



BOYS & GIRLS CLUB OF PASADENA

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Federal Tax ID

95-1643305
deceased*

August 22, 2014

Cindy Tran, CRA Officer
OneWest Bank
888 East Walnut Street
Pasadena, CA 91101

Dear Cindy,

On behalf of our board of directors, staff, and members, please accept our sincere thanks for OneWest Bank's support of the Boys & Girls Club of Pasadena over the past several years. We are proud to have partnered with OneWest since 2010 in improving the lives of at-risk and disadvantaged youth in our community, and are grateful for the bank's continued commitment to our mission.

It is our understanding that OneWest is currently in negotiations to merge with CIT Group. We are confident this proposed merger will serve to strengthen OneWest's position in our community and will ultimately be a positive move for all parties involved. The Boys & Girls Club of Pasadena offers our full support to both companies going forward.

Since 2010, OneWest Bank has generously supported our Project Learn program, an afterschool education enhancement program that reinforces the skills and knowledge our young people gain in school during the hours they spend at the Club. Studies have shown that youth perform much better in school when they spend their non-school hours engaged in fun, engaging, and academically beneficial activities, which is why this program is so valuable to our members.

Please find attached an overview of Project Learn's success at the Club this past school year. Should you have any questions or would like more information, please do not hesitate to contact me. I would also like to invite you and your colleagues to tour our facilities to see first-hand how this program is changing lives for the better.

Once again, thank you for your ongoing support of our Club and best of luck with the new venture.

Sincerely,

Rachel Estrada, President and CEO
Boys & Girls Club of Pasadena

GREAT FUTURES START HERE.





BOYS & GIRLS CLUBS
OF SANTA MONICA

70 Years

OF CREATING GREAT FUTURES

August 12, 2014

Cindy Pulido
OneWest Bank
888 East Walnut Street
Pasadena, CA 91101

Dear Cindy,

On behalf of the Boys & Girls Clubs of Santa Monica, we would like to thank OneWest Bank for the continuous support of our Project LEARN, Be GREAT: Graduate and Money Matters programs. We would like to also congratulate you on the proposed merger with CIT Bank, and look forward to providing any information or assistance in the transition that supports the efforts and your overall objectives. We have been honored to put the OneWest Bank investment to effective use, and offer the following overview of the past three years of our project, and the enormous amount of impact this initiative has brought to our Club members.

Project LEARN:

2,135 members (which includes a 77% increase served in school year 2013-2014)
Initially 59% improved and stable academic performance – grew to 95% in 2013-2014.
94% attended the Club at least 52 days or once/week (making impact more measurable/effective)
100% progressed to next grade level on time

Be GREAT: Graduate/College Bound:

100% of high school seniors have graduated on time.
What began with 8 students 3 years ago, now serves 140 students (middle through high school)

Money Matters:

117 teen Club members.
Comprehensive series of financial workshops for 25 teens in College Bound program

On the horizon, as mentioned in our most recent report:

- Expanding evaluation techniques with the Boys & Girls Clubs of America “National Youth Outcomes Initiative”, an online tracking mechanism that helps us track Club member activities and the impact on programs offered at the Club.
- Junior Achievement to be added to program, helping students with diverse learning styles.

New announcement:

We have established a social-emotional wellness initiative, helping our Club members with mental health and other issues that can cause barriers in achieving academic success, with a goal of guiding our members to promising and fruitful lives. Our partners include St. Joseph Center (individual counseling on referral basis); USC School of Social Work (providing interns and MSW-level support to our members and staff), and the Joe Torre Safe at Home Foundation will be joining us in October, bringing a dedicated “Margaret’s Place” safe space to our Main Branch, with a full-time clinical staff on site to help our middle- and high-school students with violence and other issues that are plaguing our local schools and communities today.

We invite you to tour and visit any time, we would be pleased to share our efforts with you in person. Please reach either of us should you have any questions. Our most heartfelt gratitude to you for your support of our mission and our members.

Very truly yours,

Paul T. Gaulke

Paul Gaulke
President of the Board of Directors

Janis Morse

Janis Morse
Director of Development

GREAT FUTURES START HERE.



CEDARS-SINAI
COMMUNITY RELATIONS
AND DEVELOPMENT

August 6, 2014

To Whom It May Concern,

On behalf of the Cedars-Sinai COACH For Kids program, it is my honor to speak in support of the OneWest Foundation. Through your generous funding of \$400,000 over the past four years, we have been able to provide free, high-quality healthcare services to families in need. We deeply appreciate your commitment to direct health services that meet the needs of low-income children and their families throughout Los Angeles. Your partnership and investment are vital to the work that we do.

Over the past year, our COACH for Kids team delivered services in communities with high concentrations of medically underserved low-income children and families, including Downtown Los Angeles, South Los Angeles, the Pico-Union Area, Willowbrook, Compton, Watts, Crenshaw/Mid-City, Inglewood/Centinel Valley and Lennox. The COACH team continued to provide high-quality medical services as well as counseling, parenting education classes and support groups, mental health and children's groups, nutrition and fitness education classes, and other assistance, such as referrals for housing and job training and placement. As part of the comprehensive quality health care services, health education was also provided on the mobile medical units. We logged the following total patient encounters for the current reporting period:

- Medical: 3,612
- Case Management: 732
- Mental Health: 2,436
- Oral Health: 2,118
- Nutrition Education: 8,463

Support from OneWest Foundation was critical in helping us reach more low-income children with healthcare needs. During the reporting period, we delivered medical care, case management and other healthcare services to children at 33 existing sites.

COACH for Kids participated in the following collaborations, health fairs and clinics, which afforded new and enhanced opportunities for improving children's access to quality healthcare:

Emergency Shelters and Transitional Living Centers

During this reporting period, the COACH Program continued to strengthen its relationship with emergency shelters and transitional living centers including The Salvation Army Westwood Transitional Living Village (The Village) and Union Rescue Mission (downtown Los Angeles/Skid Row). Play Pals Child Development Play Groups were held at The Village Community Center where kids participated in art projects, gardening, music, physical activity and cooking classes.

The COACH Mental Health Clinician continued to provide Stress Management/Yoga classes at Union Rescue Mission. The classes included emotional support, parent education, relaxation exercises and opportunities to share as a source of emotional support. To evaluate the impact of the program, the COACH Mental Health Clinician used an evaluation tool to track the decrease in stress level. The parents were asked to rate their stress level on a scale of 1 – 10, with 1 being no stress and 10 being the highest level of stress. A questionnaire was provided to parents pre and post class. For Fiscal Year 2013, the participants decreased their stress level by 1.1 points.

SHIELDS for Families and Jordan Downs Housing Development (Watts)

COACH continued to be part of a collaborative with SHIELDS that includes 26 other community agencies. SHIELDS received a grant from the Housing Authority of the City of Los Angeles (HACLA) to provide comprehensive health and social services to families residing at Jordan Downs Housing Development. As an expansion of services, the COACH team provided monthly health education workshops and blood pressure/body mass index screening clinics for parents as well as nutrition education workshops for parents. COACH developed a new collaboration with the Watts Gang Task Force and attended all weekly meetings where community bonds were created and COACH staff members were kept up-to-date on community issues. In October 2013, COACH started the Jordan Downs Walking Club to promote healthy choices and create a regular exercise outlet for the participants in the monthly body mass index screening clinics. On December 14, 2013, COACH participated in the Jordan Downs Housing Development Toy Give-away and partnered with USC Dental School students to provide much needed dental screenings.

Numero Uno Market Health Fairs

COACH continued its longstanding collaboration with Numero Uno Market, Inc. and held health fairs on April 20, 2013 and December 14, 2013 at markets located in underserved neighborhoods. Services provided included childhood immunizations, flu shots, dental screenings and fluoride varnish applications, physical activities, oral health education, nutrition education, adult blood pressure screenings and body mass index screenings for adults. During the December 2013 Numero Uno Health Fair, COACH staff members passed out books and toys donated by Cedars-Sinai employees to children for the holidays.

Community Health Fairs

As part of a comprehensive approach to community health, COACH for Kids organized and participated in numerous community health fairs throughout the reporting period. A wide range of services were provided including blood pressure screenings, immunizations and health education. These health fairs included:

- Greater Ebenezer Baptist Church Health Fair, 9/21/13: Immunizations, health education and community outreach were provided.
- Taste of Soul, 10/19/13: COACH staff members provided healthy, fresh fruit-flavored water and recipes as well as health education and Covered California outreach.
- Ted Watkins Park Health Fairs, 10/26/13, 11/23/13, and 12/14/13: Services provided were body mass index/blood pressure screenings for adults, health education and Covered California outreach.
- Healthy Halloween Health Fair at Jordan Downs, 10/31/13: The Healthy Watts Farmers Market donated pumpkins for the families to cook with and decorate for Halloween. The COACH Be Healthy, Be Strong! team made baked pumpkin fries and baked pumpkin seeds with the families.
- Run for Her, 11/10/13: Services provided were flu shots, health education, body mass index/blood pressure screenings for adults.

Additional Notable Contributions

During December 2013, COACH continued the very successful holiday program where 21 of the neediest COACH families were “adopted” by Cedars-Sinai departments. The Cedars-Sinai employees donated much-needed items such as food, blankets, clothing, household items, beds, and of course, toys for the children.

During the 2012-2013 school years, the COACH Be Healthy, Be Strong! team continued their preschool, pre-k and 5th Grade nutrition/fitness curriculum, providing age-appropriate education that included such activities as fun exercise routines, container gardening, healthy snack-tasting, healthy cooking demonstrations, nutrition education games and books. For the summer months, the team provided classes for children of all ages at such sites as the Watts-Willowbrook Boys & Girls Club, Children’s Institute Inc. (Watts), Watts Learning Center and South Los Angeles WIC sites (Women, Infant and Children centers). For the new 2013-2014 school year, the team resumed their pre-k and 5th grade classes as well as the afterschool program at the Jordan Downs Community Center.

COACH continued the collaboration with Green Dot Charter Schools. In July 2013, COACH held 18 vision clinics and screened 558 incoming high school students. COACH medical staff screened the students and found that 28% of the students screened were found to have abnormal vision. For all the students with abnormal vision screenings, Green Dot gave the student a voucher to get a full eye exam and glasses from the Vision Service Plan mobile eye clinic.

During the past year, COACH for Kids also provided 171 Tdap (Pertussis) immunizations to middle and high school students in South Los Angeles, bringing them compliant with the 2011 California mandate.

Cedars-Sinai is grateful to you and OneWest Foundation for your generous investment and continued support. We appreciate your dedication to enhance the health and well-being of low-income and underserved children in Los Angeles. We look forward to the opportunity to work with you again and to continue our productive partnership.

Sincerely,

A handwritten signature in black ink, appearing to read 'SB', with a long horizontal line extending to the right.

Stephanie Bressler
Senior Development Officer
Community Relations and Development
Cedars-Sinai

LOS ANGELES POLICE DEPARTMENT

CHARLIE BECK
Chief of Police



ERIC GARCETTI
Mayor

P. O. Box 30158
Los Angeles, Calif. 90030
Telephone: (213) 486-0150
TDD: (877) 275-5273
Ref #: 1.1

September 5, 2014

Dear Interested Party:

As Chief of Police of the Los Angeles Police Department (LAPD), I am writing to express my wholehearted support for OneWest Bank Foundation. Over the last four years, OneWest Bank has generously contributed to and supported the Los Angeles Police Department's Juvenile Impact Program (JIP).

Consistent with the philosophy and goals of OneWest Bank Foundation, the Los Angeles Police Department is committed to making a difference in the lives of those who live and work within the City of Los Angeles. While we have seen the rewards of our efforts through the consistent and unprecedented crime reductions over the years, we must continue to be diligent in our efforts, beginning with our youth.

To that end, the Los Angeles Police Department continues to create positive alternatives for at-risk youth in an effort to make Los Angeles the safest big city in America. The contributions made by OneWest Bank Foundation have made a tremendous impact on the JIP program and the communities we serve. Engaging our youth through programs such as JIP, remains a priority investment for this Department.

Thank you for your continuous support and generous contribution. If I can ever be of assistance to you, please feel free to contact me at (213) 486-0150.

Very truly yours,

A handwritten signature in blue ink, appearing to read "C. Beck".

CHARLIE BECK
Chief of Police



give a year.
change the world.

CITY YEAR LOS ANGELES

606 S. Olive Street, 2nd Floor
Los Angeles, CA 90014

PHONE 213.596.5900

FAX 213.596.5910

www.cityyear.org

August 11, 2014

To Whom it May Concern:

I am writing to express our support for OneWest Bank who has been a vital community partner to City Year Los Angeles for the last three years. OneWest has generously supported a team of City Year members working at Markham Middle School in the Watts neighborhood. We are also supportive of the merger of OneWest and CIT.

When we first met with the executives at OneWest, they specifically asked that their financial support be put towards a school and community that needed it most. We selected Markham as it is one of highest need, lowest performing schools in Los Angeles. Markham has over 1000 students. Seventy-three percent of students are Latino and 26% are African-American. Over a quarter of the students are English Language Learners and 80% qualify for free and reduced lunch. In 2012-2013, Markham had an Academic Performance Index score of 623, out of a possible 1000, making it one of the lowest performing schools in Los Angeles.

Since 2011, OneWest has funded a team of City Year AmeriCorps members at Markham to work as tutors, mentors, and role models to students who are at-risk of dropping out. The implications of not graduating are profound- dropouts earn \$1M less in their lifetime and are three times more likely to be unemployed and eight times more likely to go to jail.

City Year's work is based on research from Johns Hopkins University that identified three early warning indicators of students' likelihood to drop out—poor attendance, negative behavior, and course failure in English and math. Their research found that a 6th grade student with any of these risk factors only has a 20% chance of graduating. They also found that if students get to 10th grade without risk factors, they are four times more likely to graduate.

Partnering with teachers, corps members provide targeted tutoring, both one-on-one and in small groups, to ensure students are making progress in those subjects. Along with in-class support, corps members also support whole school initiatives and lead out-of-class activities to expand and optimize learning time before and after school.

OneWest's investment helps to make our work possible. With their investment, we have seen great impact:

- Over 45 corps members have provided individual tutoring and support to over 500 vulnerable students.
- In 13-14, 81% of students improved their scores on English Language Arts assessments.
- In 12-13, 74% of students improved on their math assessments.
- In 13-14, 98% of principals agreed that their corps members strengthened students' academic performance.

In addition to financial resources, OneWest employees have volunteered at Family Engagement Events at Markham. We are deeply grateful for OneWest's ongoing support and hope to continue to work closely with their team in the future. If you have any questions, please contact Erin Ross at 213-596-5875 or eross@cityyear.org.

In service,

Mary Jane Stevenson, Executive Director

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NATIONAL LEADERSHIP SPONSORS



25TH
ANNIVERSARY

Sponsored by: BainCapital





Fourth Street School

420 South Amalia Avenue
Los Angeles, California 90022
Telephone: (323) 266-0182 Fax: (323) 264-4071

Dr. John Deasy
Superintendent

ROBERTO A. MARTINEZ
Instructional Superintendent, East

LUPE CARRANDI
Principal

RICHARD YCAZA
Assistant Principal

ROSE FLORES
APEIS

August 25, 2014

To Whom It May Concern:

Fourth Street School would like to commend One West Bank and their commitment to Fourth Street School via JA (Junior Achievement). Their annual visits are welcomed by all members of the school community as they share their knowledge and experience with our students. Being a part of the Graduation Pathways in our area has been helpful as students move from Fourth Street School to Griffith Middle School and eventually Garfield Senior High School.

Many of the One West Bank representatives have also made individual commitments to our teachers and their classrooms; searching for ways to meet needs that can be difficult for our Title I school to obtain (ex. pencils, CD players, electric sharpener, etc.).

We appreciate their loyalty and dedication to JA and Fourth Street School.

If you have any further questions, do not hesitate to contact me.

Sincerely,

Barbara Knipple Bilbao, NBCT
TSP Program Advisor





GSG Protective Services

A MEMBER OF GLOBAL SERVICE GROUP

"We're not just customer focused, We're customer obsessed."

August 1, 2014

Mr. Joseph Otting, CEO
OneWest Bank, FSB
888 East Walnut Street
Pasadena, CA 91101

Dear Mr. Otting,

As a minority and veteran owned firm I would like to thank you for the opportunity you have provided us with to be of service to OneWest Bank.

As you know in this challenging market it is very difficult to grow a small business. By far one of the most challenging obstacles involves acquiring sophisticated clients such as OneWest Bank. The opportunity to be of service to your organization not only provided us with immediate growth, but also a base from which to expand and grow our business. We are presently in negotiation with a bank that has a global foot print to provide security services. They made it clear they were impressed OneWest Bank was on our client list. The association gave us credibility as we endeavor to grow.

Over the past several months there is no doubt that having OneWest Bank as a reference has helped us obtain several new customers. The credibility of having clients such as OneWest Bank is an invaluable asset to our business development efforts and is greatly appreciated.

Be assured all the employees of GSG Protective Services will continue to provide OWB with the superior service. We especially look forward to servicing and supporting the merger of OneWest Bank with CIT. It has been a pleasure working with the staff of OWB and we look forward to a long association.

Sincerely,

Victor Marks
President



Hollenbeck Police Business Council Hollenbeck Youth Center

2015 East First Street · Los Angeles, CA 90033
Founding Agency of the Inner-City Games



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*Big 5 Sporting Goods**

* For identification purposes only

August 14, 2014

OneWest Bank
888 E Walnut Street
Pasadena, CA 91101

Dear Interested Party:

OneWest Bank (OWB) is truly a standout company in the community. Through helping “one person at a time”, OWB has touched millions throughout the years. OneWest Bank continues to help at-risk youth in Los Angeles with invaluable opportunities and resources for half a decade in partnership with the Hollenbeck Police Business Council and Inner-City Games.

We are truly privileged to have a partnership with OneWest Bank and its Chairman. The partnership has provided much needed resources to our inner-city communities. Over the years, as a direct result of OneWest Bank’s generosity, our youth have been able to participate and benefit from our Miracle on 1st Street Holiday Programs, a new state of the art professional-style wood basketball court, and summer activity programs. In addition, OneWest Bank has helped us increase our toy distribution during the holiday season by over 10% as a result of their toy drive, this has helped our organization connect with other companies that have contributed to our efforts. They also have provided auction items and endless other opportunities to our organization. With OneWest Bank’s contributions, hundreds of thousands of children have been given first chances at life.

In addition to the support mentioned, OneWest Bank and its representatives continue to be hands-on in their support. For example, OWB’s employees serve as ‘Miracle Workers’, purchase gifts during the holiday’s Miracle on 1st Toy Giveaway for our youth and serve as spokespeople for our organization. I cannot say enough about this outstanding company and its leadership. The impact of OWB’s contribution is one that resonates volumes because of the great need it fills.

The Hollenbeck Police Business Council (also known as the Hollenbeck Youth Center) has over four decades of history of serving at-risk youth in the Boyle Heights area. Our success can be largely attributed to our unique collaboration between law enforcement, community and business. The Hollenbeck Youth Center is often referred to as the root of community policing and to date has a solid relationship with the Hollenbeck Police Division. Since its’ incorporation

“All Kids Are a Lifetime Investment” – Daniel L. Hernandez

in 1972, Hollenbeck has served as a “safe place” for kids to go in the midst of violence, gang activity and other forms of delinquency. All of our participants come from disadvantaged socio-economic backgrounds and are underrepresented minorities. All of our youth attend (a) LAUSD Title 1 schools; (b) are enrolled in a free/reduced rate lunch program; and (c) live in households well below the national poverty level. The Hollenbeck Youth Center has a long history of producing Olympic Champions in Boxing. Our alumni include the first 1984 Mexican America Gold Medalist and in 1992 Gold Medalist Oscar De La Hoya. Our alumni have gone on to be professionals in law enforcement, business and athletics.

However Hollenbeck Youth Center’s offerings to our participants are not confined to athletics alone, Hollenbeck’s programs offer participants the life skills, the confidence and experience to succeed in their respective journey in high school, college and the workforce. Hollenbeck’s staff, coaches and volunteers provide its participants with daily athletic, academic and enrichment opportunities. We are home to one of the largest toy giveaway program in the city of Los Angeles, our ***Miracle on First Street*** provides Christmas cheer to over 10,000 children and their families and hundreds of meals to families during the holiday season. Our ***Inner-City Games***, developed in 1991, is a nationally acclaimed program duplicated in 17 cities across the nation. The Games service thousands of youth throughout the city with Olympic type sporting completion from swimming, basketball to softball; allowing youth to walk away with bronze, silver and gold medals in their respective sport. Studies have shown the correlation between afterschool programs and crime reduction; we are proud to say that crime went down in 1992 in Los Angeles, the year of inception of our city-wide program of the Inner-City Games.

As government programs downsize or diminish, we serve as the net to ensure at-risk youth have a place to go. Therefore partnerships with individuals and corporations such as what OneWest Bank serve as a testament to the essential need that private partnerships fill in our community. We are proud that our partnership shows exactly what good things can occur when corporations and non-profits working together for the success of the community. Our ability to sustain through these four decades has resulted because of the support of foundations, corporations, individual-donors, and longstanding companies, in particular OneWest Bank.

As the 2015 year precedes us and the merger between OneWest Bank and CIT will unfold, we are confident that this merger will result in an even greater contribution to the community. We look forward to a continued working relationship under this new structure. Should you have any questions, please feel free to contact me or Priscilla Hernandez at 323.719.0745 or email us at info@hollenbeckpbc.org.

Sincerely



Daniel Hernandez
President and Founder
Hollenbeck Police Business Council and Inner-City Games

“All Kids Are a Lifetime Investment” – Daniel L. Hernandez



LOS ANGELES UNIFIED SCHOOL DISTRICT
James A. Garfield High School
5101 E. Sixth Street • Los Angeles, California 90022
Telephone (323) 981-5500 • Fax (323) 268-4957

August 27, 2014

To whom it may concern:

We would like to express our sincere appreciation for OneWest Bank and the loyal support that they show this school and this community. OneWest has been sending volunteers to Garfield High School for the past four years. Over this period of time, they have taught the students important life skills and business concepts that will be extremely useful for them growing into young adults. They speak with the high school students about their jobs, how they got to where they are professionally and their experiences when they were in high school. They also explain the structure of their organization, different roles and responsibilities and how the teams work together to create a functioning entity. Through these teachings, the professional world becomes less of a distant possibility and more of a tangible goal for their future.

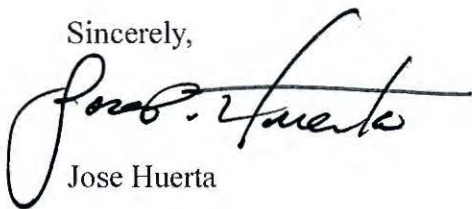
The teachers' feedback from the reverse Job Shadow that the volunteers conduct at Garfield is extremely positive. The teachers get to see first-hand what an impact this group has made on our community at Garfield.

We understand that the relationship that OneWest Bank has with our community extends beyond Garfield to the middle and elementary schools in our neighborhood. We believe that this approach better prepares the students for the life-skills learning that they will learn here at Garfield and will ultimately lead to increased graduation rates.

I am hopeful that we can continue our relationship with OneWest Bank and continue both the reverse Job Shadow as well as all of the other volunteer-related events in our community.

Thank you again for your support!

Sincerely,



Jose Huerta



301 East 17th Street, Suite 202
Costa Mesa, CA 92627
Phone: (949) 515-1998
Fax: (949) 515-2508
Email: cshewbridge@jasocal.org
www.jaoc.org

August 26, 2014

To Whom it May Concern,

I am pleased to submit this letter of support on behalf of Junior Achievement of Orange County's partnership with OneWest Bank, FSB and for support of the merger between OneWest Bank, FSB, and CIT Group.

Over the past 95 years, Junior Achievement (JA) has delivered financial literacy, entrepreneurship and work readiness education programs to students to give them the tools needed to make smart financial decisions and succeed in the future.

Founded in Orange County in 1954, JA has a long history in its community of providing programs to students of varied socio-economic and ethnic backgrounds.

As a current investor in JA's programs over the past two years, OneWest Bank is helping inspire and empower Orange County students to own their economic success and stay in school through JA's vital economic and financial literacy education programs.

For last the two fiscal years, with OneWest Bank's generous support of \$10,000 each year, JA staff and OneWest Bank employee volunteers (32 volunteers in FY14 and 30 in FY13) delivered its suite of elementary grade programs to a whole school (482 students in 16 classes in FY14 and 467 students in 15 classes in FY13) at Franklin Elementary in Santa Ana, Calif. where 99 percent of students are Hispanic or Latino and 98 percent are low- to moderate-income.

We look forward to working with OneWest Bank to further impact low- to moderate-income Orange County youth by preparing them to compete in today's global economy through JA's financial literacy, entrepreneurship, and work readiness programs.

Thank you,

A handwritten signature in black ink, appearing to read 'Christine Shewbridge', written in a cursive style.

Christine Shewbridge
Regional Executive Director



The Mike Curb Free Enterprise Center for JA Finance Park
The Lod Cook Center for Junior Achievement

August 5, 2014

Attn: Cindy Pulido
CRA Officer
OneWest Bank, N.A.
888 E. Walnut Street
Pasadena, CA 91101

To Whom it May Concern,

On behalf of Junior Achievement of Southern California, I am writing to lend my voice in support of the proposed OneWest Bank merger with the CIT Group.

Junior Achievement of Southern California provides vital financial literacy, entrepreneurship, and work-readiness training to over 100,000 students in Southern California each year. Over 70% of our students come from low- to moderate-income households, reflecting our belief that high-need students are most to benefit from lessons that help establish a fundamental understanding of financial responsibility.

Since 2010, OneWest Bank has been a dedicated supporter of our mission and programs. The firm has been an invaluable source of both financial and volunteer support, contributing nearly \$400,000 and supporting programs in high-need schools, both in Los Angeles and Orange County.

JA has found, in OneWest Bank, a partner with a true concern for the needs of the low-income community, and a stalwart supporter of our mission. Their commitment is perhaps best illustrated by the way in which we began our partnership, four years ago.

At the time, JA was in the midst of developing a new program strategy that would maximize our benefit to students: a community-encompassing approach that would provide JA lessons along a student's entire educational career, from Elementary through High School. JA's challenge was to find a partner willing to make the financial investment necessary to serve an entire community, and the commitment to provide the volunteers and funding necessary to continue serving the students over a term of multiple years.

Not only did OneWest Bank agree to sponsor this community-encompassing program initiative, they insisted their funds and volunteers be directed to serving the community in most dire need of JA programs, and where Junior Achievement had typically had difficulty serving students.

Since 2010, OneWest Bank and Junior Achievement have served over 12,000 students in East Los Angeles. East Los Angeles is well-known as one of California's most underprivileged communities, with more than two-thirds of families earning less than \$40,000 per year. Only 3.7% of East LA residents 25 and older have a four-year degree, and 66% have not completed high school. Nearly half of East Los Angeles residents are foreign-born, and many of the students served by JA programs in East LA are first-generation Americans (or immigrants, themselves). JA lessons are especially critical for these students, whose greater command of the English language gives them an outside role in helping their families make financial decisions.

Thanks to the support of OneWest Bank, JA has been able to provide four consecutive years of our programs to these students: representing an annual JA program experience for every student in the four schools (two Elementary Schools, one Middle School, and one High School) that serve the majority of East Los Angeles students.

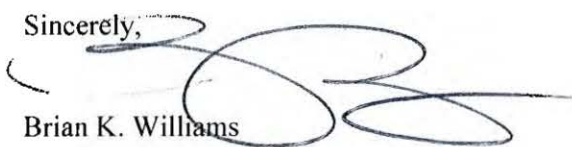
Each year, more than 300 OneWest Bank employees visit these schools to teach students the essentials of financial literacy, entrepreneurship, and workforce readiness, via lesson plans that range from budgeting, saving, and investing instruction, to career exploration and personal/professional goal setting. OneWest Bank has been a force for good in the lives of over 12,000 students in one of the highest-need communities in Southern California.

The tone of service is set at the top: Steven Mnuchin and his executive team have been the drivers of the bank's deep commitment to JA, both in East Los Angeles, and in a parallel service partnership with a Santa Ana elementary school (nearly 500 students served each year, over 95% of whom are from low-income households).

Junior Achievement provides students with relevant, hands-on activities that help them develop and refine the financial skills they need to create successful futures. For sixty years, JA of Southern California has been able to achieve our mission because of the dedicated support of community partners like OneWest Bank; whose investment in today's youth helps develop tomorrow's leaders.

Junior Achievement wishes OneWest Bank a speedy and smooth merger with the CIT Group, and looks forward to continued partnership with the firm. Together, we will continue the good work of our mission, and continue to help set low-income youth on a path to success and financial independence.

Sincerely,

A handwritten signature in black ink, appearing to read "Brian K. Williams", with a large, stylized flourish extending to the right.

Brian K. Williams
President and CEO

September 2, 2014

Cindy Tran
CRA Officer
OneWest Bank, N.A.
888 East Walnut Street
Pasadena, CA 91101

Dear Interested Party,

The purpose of this letter is to provide details regarding OneWest Bank's support of the Los Angeles County Museum of Art (LACMA). LACMA is extremely grateful for OneWest Foundation's generous gift of \$100,000 over the last two years toward LACMA's Art + Film Education Initiative. The Art+Film Education Initiative responds to the presence and power of media in contemporary art and mainstream cultural production. Using LACMA galleries as inspiration, the programs addresses the processes, techniques, and strategies shared by both artists and filmmakers as a way to develop visual and media literacy.

Since the economic downturn in 2008, the Los Angeles Unified School District (LAUSD) has struggled to provide arts education as part of its core curriculum. Even at the height of arts education, the school system only allowed for thirty minutes of arts education per week, if at all. While Los Angeles boasts exceptional cultural resources, the students who have the most to gain are the least likely to receive meaningful arts instruction as part of their primary and secondary education, unless organizations like LACMA and companies like OneWest Bank intervene. Student involvement in the arts is linked to higher academic performance, greater involvement in community service, and lower dropout rates, as arts education fosters critical thinking, problem solving, collaboration, and innovation.

Last year the Art+Film Initiative provided more than 923 middle school students and teachers from the LAUSD with hands-on opportunities to utilize high-tech approaches to self-expression, creativity, and art. 18 middle schools were involved in the Initiative, 50% were Title 1 schools.

The demographic of students enrolled in the Art+Film Initiative were as follows: 73.4% Hispanic, 10.2% African American, 9.5% White, 5.9% Asian, and 1% Other.

Since the program's inception last year, the Art+Film Education Initiative has advanced LACMA's mission by expanding education programs in ways that express a twenty-first-century worldview of excellence in art and provides a varied, enjoyable, and didactic experience for children and teachers. Film is perhaps one of the most dominant art forms of the twentieth and twenty-first centuries. LACMA's Art+Film Initiative presents the moving image in the context of an art museum through exhibitions, film programs, and educational outreach initiatives. The Art+Film Initiative places film in dialogue with art of all times and cultures, and also brings contemporary filmmakers and film techniques to the museum and its community.

Without the support of OneWest Bank LACMA would not be able to provide education programming and another gathering place for students and teachers. The Art+Film Initiative serves the diverse citizens of Los Angeles and enables students and teachers to experience film as an art form. As the museum continues to evolve and expand, LACMA's commitment to education remains a constant. It is through the generosity of companies like OneWest Bank, that LACMA can continue to provide education programming for the Los Angeles community. We are so thankful for OneWest's gift to LACMA.

This gift from OneWest Bank sets a new standard for corporate leadership in public museum education programming. LACMA's partnership with OneWest Bank strengthens the museum's ability to provide excellent educational programming to Los Angeles schools. We are enormously gratified by OneWest's support of LACMA's Art+Film Education Initiative.

If you have any questions, please do not hesitate to contact me at 323 932-5872 or jsmith@lacma.org.

Sincerely,

A handwritten signature in black ink, appearing to read 'J. Scott', followed by a horizontal line.

Jolie Scott
Manager, Corporate Giving

MIND

Research Institute

August 18, 2014

Dear Interested Party:

MIND Research Institute (MIND) supports the proposed merger between OneWest Bank, N.A and CIT Group. OneWest Bank has always been a strong community partner and we believe the merger will greatly increase the resources available to communities in need.

MIND is grateful to The Onewest Foundation for supporting the Los Angeles and Orange County Math Initiatives. The \$200,000 gift reflects significant funding that enabled MIND to impact some of the lowest performing schools in Southern California by providing ST Math to help the schools increase math proficiency with great success. Together, the Math Initiatives reached 184 lowest performing schools providing our award winning math programs to over 89,000 students and 3,470 teachers.

In Orange County, a total of 108 schools and more than 57,000 Orange County students and 2,100 teachers participated in the Math Initiative, which represented approximately 90% students who were low-income, 93% Latino, 80% were English language learners and 91% participated in the Free or Reduced-priced meal program. In Los Angeles, a total of 76 schools and over 32,000 students and 1,370 teachers participated in the Math Initiative, representing 95% low-income, 85% Latino, 8% African American, 45% English language learners and 81% received Free or Reduced-price lunches.

MIND is a nonprofit organization that is committed to changing math education in America. Our mission is to ensure that all students are mathematically equipped to solve the world's most challenging problems. Our innovative and effective math program utilizes years of neuroscience research and gives students an individualized and powerful way to master math concepts. Los Angeles has some of the most high-need and disadvantaged students in the country, with Los Angeles Unified School District (LAUSD) being among one of the lowest-performing large urban school districts in the nation. Approximately 20% of its students, predominantly African American and Hispanic students drop out of high school and nearly 40% do not graduate on time. Adding to this overall low performance, a persistent achievement gap leaves low-income and traditionally underserved minorities significantly below their fellow students. In Los Angeles Unified School District, only 40% of Latinos and 34% of African-American students scored proficient in math in 2012, compared to 78% of Asian and 70% of White students.

A study conducted by WestEd, reported MIND's ST Math program made a significant impact on student math performance across 45 Los Angeles Unified School District elementary schools. The rigorous analysis adhered to the federal What Works Clearinghouse specifications, which found statistically significant differences in the average percentage of students in two groups: those that scored advanced and those scoring advanced or proficient on the California Standards Test (CST) in 2011. The 45 LAUSD schools analyzed were from the lowest 30% of statewide performance and serve a demographic that is about 95% low-income, 85% Hispanic, 8% African American and 45% English language learner. The 45 schools in the evaluation included more than 9,000 second, third, fourth and fifth graders using ST Math.

In addition, MIND completed a longitudinal evaluation on Santa Ana Unified School District's (SAUSD) results with ST Math. The results show that in Santa Ana, where 36 of the 38 elementary schools are using ST Math, in just eight years of using ST Math, math proficiency rates in the district increased from

31% of students being proficient or advanced to 67%. **This increase means that SAUSD has effectively closed the achievement gap between the district and the State.**

Research shows how critical a solid mathematics foundation is for students to succeed in middle school, stay in high school and pursue a college degree. For many students, math poses a serious challenge, erecting multiple barriers to future success. A lack of math competency will result in failing grades and students becoming disengaged from the learning process and not building the needed base in mathematics. Middle school math (6-8th grade) offers particular challenges with the introduction of more complex language and symbols that can be difficult for many students. Without addressing students' struggles with math at the elementary school level, more students will drop out of high school and be unprepared to meet the demands of the 21st century workforce.

With one of the highest concentrations of technology industries in the nation, Southern California requires a future workforce informed in the areas of science and math. Yet, the majority of 11th graders show only basic achievement in these subjects. An alarming number of students do not have the skills needed to be competitive in today's society.

Without strong math concept skills, these students will be unable to contribute to an increasingly innovation-driven workforce.

MIND has a 15-year track record of raising student math proficiency on standardized tests by double-digit percentages, especially among high-need students. Students who participate in our math education process make dramatic improvements on their standardized math tests, in addition to gaining the problem-solving skills needed for the 21st century. Currently, MIND is reaching more than 630,000 students and 25,000 teachers, in over 2,050 schools nationwide. Recent accomplishments include:

- In October 2013 MIND was recognized from two prestigious national organizations, the *Business Roundtable* and *Change the Equation*. After a rigorous review, ST Math was deemed to be ready to scale, and named one of five "outstanding" (and the only math program) K-12 STEM education programs in the nation.
- A recently released WestEd study confirmed gains in schools using ST Math. Our instructional program "made a statistically significant impact on student math performance across 45 high-need, low-performing LAUSD elementary schools."
- In February 2014 MIND was named as a new partner in the *100Kin10* network. The *100Kin10* multi-sector network is committed to training 100,000 STEM teachers by 2021.
- ST Math and MIND were recognized for our students' success in local and national media including *Forbes*, *Psychology Today*, *Huffington Post*, *Washington Times*, *San Francisco Chronicle*, *Sacramento Bee*, *Education Week*, and on *KCAL 9 Los Angeles*, *ABC-LA*, *NBC*, and *CBS*.

Due to ST Math's success with all students, especially disadvantaged students, we target underperforming school districts in the largest and most plagued urban centers in the country. Eighty-three percent of schools currently participating in MIND's ST Math program throughout the United States serve low-income students and 70% of students are from traditionally underserved minority backgrounds. Partnering with educators, community leaders and philanthropists, MIND has brought ST Math program to hundreds of thousands of students. Together, we will be able to assist in the turnaround of persistently low-performing schools and improve high school graduation rates, leading to an innovative 21st century workforce and stronger communities.

Sincerely,

Lori Burrill
Vice President
Individual & Planned Giving



Improving Children's Lives through Arts Education

August 12, 2014

To Whom It May Concern:

On behalf of P.S. ARTS, I am pleased to send this letter detailing our partnership with OneWest Bank and the impact their support has had on our programs. For the last three years, OneWest Bank has provided a \$50,000 grant to P.S. ARTS through our signature event Express Yourself. This event is the organization's largest fundraising event of the year and hosts 1,500 guests at the Barker Hangar in Santa Monica for an afternoon of art making. The OneWest Bank booth at Express Yourself, where guests have the opportunity to paint their own piggy banks, is always one of the most popular and their participation has been a welcome addition to this event. Most importantly, OneWest Bank's participation helps support P.S. ARTS mission to improve the lives of children by providing arts education to underserved public schools and communities.

Increasing students' capacity to succeed in school and life is at the core of the P.S. ARTS program model. To achieve this goal, P.S. ARTS provides every child in a school with weekly, yearlong arts education that contributes to overall school improvement in four domains: Student Success, Teaching Effectiveness, Positive School Climate, and Community Engagement. P.S. ARTS' 30-week visual and performing arts instructional scope and sequence is aligned with the California Visual and Performing Arts (VAPA) standards, and curriculum content is customized based on the individual interests and talents of our professional Teaching Artists. P.S. ARTS faculty collaborate with school administration to reinforce academic priorities, address individual educational needs, and support implementation of the State Common Core Standards (SCCS) initiative.

In the 2014-15 school year, P.S. ARTS will serve 20,000 K-8 students in Southern and Central California. Of the children we serve, approximately 75% live at or below the Federal Poverty Level (\$23,850 for a family of four), 41% are English learners, and 10% have special needs. Our students identify their ethnicity as 73% Hispanic or Latino, 9% Black or African American, 10% Caucasian, 3% Asian, and 5% other.

Despite the research that indicates numerous benefits associated with arts education, California public schools continue to cut back on arts programming due to continually shrinking budgets, competing priorities, and limited discretionary funding. As a result, the quality and frequency of arts education in our state's public schools is highly variable. Department of Education data tells us that students in underserved communities particularly benefit from arts education due to the emphasis placed on self-esteem and problem solving (Arts Education Partnership [AEP], 2002), but they are far less likely to receive arts education in California public schools. Studies also suggest that participation in the arts is associated with increased high school retention (AEP, 2002), a finding that cannot be ignored when the dropout rate in LA County has climbed as high as 50% in recent years. P.S. ARTS programs directly compensate for the arts that have been eliminated from these communities, and the support of OneWest Bank has been integral to our continued success. As such, we fully support the pending merger with CIT Group, and we look forward to working together at Express Yourself 2014. Again, thank you for your support of P.S. ARTS.

With regards,

Handwritten signature of Amy Shapiro in blue ink.

Amy Shapiro

Executive Director, Advancement & Operations



1541 WILSHIRE BOULEVARD, #200
LOS ANGELES, CA 90017
213-201-2000
WWW.PARTNERSHIPLA.ORG

August 11, 2014

To Whom It May Concern:

Re: Support for OneWest Bank’s Investment in the Los Angeles Public Schools

I am writing to offer our strong support for OneWest Bank’s critical role as a corporate partner in the effort to transform education in the most challenging public schools in the Los Angeles Unified School District (LAUSD), and also express our support of the proposed merger between OneWest Bank and CIT Bank.

With OneWest Bank’s investment of \$250,000 in our organization, the Partnership for Los Angeles Schools (Partnership), we were able to launch a campaign to deliver computers to the more than 900 teachers in our network, enabling them to bring 21st Century instruction to their classrooms. This directly impacted all 16 of our schools and the 15,000 students we serve from elementary to high school.

The Partnership was founded in 2007 to turn around failing schools in some of LA’s highest-poverty neighborhoods: Boyle Heights, South LA and Watts. We believe that corporate partners like OneWest Bank are critical stakeholders in the effort to successfully transform education. They bring financial resources to schools, as well as expertise in their field, and their presence on campuses provides students the opportunity to learn about different career paths they would otherwise not be exposed to within their communities.

The students who attend Partnership schools are an ethnic makeup of 90% Latino and 10% African American, and over 29% are Limited English Proficient (LEP). Approximately 12% of Partnership students are in special education, and 95% qualify for free and reduced lunch (a metric for determining socio-economic status). Even with these challenges, we have seen dramatic results in the first six years of operating schools and implementing our comprehensive transformation model.

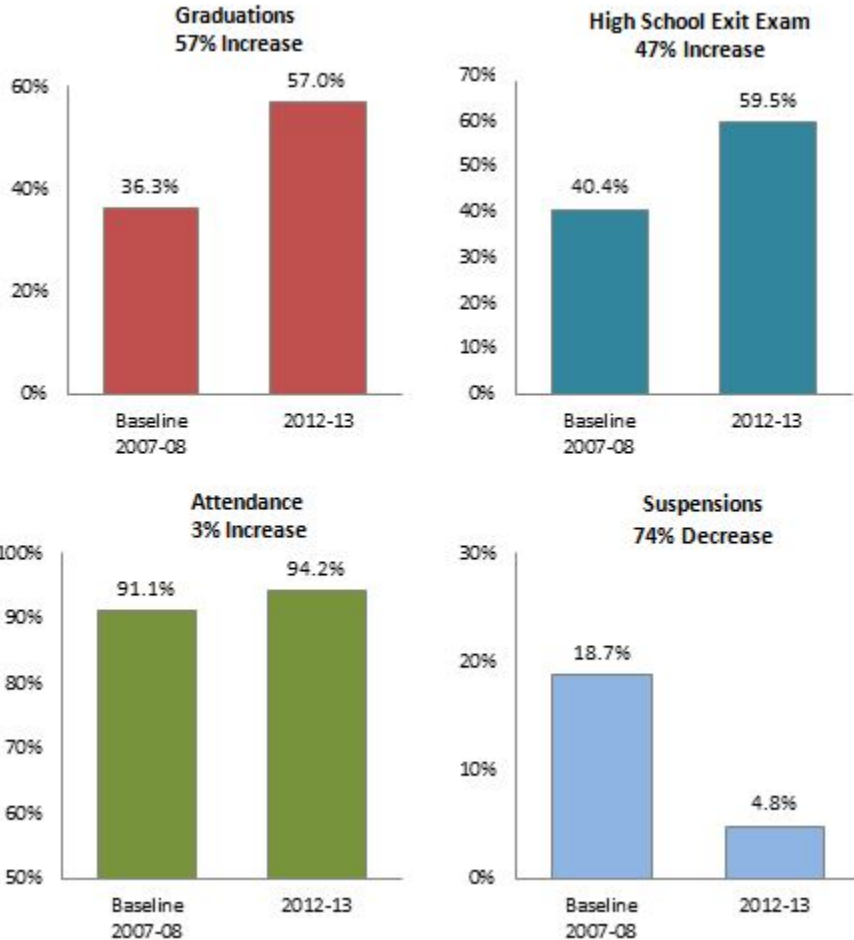


After consecutive years of accelerated growth, the Partnership was the #1 improving school system in the State with Academic Performance Index (API) gains outpacing all other mid to large school



1541 WILSHIRE BOULEVARD, #200
 LOS ANGELES, CA 90017
 213-201-2000
 WWW.PARTNERSHIPLA.ORG

districts in the 2012-13 school year. The Partnership has doubled proficiency across its network, improving test scores faster than LAUSD and State in all tested content areas. Other performance indicators where we have seen notable growth include graduations, first-time passing rates on the California High School Exit Exam (CAHSEE), attendance and suspensions.



The Partnership looks forward to continuing its collaboration with OneWest Bank to ensure the highest-need children of Los Angeles receive a quality education and graduate fully prepared for college and the workforce. If you have any questions, please feel free to contact us. Thank you for your time and consideration.

Respectfully,

Joan Sullivan
 CEO, Partnership for Los Angeles Schools



Saban Community Clinic

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CHIEF EXECUTIVE OFFICER

Jeffrey Bujer

August 5, 2014

OneWest Foundation
888 East Walnut Street
Pasadena, CA 91101

To whom it may concern,

This letter is to express commendation for OneWest Foundation and its impact on Saban Community Clinic's (SCC) patients and service area. Founded in 1967 as a store front clinic, SCC, today, is a premier community health center that provides comprehensive medical, dental, behavioral health, and social services to more than 21,000 children, teenagers, and adults in Los Angeles County.

For the past three years, OneWest Foundation has helped SCC continue to deliver health care and social services to the medically indigent and underserved. During this time, OneWest Foundation has helped SCC provide services to nearly 4,500 children and youth. Of the children and youth served, 98% came from families who reported to be living at or below 200% of the Federal Poverty Level.

All of us at SCC are truly grateful and proud to be a partner of OneWest Foundation. As a well-respected and trusted organization among community residents and local agencies alike, for its commitment to serving the underserved, and for its responsiveness to unmet community needs, OneWest Foundation has played a generous role through its partnership with SCC in ensuring the substantial betterment of SCC patients as well as the residents of Los Angeles County.

Saban Community Clinic would like to congratulate and offer our support to OneWest Bank on its recent proposed merger with CIT Bank. We wish you much success in your operations.

Enclosed please find additional information about Saban Community Clinic. Should you have any questions or would like to see the work we do first hand, please do not hesitate to contact me at (323) 330-1660 or jbujer@sabancommunityclinic.org.

Sincerely,

Jeffrey Bujer
Chief Executive Officer



Sotomayor & Associates, LLP

Certified Public Accountants

540 S Marengo Avenue
Pasadena, California 91101

(626) 397-4900

Fax: (626) 397-4908

E-mail: sotomayor@sotomayorca.com

Web Site www.sotomayorca.com

August 19, 2014

Karina Sotomayor
Sotomayor & Associates, LLP
540 South Marengo Avenue
Pasadena, CA 91101

To Whom It May Concern,

We are a CPA firm located in Pasadena, CA and have been engaged to perform auditing services for OneWest Bank's 401(k) plan for the past two years. Our experience with working with the bank's, procurement department, financial management, and staff has been highly rewarding in many aspects. Not only do we benefit financially by performing services to the bank, we gain further credibility in our industry by having a banking institution of its stature as a client. As a minority-owned business, we constantly market our services to companies and government agencies that give preference for our designation, however it was OneWest Bank that sought out our services and gave us the opportunity to serve as their auditors. The proposal and contract process was uncomplicated, thorough, and has set a high standard for our other client contracts.

The professionalism, integrity, and, responsiveness of OneWest's financial management allowed us to conduct our audit in an efficient manner and in return we were able to meet and exceed their expectations and provide a high quality audit report. We are proud to have OneWest Bank as fully satisfied client and through their recommendations have gained other audit engagements. We hope to continue to provide services to the bank and look forward to supporting the needs resulting from the merger with CIT.

If you should have any questions, please feel free to contact me at your convenience.

Regards,

Karina Sotomayor
Client Services Manager