FLORIDA

Miami (SP)
Orlando (SP)
Tampa (SP)
West Palm Beach (SP)

GEORGIA

Atlanta (SP)
Norcross (SP)

● (SP) SPANISH SPEAKING STAFF LOCATIONS

ILLINOIS

Marion
O'Fallon
Springfield
Swansea

MASSACHUSETTS

Boston

MISSISSIPPI

Jackson

MISSOURI

Saint Louis

NEW YORK

Albany
New York
Rochester
Syracuse
Watertown

NORTH CAROLINA

Charlotte
Greensboro

Raleigh

OREGON

Portland (SP)

SOUTH CAROLINA

Greenville

TENNESSEE

Clarksville
Knoxville
Memphis

TEXAS

San Antonio

VIRGINIA

Chesapeake
Fredericksburg
Midlothian
Richmond
Williamsburg

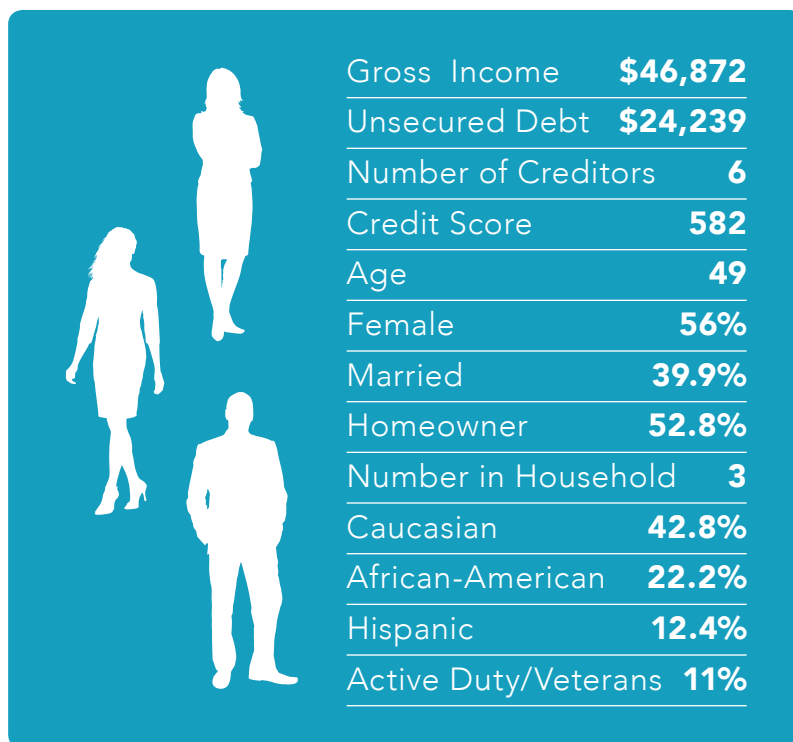
WASHINGTON

Seattle
Tacoma

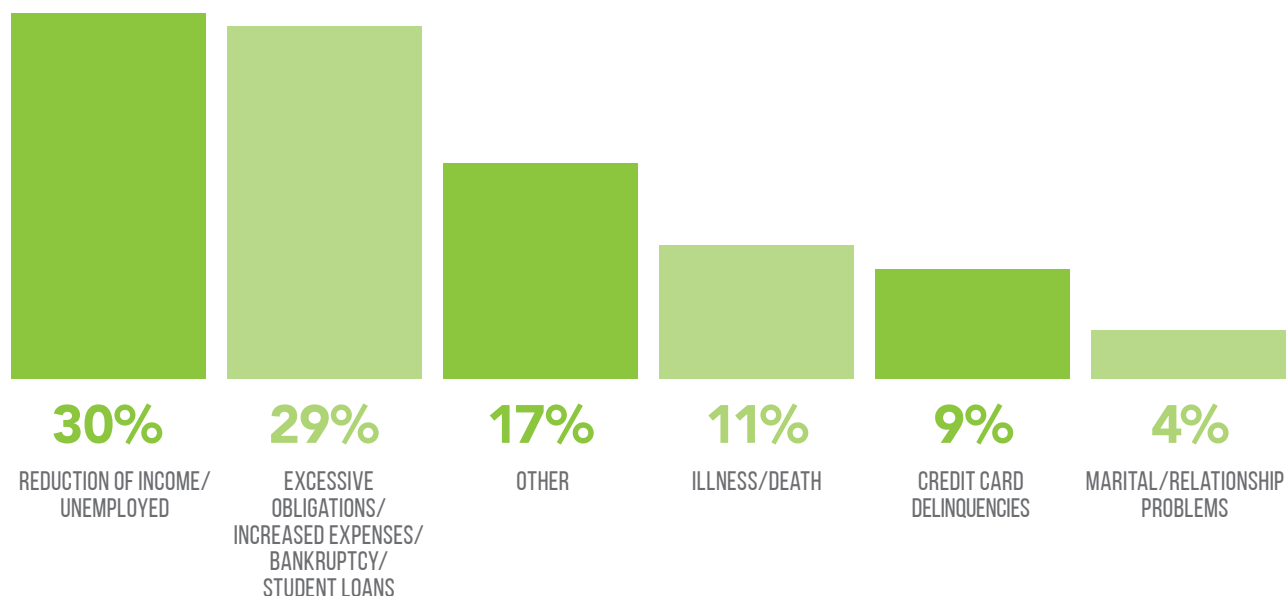
MEET OUR CLIENTS

The reasons people experience financial distress are varied, but their motivations for seeking help are clear: they are looking for someone who will listen without judging, who will offer confidential, practical and proven guidance to address the immediate situation, and who will provide education and resources to prepare them for lasting financial wellness. And that's why, each year, well over a million people reach out to Clearpoint for compassionate care, sensible solutions, and hope for a better future.

Every client is unique. But when viewed as a group, this is the composite profile they represent:



TOP CAUSES OF FINANCIAL DISTRESS 2015



"I was overspending. I needed help in getting back on a sustainable path and Clearpoint provided the help I needed. One more payment and I'm done. I can't tell you how good that feels. You can do it, too. Let them help you to get it done." – **Eric C.**

"(Working with Clearpoint) was truly a great experience. I am so thankful for these past four years. I have been released from the bondage I was in. They are a great organization." – **Faith G.**



75%
OF CONSUMERS
REPORT REDUCTION
IN STRESS AFTER
COUNSELING

"Clearpoint has been a life saver for me. They have not only given me a plan to pay off all my creditors but also financial planning that enables me to live within my means." – **Lynn J., BBB Review**

"From start to finish everything was presented very clearly and they followed up with me exactly as they said they would. Our credit went from the mid- 600s to almost 800 when we completed the program. I would recommend the program to every person having trouble paying off debt. It works if you take it seriously."

– **Malcolm O.**

PRE-PURCHASE HOUSING COUNSELING



In May of 2012 U.S. Department of Housing and Urban Development (HUD) produced an outcome report centered on counseling of prospective home buyers. The survey data shows the value of pre-purchase counseling and its impact on the long-term sustainability of homeownership. The study tracked a diverse group

of 573 low-to-moderate income clients from 15 different credit counseling agencies across the country. The report found that about a year after closing on their homes only one client had fallen behind on their mortgage. Through a unique, long-lasting and expanding relationship with the Federal Home Loan Bank of

Atlanta (FHLBank Atlanta), families who previously thought owning a home of their own was out of reach are successfully accessing the funding and support they need to purchase and maintain homes in good neighborhoods and at market rates.



PARTNER QUOTE "The Clearpoint and FHLBank Atlanta seven-year long relationship has served 17,500 consumers. The long-term success comes from Clearpoint's ability to consistently deliver a high-quality service and to maintain an ongoing post-closing relationship with homebuyers. FHLBank Atlanta's online personalized learning community currently has 2,282 registered learners. Those that use a tool to prepare for homeownership increased their financial capability scores from 79% to 97%. Clearpoint consistently provides robust data on client profiles, outcomes and insights."

Arthur L. Fleming

Senior Vice President and Director Community Investment Services
Federal Home Loan Bank Atlanta

HISPANIC CENTERS FOR FINANCIAL EXCELLENCE

Opened in Norcross in 2014 and expanded to Miami in 2015, Clearpoint's Hispanic Centers for Financial Excellence (HCFE) provide ongoing financial education and advice, aimed at providing long-term financial security and support, to low-to-moderate-income Spanish-speaking consumers. Our counselors work with clients one-on-one, either in person or over the phone, to help them gain a clear understanding of their financial situation, identify their goals and create a personalized action plan to achieve them. From recent immigrants to second- and third-generation Hispanics, Clearpoint strives to serve our clients in a culturally welcoming environment. By checking in with clients monthly, our counselors support them as they put new financial skills into practice. We also offer financial education classes to complement and support the development of good money management habits.

When we teach Hispanic consumers how the American financial system works, they learn how to:

- Avoid scams, fraud, and wealth-stripping financial products
- Create a family budget
- Open checking and savings accounts
- Avoid bank charges for overdrawn accounts and late fees
- Establish and build credit
- Manage money better
- Build net worth
- Save for college and retirement
- Explore options to increase income



HCFE Budget Workshop at USPS (Miami)



Attendees at an HCFE Education Workshop – Norsan Food Group (Miami)



Promoting our services to the community at Expo Mujer (Atlanta)

POST LOAN MODIFICATION COUNSELING

70% of clients who complete an initial counseling session also engage in a second session with their counselor.



POST LOAN MODIFICATION COUNSELING

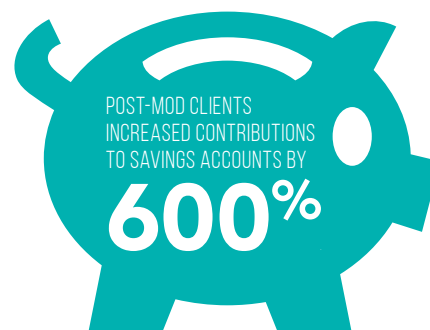
In 2010, over 50 percent of the consumers who avoided foreclosure by obtaining a loan modification defaulted on their new loan within a year. Seeking to find ways to help homeowners successfully stay in their homes through the Great Recession, Clearpoint pioneered the first of its kind Post-Modification Counseling (Post-Mod). By providing monthly touchpoints and supporting homeowners with advice over the course of a year, Clearpoint was able to significantly improve the success of clients served through this program. Supported by their financial coach for up to a year, Clearpoint's Post-Mod clients are 15 percent more likely to remain current on their loan one year after modification than homeowners who don't receive the service. Building strong relationships with Post-Mod clients has been a key to helping clients achieve success. In fact, approximately 70

percent of clients who complete an initial counseling session also engage in a second session with their counselor.

Using the successful outcomes shown by Clearpoint clients, **Fannie Mae** advocated for an expansion of this service, which the **U.S. Department of Treasury** made mandatory for all Making Home Affordable modifications beginning in 2014. From the first pilot in 2010, Clearpoint's post-modification services have steadily grown to support 16 servicers, and in 2015 accounted for over 4,500 of our initial housing clients served annually. In addition to serving Post-Mod clients through full counseling sessions, the program has also had a positive impact on client outcomes through brief conversations known as 'check-in' calls. This innovative approach to engaging with clients resulted in over 9,600 clients being served in 2015, and

helped clients reduce the likelihood of falling behind by more than 10 percent. It also increased their contributions to savings accounts by 600 percent.

As a result of the continued growth of Post-Mod services with new and existing partners, our dedicated Post-Mod counseling staff has nearly doubled in



size since the beginning of 2015. Through our work and commitment to building long-lasting client relationships, we are helping families stay in their homes, and shaping policy that drives greater retention of homeownership across the nation.

SPOTLIGHT ON CLEARPOINT

Our "Ask a Credit Counselor" phone banks generated visibility in several key markets. Clearpoint hosted live call-in programming in partnership with news affiliates in Charlotte, Greensboro, Richmond, San Diego, and Syracuse, resulting in over **1,300 consumers called in** and **400 scheduled a counseling session**.

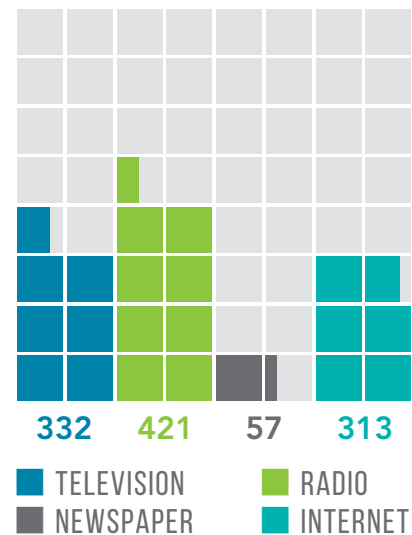
Our media and digital marketing teams worked closely to maximize our exposure online.

With over a million unique visits in 2015, Clearpoint's websites offer valuable information in

the form of thoughtful, well-researched articles, useful tools, creative and entertaining videos, infographics, and tips. At Clearpoint, we understand that people have varied financial education needs. Our sites are designed to serve diverse audiences, and our social media outreach speaks to a range of interests. In 2015, we redesigned repaydebt.org on the theme of "Where Did the Money Go?," illustrating the causes of financial distress, from job loss to medical bills, to mortgage problems or student loan debt, to just plain overspending. Our revamped

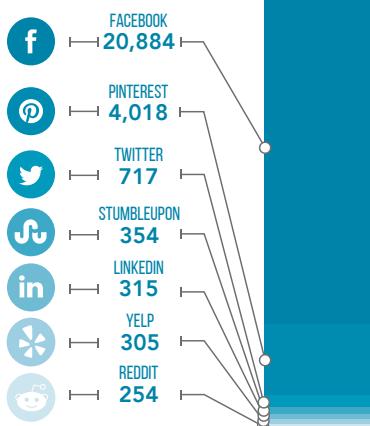
TOTAL MEDIA STORIES BY CHANNEL

2015 TOTAL: **1,096**



2015 SOCIAL MEDIA REFERRALS

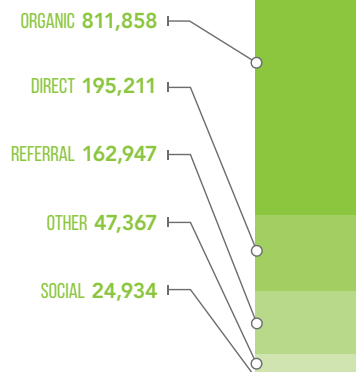
VISITS BY PLATFORM:



TOTAL
UNIQUE VISITS
26,847

2015 TOTAL UNIQUE VISITS

VISITS BY CHANNEL:



TOTAL
UNIQUE VISITS
1,173,654

ONLINE BUDGET & CREDIT COUNSELING SESSIONS

TOTAL
ONLINE SESSIONS
12,949



2015
7,622
2014
5,327

online counseling process made it much easier for consumers to access help and get a clear picture of their financial options.

In 2015, Clearpoint's website saw significant organic search traffic from consumers who were looking for immediate financial help. From 1,173,654 new users, 811,858 came from organic search (69 percent). Clearpoint estimates that **7,622 online budget and credit counseling sessions were completed by organic visitors**, an increase of 43 percent from 2014, when 5,327 sessions were from organic visitors.

Users weren't just completing counseling sessions -- they were also learning. Clearpoint's blog garnered over **500,000 unique page views in 2015**.

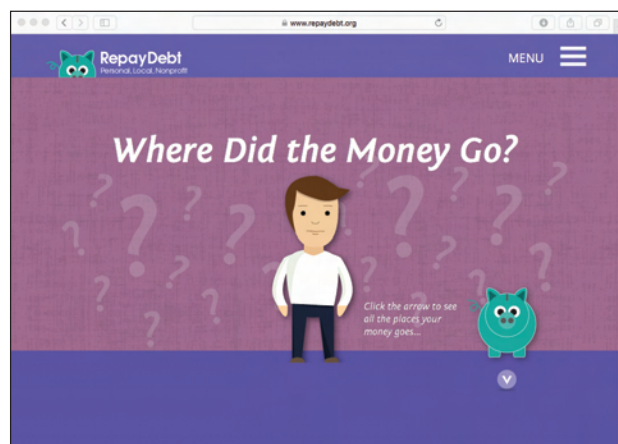
STORIES THAT ENGAGE AND EDUCATE

Two creative video campaigns enjoyed huge success on YouTube and in Facebook campaigns. "All About the Benjamins," a fictional, comic series about a young couple struggling to manage expenses after the birth of their first child, premiered in early 2015.



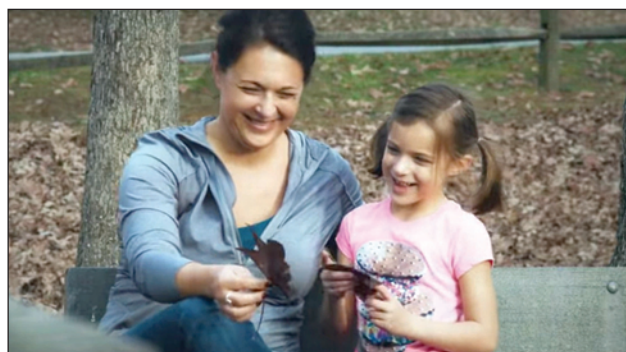
All About the Benjamins

Starring Clearpoint staff, these short videos were a "sequel" to Clearpoint's highly successful "Penny Bags a Buck" from 2013, the story of a financially hapless young woman looking for love and learning to manage her money better (with help and advice on both from her animated sidekick Penny Pincher).



152,309
TOTAL YOUTUBE VIEWS

In December, Clearpoint ran its most successful social campaign ever: "Time Together is the Gift They'll Remember." This music video featuring a mother and daughter "spending" bonding moments instead of money was viewed over 60,000 times on YouTube and generated hundreds of likes and comments on Facebook.



Time Together is the Gift They'll Remember

THREE CLEARPOINT CREDIT COUNSELORS RECOGNIZED BY NERDWALLET FOR MAKING A DIFFERENCE IN 2015

Joy Gaddis, Nancy Herring, and Kevin Weekley were named in a roundup of 30 credit counselors nationwide “Who Made a Difference” in 2015. The selections were made by NerdWallet, a website dedicated to helping consumers make wise financial choices, and the National Foundation for Credit Counseling. This is a wonderful representation of all the great work our teams do, and we congratulate these outstanding counselors for their recognition!

CLEARPOINT
COUNSELORS ANSWERED
OVER 400
CONSUMER QUESTIONS ON
NERDWALLET IN 2015



JOY GADDIS, CREDIT CARD DEBT

Marion, Illinois | John A. Logan College

Looking back at her accomplishments, Joy Gaddis remembers helping an attorney shed \$260,000 in credit card debt. Her appreciative client sent her emails each time another card was paid off. Gaddis saw his excitement and encouraged him along the way, helping him pay down all his debt in just 4-1/2 years.



NANCY HERRING, OLDER AMERICANS MANAGING MONEY

Granada Hills, California | Cal State Northridge

Nancy Herring's proudest achievement was helping an elderly client with more than \$91,000 in credit card debt. By educating her and providing a realistic budget, Herring helped the client reduce everyday expenses and get her finances under control. The client stopped using credit cards and is successfully paying off her balances.



KEVIN WEEKLEY, MILITARY SERVICE

Atlanta, Georgia | University of Alabama at Birmingham

Kevin Weekley helped a military client avoid losing his security clearance due to student loans in collections. He helped the client develop a budget and identify a surplus that was then used to repay the loan. After several on-time payments, the loans were taken out of collections.



TIMOTHY SHUMER

SERVICE EXCELLENCE

I joined Clearpoint through a merger as a legacy employee of Consumer Credit Counseling Services of Central New York (CCCSCNY). Like so many Clearpoint clients, I experienced financial hardship in my life. I worked my way through school doing many jobs, from pumping gas to cleaning a boxing ring. I eventually moved into banking and finance until I was downsized twice. Seeking a career change, I went to seminary and into the ministry. I have always been motivated by a desire to help others, and that's what ultimately attracted me to CCCSCNY: a job that would put to use my interpersonal skills and life experiences, and enable me to be a positive influence on people's lives.

As a customer services representative (CSR), I spoke every day to both those in the midst of difficult circumstances and clients who could see the light at the end of the tunnel. When an opportunity arose for me to become a certified credit counselor, I knew I could help consumers at an even deeper level.

Clearpoint CSRs treat each and every caller with compassion and understanding. They are the front line in emergencies, a calm voice when a consumer feels the most hopeless. Both CSRs and counselors never know what a day will bring. To me, success is when you can calm a frustrated person down, get them to separate their feelings from their problems and suggest options even in the face of job loss, divorce, illness or even the death of a loved one. Listening, organizing the pieces of their financial puzzle, and helping sketch out concrete steps forward can be life changing. Sometimes a consumer is their own worst enemy and in need of a gentle, friendly reality check.

At Clearpoint, I have the opportunity to help people every day. Not everyone can say that about their job. The advice and support we give consumers can make the difference between despair and hope. Nothing feels better than congratulating someone who has successfully completed a Debt Management Program (DMP). They feel like they have climbed a mountain and can now see the other side, with money in their pocket each month. Their pride and joy is well earned.

One of the best parts of my job is interacting with the public

through outreach. As a wise man once said, "People won't care how much you know, until they know how much you care." My work with military service members is especially rewarding. Our commitment to community remains strong. Engaging with



My work with military service members is especially rewarding.



partners and organizations, we listen, share ideas, and grow the reach of our mission to promote Consumer Health through Financial Education.

ONLINE EDUCATION SUSTAINS HEALTH

PERSONALIZED LEARNING PROGRAM

More than 10,000 registered Clearpoint clients have enhanced their financial capability in areas of budgeting, saving, homeownership, planning for financial goals, identity theft, handling financial emergencies, avoiding foreclosure, and much more through our Personalized Learning Program (PLP). The PLP is a customized online financial education resource that teaches skills through interactive learning modules, activities, and tools that fit the unique needs of each participant.

Clearpoint partners with a wide

range of companies and organizations who offer this resource to their clients. Some of our current PLP partners include **The Federal Home Loan Bank of Atlanta, Saint Vincent De Paul, Operation Homefront, Military Spouse Corporate Career Network (MSCCN)** and **various Habitat for Humanity affiliates.**

As a complement to our financial counseling, the PLP positions individuals and families for lasting financial success while enhancing their overall financial literacy skills.



AVERAGE SCORE

PRE-TEST **74%**

POST-TEST **98%**



I served the United States Marines until I went through a series of illnesses. I had over \$250,000 in doctors' bills. I owed money for my student loans. I was worried about paying for my kids' school. I needed guidance. I sat down with a Clearpoint counselor and he gave me hope. I went from a credit score of 420 to 615 in less than a year. What do I like about Clearpoint? It's the humanity. – **Kathia F., Miami, FL**



IN THE COMMUNITY

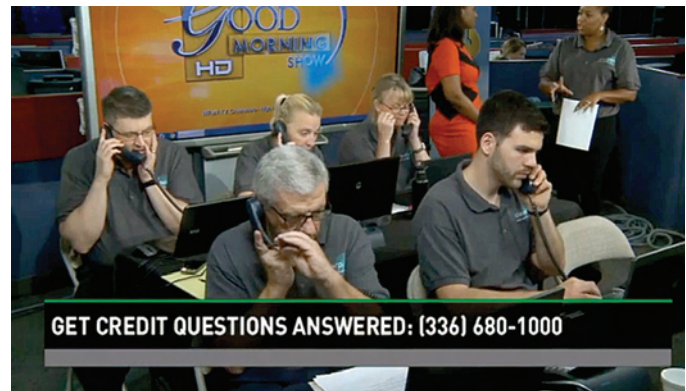
Clearpoint Educators spread the word about wise money management, empowering individuals with the information they need to increase financial capability and achieve their goals. Seminars and community events educate clients at every stage of their financial journey from budgeting, saving and managing credit to preparing for home ownership, safeguarding their finances and planning for the future. Extended Homebuyer Workshops walk clients through the complex process of buying a home, engaging industry experts to make sure every client has access to the education and tools they need to be successful. Throughout the year 1,251 financial education seminars, workshops and community outreach events were facilitated, increasing financial capability for over 26,500 consumers within our footprint.

HERE'S WHAT OUR CLIENTS ARE SAYING...

"The class was very informative...I feel as if I have more experience in the homebuyer process." – **Palm Beach, FL**

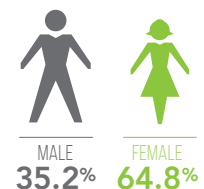
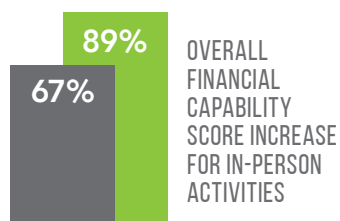
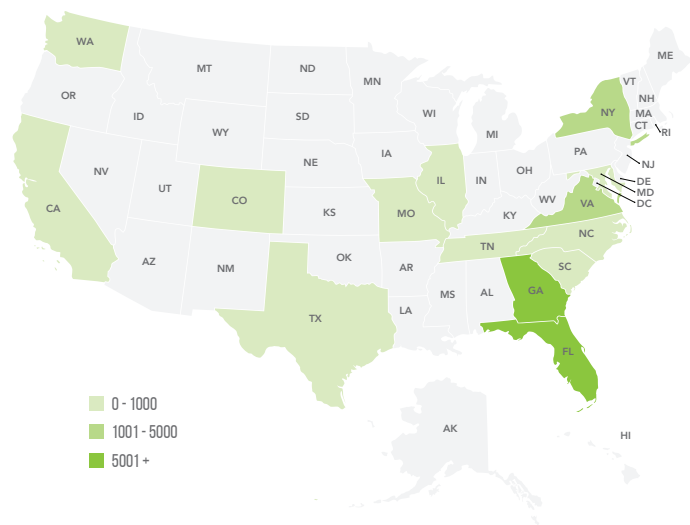
"I really enjoyed this day...I've learned a lot and plan on using what's been given to me...wow!" – **Atlanta, GA**

"I wish I had this information 15 years ago..." – **Norcross, GA**



WFMY Phonebank

EDUCATION AND OUTREACH CLIENTS



SERVING SERVICE MEMBERS

8,430

ACTIVE MILITARY
SERVICE MEMBERS &
VETERANS SERVED
IN 2015



Clearpoint is dedicated to serving those who serve, providing best in class, targeted financial education and counseling to service members and their families through the Military Reconnect Program. Throughout the year,

Clearpoint Military educators offered **233** in-person education events, helping over **4,900** service members “reconnect” financially and achieve their financial goals. Over **2,600** more service members accessed financial

education tools and resources online through Military-specific Personalized Learning Programs in partnership with **Citi Salutes** and Veteran Service Organizations like **TAPS, IAVA, MSCCN** and **Operation Homefront**.

PENTAGON FEDERAL CREDIT UNION (PENFED)

In June 2015, Clearpoint partnered with the veteran services organization PenFed Foundation to expand our military outreach. Through them, we counseled **234** clients, providing workable solutions to handle unsecured debt and establish emergency savings.

PenFed offers financial assistance to service members upon completion of a counseling session in order to incentivize participation. Clearpoint makes an average of three calls per client, with a 60-day follow up after counseling to check in on their progress.

Both the **HOTH** and **PenFed** programs were led by a regional foreclosure prevention manager and a team of three certified financial counselors who are veterans. All received training specific to the needs of military clients.



I was in the army. Now I am a firefighter. It is one of the best jobs. I love helping people. Operation Homes on the Homefront put me in a home with my family at a lower cost of living. Clearpoint helped me to manage my money better and to save consistently. – **T. Henry, Antigua**



RECONNECT

The struggles of our nation's military service members and their families have been well documented. Our service members face a myriad of challenges

when they return to civilian life after active duty. They must seek employment, address medical needs, and secure housing. Clearpoint is committed to serving our military by helping to locate resources and to gain economic stability through our **Reconnect**

MILITARY
RECONNECT
POWERED BY  clearpoint

Program. The work we do is enhanced by our collaborative partnerships with other veteran service organizations under the **Citi Salutes** umbrella, including

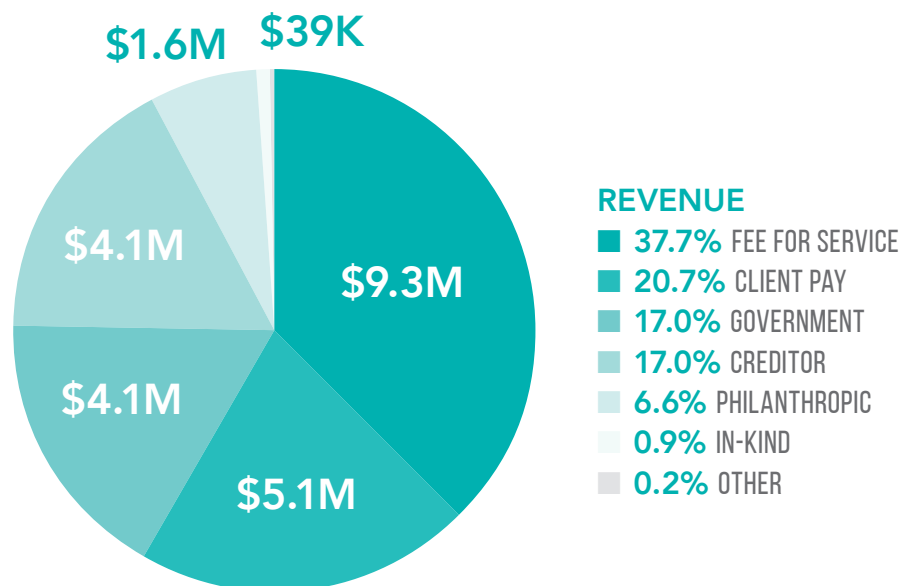
Operation Homefront (Emergency Assistance and Homes on the Homefront), **PenFed** foundation, **Tragedy Assistance Program** for Survivorship, **Military Spouses Corporate Career Network**, **IAVA**, and **Safe America**.



Having been approved by HOTH, T. Norton, a veteran living in Oroville, CA enrolled in My Financial Blueprint in November 2014. With a 562 credit score, a negative \$3,500 net worth, minimal savings and multiple items in collection, Mr. Norton had significant work to do to earn a home. He was doubtful of his ability to reach the goal of building emergency savings. Over the course of 16 months, Mr. Norton worked with financial architect Ralph Woolfolk, who helped him develop a plan to resolve his debt and live on a budget. Leveraging Social Security back pay, Mr. Norton cleared approximately \$5,300 in debt and jumpstarted his savings. He has since built emergency reserves totaling \$9,400, and his credit score has increased by 60 points to 622. In April 2016, Mr. Norton was awarded the deed to his property, adding an estimated \$139,000 to his overall net worth.

THANKING OUR FUNDERS

Clearpoint can only advance our mission to promote consumer health through financial education with the generous support of our clients, partners and funders.



BENEFACTOR

\$1M or more

NFMC
Freddie Mac
Homeownership Preservation Foundation
Fannie Mae
SunTrust
U.S. Department of Housing and Urban Development

LEGACY

\$100,000 - \$999,999

Equifax
Capital One
Georgia Department of Community Affairs
Citigroup
Bank of America

BENEFACTOR

California Housing Finance Agency
Wells Fargo Foundation
Nationstar
Federal Home Loan Bank
Discover
Third Federal Savings
National Foundation for Credit Counseling
U.S. Bank
Florida Housing Finance Corporation

INVESTOR

\$50,000 - \$99,999

Kindred Health Care
Ohio State University
First Home Site
Fifth Third Bank
North Carolina Housing Finance Agency

DIRECTOR

\$25,000 - \$49,999

Virginia Housing Development Authority
United Way of Suncoast
Orange County Housing & Community Development
Christian Help
Fulton County Housing and Human Services Department
St. Clair County Intergovernmental Grants Department
Country Financial Services
Duke Energy
Estes Express Lines
Georgia Power Foundation
Pfaffinger Foundation

DEVELOPER**\$10,00 - \$24,999**

Gwinnett County Community Development Program

United Way of Greenville County

Town of Palm Beach United Way

City of Gainesville

Keystone Challenge Fund

United Way of Piedmont

United Way of Volusia County

Rural Community Assistance Corporation

Gas South

ADVOCATE**\$5,000 - \$9,999**

Treasure Coast Lending Consortium (Martin Co & SLCLC)

1st Mariner Bank

OneWest Bank

City of Orlando

Lawrenceville Housing Corporation

Jerusalem House

Atlanta Foundation

ADVISOR**\$100 - \$4,999**

Habitat for Humanity

Gateway Bank & Trust Co.

Georgia Department of Human Services

City of Madera

Anonymous

Corporation to Development Communities of Tampa, Inc.

United Bank

BankSouth Mortgage

National Bank of Commerce

BB&T

Carolyn and Tucker Alford

Melinda Hancock

TD Bank Charitable Foundation

Lutheran Social Services of Illinois

The Glenn Austin Family

United Way Loudon County

Larry Hoskins

Charles Bruen

Oneida Indian Nation

JP Morgan Chase Bank

Allie Vered

Chris and Sally Honenberger

Greg and Nicole McBride

David Rubinger

North Fulton Community Charities

Perales & Fernandez, LLP

Charles Zimmerman and Anne Zimmerman

First Tennessee Bank

Shawn Shumake

Mr. and Mrs. Scott Ryan

All Star Auto Lights

United Way of Central and Northeast Connecticut

Catherine K. Gamble

Kevin Greiner and Robyn Roberts

Sarasota Housing Authority

First Citizens Bank

Heart of Florida United Way

Duff Young

Jay Levin

Landmark Property Management Company

Balancing Life's Issues

Lifecare, Inc.

Dianne and Glen Williams

Warren E. Clark

United Way of Palm Beach County

Catholic Charities Diocese of Venice, Inc.

Our Mother's House

Dwight Prevo

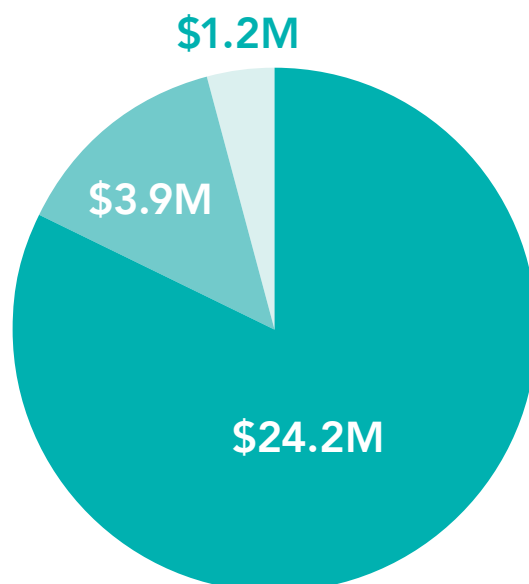
Tammy Karaba

Ann Stahl

Herman Stanley Muir, III

James B. Craig, Jr.

Frank Fabiano

**EXPENSES**

■ 82.4% PROGRAM SERVICE

■ 13.5% ADMINISTRATION

■ 4.1% FUNDRAISING

BOARD OF DIRECTORS

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Atlanta, GA

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First Entertainment Credit Union
Hollywood, CA

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President, BBB Inc.
Serving Upstate New York
Amherst, NY

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Fabiano Law
Syracuse, NY

Catherine Gamble (2016)

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St. Louis, MO

Melinda Hancock (2016)

Partner – Healthcare
Dixon Hughes Goodman, LLP
Richmond, VA

Chris Honenberger (ex-officio)

President & CEO
Clearpoint Financial Solutions
Richmond, VA

Larry Hoskins**Vice Chairman (2016)**

Retired Wells Fargo Financial
Alpharetta, GA

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Senior Financial Analyst
BankRate.com
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Perales & Fernandez, LLP
Atlanta, GA

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Community Development
Wells Fargo & Co.
Seattle, WA

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President
Rubinger Communication Solutions
Atlanta, GA

D. Shawn Shumake (2018)

Colonel, U.S. Army (Ret.)
Woodbridge, VA

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Northridge
Los Angeles, CA

Dianne Williams (2017)

Director of Communications
Bi-State Development
Florissant, MO

Duff Young – Secretary (2017)

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Midlothian, VA

Chad Zimmerman (2016)

Partner, SignatureFD, LLC
Atlanta, GA

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Legal Counsel
Atlanta, GA



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www.RepayDebt.org

**H. Stanley Muir III**

April 11, 1949
January 30 2016

Clearpoint Director.
Distinguished intellectual
property and business
attorney.

He will be greatly missed.