



**BOSTON
FINANCIAL**

AN ORIX COMPANY

Fiscal Year 2026

Annual Report



Expertise. Innovation. Trust.

Experience matters. Boston Financial has been exclusively focused on affordable housing for almost 60 years. Since 1969, we have worked with thousands of institutional investors and multifamily developers to create communities that give residents a place to live and a path to a better life.

Boston Financial provides creative capital solutions for affordable housing developers and gives institutional investors an opportunity to achieve compelling risk-adjusted returns while creating meaningful social impact. We believe everyone deserves a safe, quality, affordable home and, by working together, we can make that belief a reality.

- ▶ Multi-Investor LIHTC Equity Investments
- ▶ Proprietary LIHTC Equity Investments
- ▶ Affordable Housing Preservation Investments
- ▶ General Partner Cash Flow Securitizations
- ▶ Third Party Portfolio Acquisitions And Management
- ▶ State Tax Credit Investments
- ▶ Strategic Developer Loans and Pre-Development Loans
(through our subsidiary, American Community Capital, a U.S. Treasury-certified Community Development Financial Institution)

OUR SENIOR LEADERSHIP



Robert Golden
Chief Executive Officer



Bridget McGregor
Chief Financial Officer



Marie D. Reynolds
Chief Operating Officer



Noreen Short
Chief Credit Officer



Susan Donahue
General Counsel



Thomas Paramore
Head of Housing &
Community Investments



Armando Pérez
Head of Investment
Management



Sara Ahlander
Head of Fund
Management



Lisa Grammatikov
Head of Capital
Transactions



Sahang-Hee Hahn
Head of Business
Development and Strategy



Rocío Luhring
Head of Asset
Management



Melissa Schlossberg
Head of Information
Technology



John Schromm
Co-Head of Investor
Capital



Mark Tolliver
Co-Head of Investor
Capital



A Year of Building Bridges to an Affordable Housing Future

A MESSAGE FROM OUR CEO

In 2025, the conversation about affordable housing was everywhere — national news segments, campaign stops, and city council meetings — because the gap between the cost of purchasing a home or renting an apartment and what many households earn remains stark. Half of all renters, about 22.6 million, were cost burdened, spending at least 30 percent of their income on housing and utilities, according to Harvard's Joint Center for Housing Studies. For very low-income households, the numbers are even tougher, with more than 80 percent of those renters being cost burdened.

Policy momentum is translating into action. Congress expanded the Low-Income Housing Tax Credit (LIHTC) program in 2025 as part of the One Big Beautiful Bill (OBBB). The legislation permanently increases 9% allocations by 12% and lowers the tax-exempt bond test for 4% credits to 25% for properties placed in service after December 31, 2025. Together, these changes are expected to increase the number of qualifying developments and — alongside local zoning and permitting reforms — increase production over the next several years. In August, FHFA doubled Fannie Mae and Freddie Mac's annual LIHTC investment caps to \$2 billion each, which will help to absorb some of the additional credits, though more needs to be done to expand investor capacity and demand.

For 57 years, Boston Financial has led through multiple cycles. This year we raised just over \$1 billion in new LIHTC equity, including our second-largest multi-investor fund in 20 years.

We continue to expand our platform to meet today's needs, including a focused Preservation strategy to keep affordable housing in place for the long term. We are seeding this effort with our own balance sheet as we work with our developer and investor partners to create investment vehicles.

Preservation's importance was also front-and-center in 2025 as the pipeline of at-risk affordable housing continued to grow. Yardi Matrix estimated roughly 520,000 LIHTC units will hit Year-15 between 2025 and 2038 — and the Chicago Fed highlighted both scheduled expirations and early exits as a looming supply risk.

Our team is working to solve problems and add value for our investor and developer clients at all levels, and we're uniquely positioned, given our experience, people, and resources. We also continue to innovate in financing. In 2025, we closed our second cash flow securitization with the Structured Credit division of ORIX Corporation USA — ("ORIX USA"), Boston Financial's parent company. Affordable housing cash flows have shown resilience — supported by persistent demand, low vacancy, and layered public subsidies — and LIHTC properties have maintained sub 1% foreclosure rates even through downturns, according to CohnReznick. For investors, our securitizations offer fixed rate coupons, investment grade ratings from a recognized agency such as Moody's, and attractive risk adjusted yields relative to similarly rated corporate or asset backed alternatives.

Beyond securitizations, we are also proud to partner with WinnCompanies as the state tax credit bridge lender on Garden Court Apartments, helping to unlock ASPIRE tax credits from the New Jersey Economic Development Authority and keep 177 apartments affordable in Atlantic City for the long term, while breathing new life into this community.

Looking ahead, Boston Financial is positioned as a premier tax-advantaged and impact advisor to institutional investors and corporations across the country — managing taxable liability while delivering measurable social outcomes through affordable housing. Our team, track record, and resources enable us to originate, structure, and manage investments that preserve and create affordability at scale.

We are grateful and inspired to work with colleagues, investor clients, and developer partners to expand the creation and preservation of affordable housing for many years to come. As a firm, we remain driven by our core mission and values.



ROB GOLDEN
CEO, BOSTON FINANCIAL

PROPERTY STORY

Tawi Kaan

Location: Cortez, CO
Developer: BlueLine Development
Affordable Homes: 42

In 2025 Tawi Kaan Apartments in Cortez, Colorado won the Affordable Housing Tax Credit Coalition Award for Housing Tax Credit Excellence in the Native American Housing category. The development represents the efforts of BlueLine Development, Inc., The Piñon Project Family Resource Center, and Boston Financial to improve and increase affordable housing opportunities in Cortez, Colorado.

Tawi Kaan Apartments is a new construction project intended to serve the local Native American population. The development is permanent supportive housing for formerly homeless families. Cortez is the largest city and county seat of Montezuma County in the ‘Four Corners’ region which is home to several Native American reservations, with the Ute Mountain Tribe Reservation located within Montezuma County and southwest of Cortez.

BlueLine Development and its local nonprofit partner, The Piñon Project, working with the local Ute Tribe, assembled a supportive services team that provides a wide array of health, financial, and other services geared both towards a formerly homeless population and the local Native American population that makes up many of the region’s residents. Residents are referred through the regionally coordinated entry system and through the Ute Tribe.

The courtyard provides outdoor community space with a patio, BBQ area, children’s play area and a garden. Interior community space on the ground floor includes a community kitchen, dining room, activity area, computer lab, community laundry, and supportive service offices. All of the units come fully furnished to further support previously homeless residents with critical appliances for daily living, and include central A/C and heating, microwaves, ranges, and refrigerators. The three-bedroom units have washer and dryer systems installed in the units.

Tawi Kaan’s design was informed by Indigenous design style, meaning there are not a lot of sharp edges; most things in the building are round and the development as a whole is arranged in a “U” shape that provides a courtyard on the building’s interior. Shopworks Architects worked mindfully to tailor the building for those who have experienced trauma. Such a design can help mediate stress and trauma because the environment inside buildings impacts people. There are no hidden corners throughout Tawi Kaan, and it is well-lit with natural light.

A central fireplace was installed tactically to encourage storytelling and community gathering. And the “beautiful bear playground” is for play, a key element in healing, for formerly homeless kids and adults alike. “To the Ute Tribe, bears symbolize resilience, strength and maternal instinct,” said Ute Mountain Treasurer Alston Turtle.

Tawi Kaan is unique because of its partnership with the Tribe, and the opportunity to honor Indigenous culture and Cortez culture simultaneously. Tawi Kaan means “Our Home” in the Indigenous Ute language and was chosen by the Tribe.





Six Decades of Leadership

OUR PORTFOLIO AS OF MARCH 31, 2026

Boston Financial is the longest-standing LIHTC syndicator, with a platform built on almost 60 years of investment opportunities exclusively in affordable housing. We have worked with more than 200 institutional investors to build and preserve affordable housing nationwide through low-income housing tax credit (LIHTC) and preservation equity funds. Boston Financial has a decades-long track record of outperforming yield objectives by prioritizing a proactive credit and risk management culture. Our long-term relationships with thousands of experienced affordable housing developers are at the core of our diverse fund offerings and national impact.

\$19.4B

in equity raised since 1986

4,326

affordable housing communities built since 1986

419,601

affordable rental homes built or preserved since 1986

\$16.4B

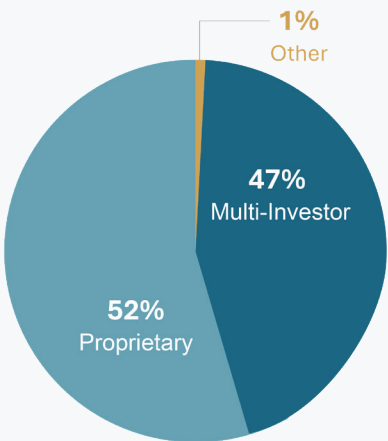
current equity under management

1,757

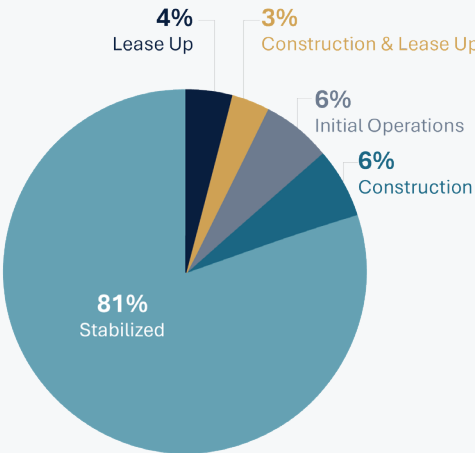
affordable housing communities in our current portfolio

147,932

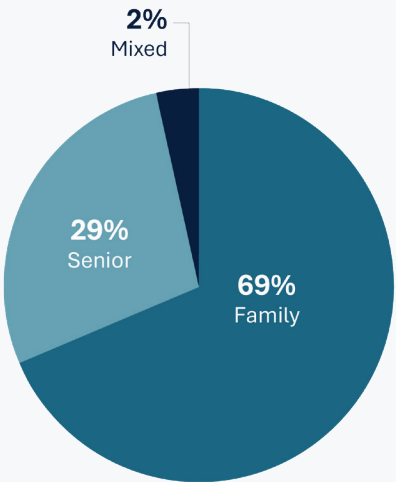
affordable rental homes in our current portfolio



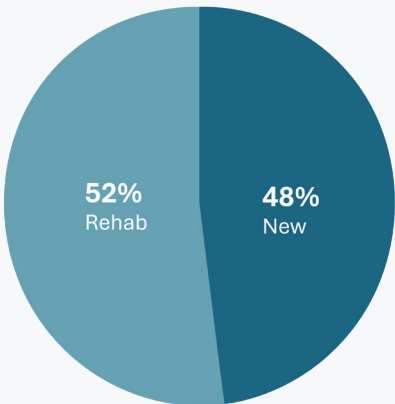
FUND TYPE BY VOLUME



PORTFOLIO LIFECYCLE



PORTFOLIO TENANCY



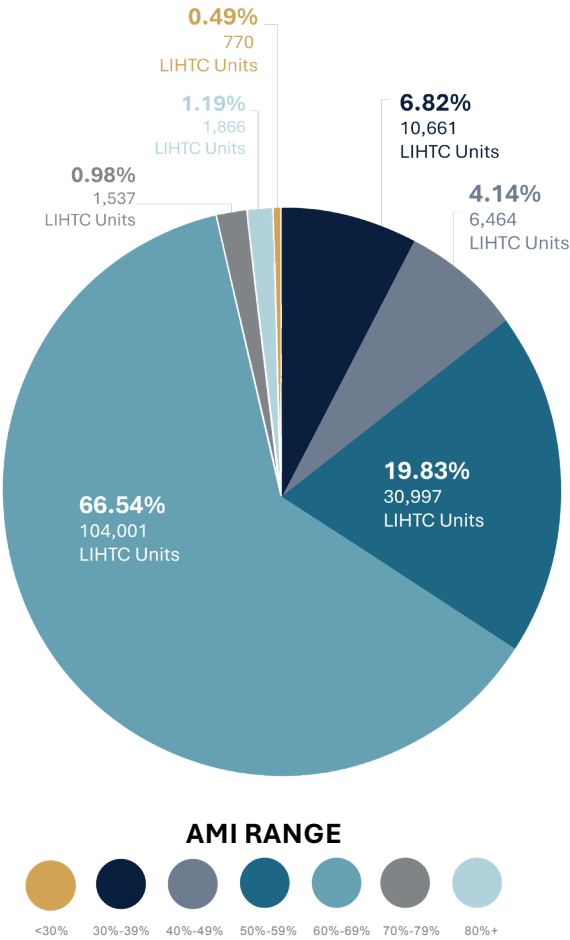
PORTFOLIO CONSTRUCTION TYPE



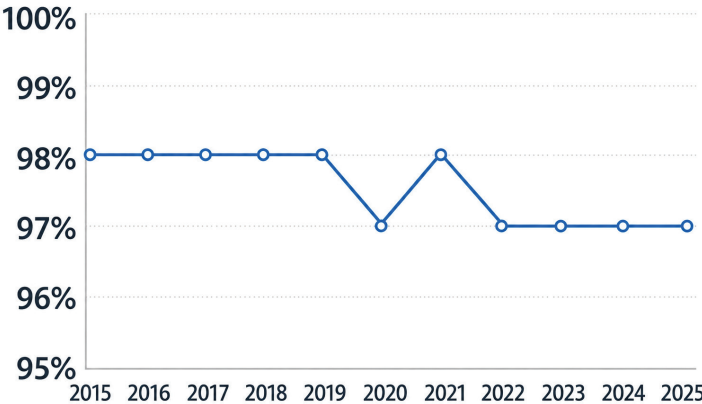
Six Decades of Leadership

OUR PORTFOLIO AS OF MARCH 31, 2026

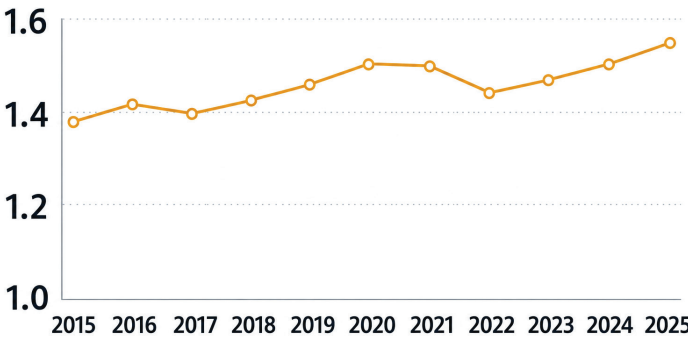
PORTFOLIO AFFORDABILITY BY
AREA MEDIAN INCOME (AMI)



PHYSICAL OCCUPANCY



DEBT SERVICE COVERAGE



PROPERTY STORY

Colbrook
Location: Chester, VA
Developer: Better Housing Coalition
Affordable Homes: 142



In 1946, a trio of African American entrepreneurs -- William Brooks, a member of the Tuskegee Airmen during World War II, Audrey Brooks, who served as assistant principal at Chesterfield's Carver High School before becoming a professor at

Virginia State University, and Dr. Cortlandt M. Colson -- opened a motel along Route 1 in south Chester, Virginia. The business partners came up with the name "Colbrook" by fusing their names together. In addition to a brick main building, the property featured log cabin cottages, an air-conditioned restaurant and a service station.

From 1956 to 1967, the Colbrook Motel was included in the Green Book, a segregation-era listing of hotels, motels and other hospitality-related establishments Black people could patronize without fear of discrimination. The two families owned and operated Colbrook Motel until 1982. During the ensuing time, the motel fell into disrepair and closed.

Now, more than 40 years later, Boston Financial has partnered with Better Housing Coalition, a local housing nonprofit established in 1988 to change lives and transform communities through high-quality, affordable housing, to redevelop the abandoned property and bring 144 quality affordable rental units to the community.

The redevelopment intentionally preserves the site's rich history by restoring the original Colbrook Motel sign, installing a Virginia historical marker, and creating an educational gallery and community spaces that honor the Brooks family's legacy and the importance of the Green Book.

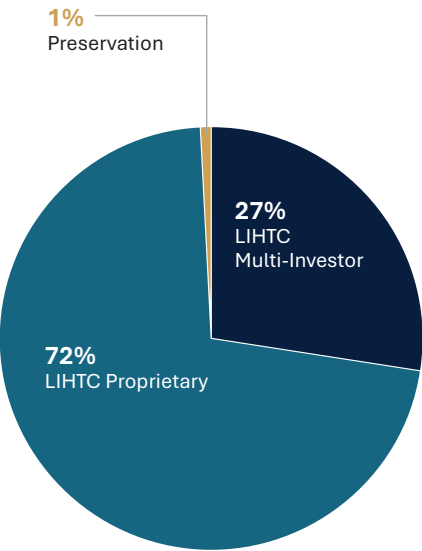


Strength In Numbers

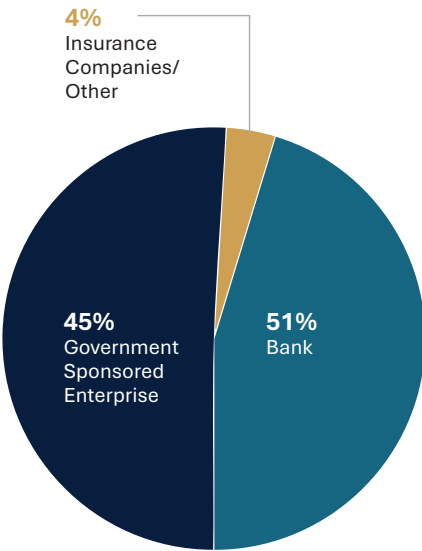
OUR PAST YEAR ACCOMPLISHMENTS

In 2025, the LIHTC market was defined by up-and-down capital conditions and a late year policy jolt. Stubbornly high interest rates and volatile construction costs forced deeper, more layered capital stacks — even as deals continued to close. The inflection point was July’s *One Big Beautiful Bill Act*, which included the largest LIHTC expansion in decades — permanently boosting 9% allocations by 12% beginning in 2026 and lowering the tax exempt bond “financed by” test to 25% for 4% credits starting in 2026.

Over the last year, Boston Financial continued to build on our industry-leading platform, financing the construction, rehabilitation, and preservation of thousands of new rental homes for lower-income families, seniors, and veterans.



FY26 EQUITY CLOSED BY FUND TYPE



FY26 EQUITY CLOSED BY INVESTOR TYPE

\$1.25B

in low-income housing tax credit (LIHTC) equity raised

51

affordable housing projects funded

17

states

5,033

affordable rental homes built or preserved

23%

of the developers we worked with are nonprofits

94%

of the developers we partnered with are repeat

71

affordable housing developments completed and ready for tenant occupancy

\$60MM

Our Community Development Financial Institution (CDFI), American Community Capital, closed \$60MM in loans to support new affordable housing development

Strength In Numbers

FEATURE

Boston Financial and ORIX USA's Structured Credit team closed our second combined cashflow securitization. The portfolio includes 16 affordable multifamily and senior housing properties owned by WinnCompanies, totaling more than 3,000 units across New England. The securitization has a notional value of approximately **\$106 million** and is rated A2 by Moody's.

Boston Financial has a storied history with WinnCompanies, having partnered with the company and its affiliates for almost five decades, closing **52 transactions**, including 19 active LIHTC and preservation deals. This transaction follows a **\$50 million** securitization closed with WinnCompanies in March 2025, which was also rated A2 by Moody's.

“This new deal speaks to the power of partnership between ORIX USA and its subsidiaries, empowering our teams, expanding our combined platform, and deepening our shared commitment to our clients and core business,” said **Rob Charest, Senior Managing Director, Equity Production, at Boston Financial.**

“It shows how our process can be more nimble and creative while maintaining the high-quality institutional structuring and underwriting within the product class.”



PROPERTY STORY

NSA East Bank Apartments

Location: New Orleans, LA

Developer: Lincoln Avenue Communities

Affordable Homes: 294

Our longtime partner, Lincoln Avenue Communities (LAC), a mission-driven developer of affordable housing, broke ground this year on NSA East Bank Apartments, a landmark adaptive-reuse development that will transform a decommissioned naval base into 294 affordable housing units and 30,000 square feet of ground-floor retail in New Orleans' Bywater neighborhood.

NSA East Bank Apartments will serve as the residential anchor of a landmark rehabilitation of the Naval Support Activity (NSA) complex, which has sat vacant since 2011. The multiphase development will include the NewLab innovation hub—a cutting-edge facility dedicated to advancing energy industry breakthroughs and tech startup growth—and future phases including the Railyard Marketplace and a riverfront estuary park.

At \$197 million, the Lincoln Avenue Communities investment represents the largest affordable housing development in Louisiana history, setting a new benchmark for scale and long-term affordability. By transforming former military facilities into high-quality homes, the project expands access to housing in a high opportunity area while ensuring that the NSA redevelopment delivers immediate and lasting benefits for local residents.

NSA East Bank Apartments builds on LAC's successful track record of historic rehabilitation projects in New Orleans, following the recent completion of the \$35 million rehabilitation of the century-old [Tivoli Place Apartments](#) – another Boston Financial investment which won the 2025 Affordable Housing Tax Credit Coalition Housing Tax Credit Excellence Award in the HUD Preservation category.



Local Impact

States are facing an ever-expanding population of unhoused families, low-income and working people are stretched by unaffordable rents, and communities are struggling to retain teachers, first responders, and nurses as the cost of living drives people further and further away.

Since the inception of the LIHTC program in 1986, Boston Financial has raised over \$19 billion of equity for the construction or rehabilitation of more than 4,000 affordable housing communities. Our investments support efforts to increase the supply of housing and contribute to job generation and economic growth in urban and rural communities across the United States. When we invest in an affordable housing project, we invest in a community for the long haul.

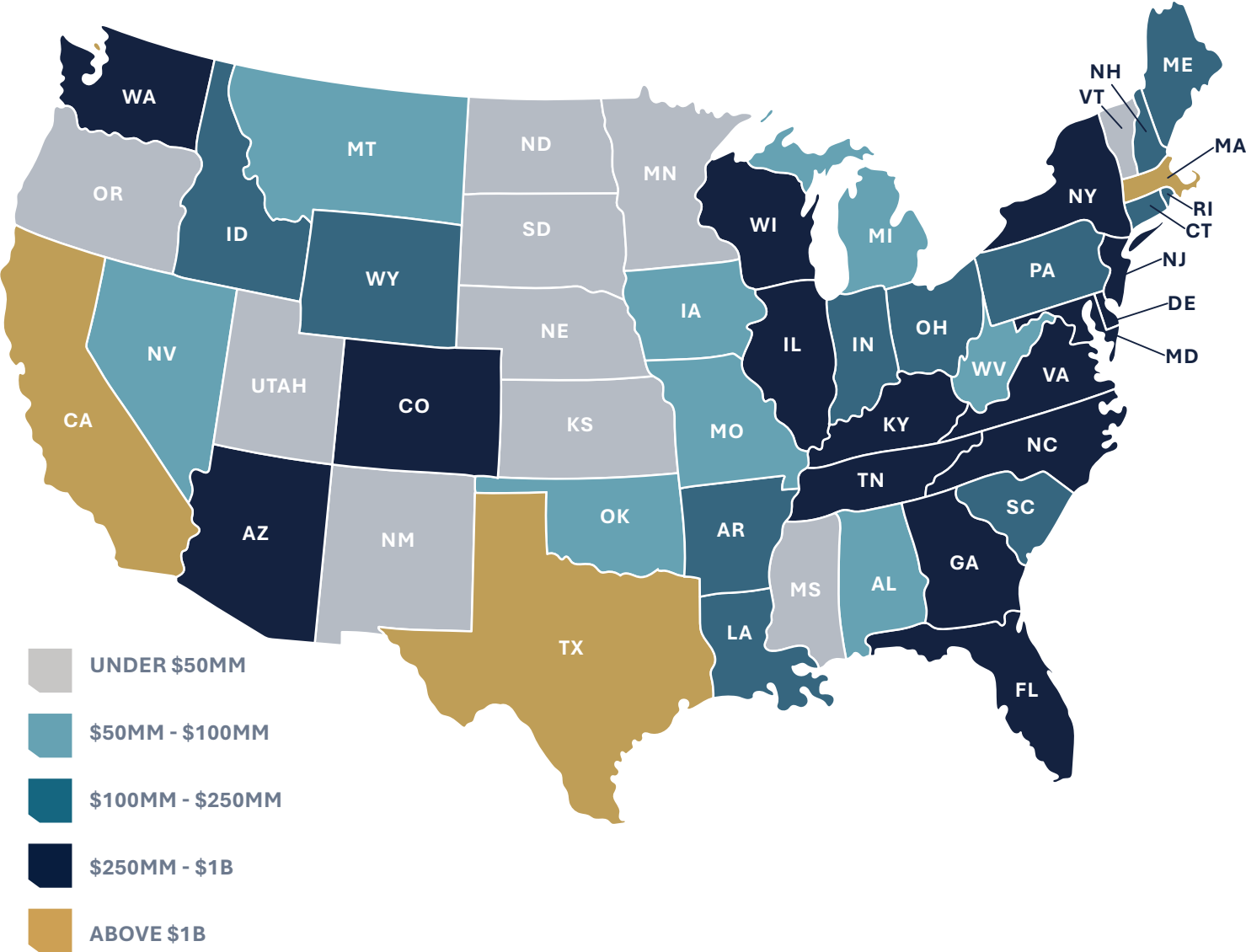
State	# of Rental Homes	# of Communities	Equity Invested or Managed	Jobs Created
AK	120	3	\$16,341,836	223
AL	1,155	33	\$50,745,572	1,539
AR	1,251	23	\$121,369,817	2,083
AZ	2,028	25	\$303,086,891	3,330
CA	22,000	248	\$3,528,476,218	36,542
CO	3,248	34	\$371,072,391	5,702
CT	1,760	15	\$127,695,314	2,350
DC	1,297	13	\$203,887,271	2,157
DE	407	8	\$48,620,394	542
FL	8,482	82	\$654,068,561	12,650
GA	4,518	68	\$294,515,920	6,364
HI	706	7	\$204,945,296	1,313
IA	70	1	\$12,702,184	91
ID	565	11	\$45,827,500	812
IL	749	8	\$99,495,061	1,393
IN	2,215	22	\$308,023,460	3,354
KS	1,028	20	\$98,850,505	1,598
KY	271	6	\$34,038,668	490

State	# of Rental Homes	# of Communities	Equity Invested or Managed	Jobs Created
LA	4,090	60	\$294,304,932	5,905
MA	2,118	36	\$293,263,296	3,114
MD	8,441	110	\$1,152,332,970	12,207
ME	7,129	73	\$556,111,538	10,219
MI	1,490	32	\$153,245,142	2,423
MO	596	7	\$52,364,001	874
MS	1,177	9	\$66,058,009	1,598
MT	23	1	\$2,840,042	43
NC	743	14	\$83,009,426	1,222
ND	5,331	79	\$425,873,822	9,272
NE	80	2	\$11,645,693	149
NH	323	5	\$25,478,441	493
NJ	834	12	\$109,819,464	1,321
NM	3,292	33	\$360,790,366	5,057
NV	129	2	\$15,728,209	196
NY	1,001	6	\$77,439,683	1,352
OH	5,389	59	\$698,316,532	8,606
OK	3,025	13	\$190,434,153	4,035

State	# of Rental Homes	# of Communities	Equity Invested or Managed	Jobs Created
OR	1,114	20	\$58,701,379	1,538
PA	436	5	\$41,426,190	784
RI	2,374	41	\$211,646,173	3,427
SC	1,326	17	\$161,452,993	1,893
SD	2,009	22	\$159,922,357	2,982
TN	149	4	\$18,627,793	277
TX	4,555	74	\$385,015,122	7,422
UT	12,390	119	\$965,291,868	20,370
VA	445	6	\$26,494,210	667
VT	7,988	95	\$497,255,232	11,079
WA	114	2	\$39,771,038	212
WI	24	1	\$3,648,747	31
WV	8,502	55	\$824,060,814	14,425
WY	4,150	44	\$256,674,332	5,876

*as of March 31, 2026

Local Impact



*as of (March 31, 2026)

PROPERTY STORY

Newton Gardens
Location: Newton, MA
Developer: WinnCompanies
Affordable Homes: 112

We hosted Project Destined students at our office, followed by a site visit. The Project Destined case study featured a value-add opportunity in New York City and our developer client, WinnCompanies, was gracious enough to allow us to tour Newton Gardens, a recently closed preservation deal in nearby Newton, MA that had a similar business plan. Newton Gardens is a 112-unit housing development built in Newtonville in the 1960s. The old brick garden-style complex had aged and was in need of repairs, and it was the sort of prime real estate a market-rate housing developer would love to cash in on, making aesthetic updates and raising rents. The property went up for sale this past year, and instead of going market rate it was purchased by our partner WinnCompanies with support from Boston Financial. Now the property will stay affordable and current residents will be allowed to stay at their current rent.



Social Impact

OUR PORTFOLIO IN FISCAL YEAR 2026

OUR APPROACH TO IMPACT:

We believe that creating socially impactful developments is good for communities and good for business. A safe, affordable home provides more than just a roof. It means stability and predictability. Studies show that having an affordable home directly leads to improved physical and mental health through reduced stress, improved sleep, and enabling more of the budget to go to healthier foods. It anchors employment—reliable location and commute, and fewer disruptions that jeopardize jobs. It supports consistent school enrollment, space to study, and lower mobility that protects learning continuity. By keeping housing costs manageable, families can invest in their jobs, childcare, and transportation—strengthening social ties and resilience that compound across life outcomes.

On the business side, a property’s ability to generate stable revenue depends on renters who can afford to pay rent on time and on owners who can control operating costs. When utility costs are higher and more volatile, when buildings need repairs, when renters are constantly turning over or units remain empty, everyone loses. When property owners invest in measures that minimize the likelihood of these things happening, everyone wins.

Boston Financial’s dedicated team of asset managers and analysts juggle hundreds of affordable housing projects in various stages of development, working with developers, property managers, and nonprofits to make sure each project is successful and meets the needs and expectations of renters as well as our investors. Boston Financial is also a founding member of the Multifamily Impact Council, an industry group working to establish an impact measurement framework specific to multifamily properties and increase the flow of global impact capital into affordable rental housing in the United States.

Our low-income housing tax credit funds empower investors to maximize potential return and impact of their capital, while our affordable housing preservation and impact investments provide intentional and measurable alignment with industry-leading impact standards including capital invested in high opportunity and low-income census tracts, credit score building services to renters, and educational and supportive services to residents such as:

- ▶ Case Management

▶ Childcare

▶ Community Activities

▶ ESL Classes
- ▶ Financial Literacy and Vocational Training

▶ Medical, Dental, and Mental Health Care

▶ Programs for Formerly Unhoused Individuals
- ▶ Programs for Seniors and Youth

▶ Substance Abuse Treatment

▶ Veterans Services

DEMOGRAPHICS

53%

of properties located in minority census tracts

14%

of properties located in very low-income census tracts

21%

of investments closed with non-profit partners

97%

of units are set aside for renters earning below the area median income (AMI)

ECONOMICS

8,344

Jobs created

\$941MM

in local wages and business income generated

\$340MM

in tax revenue generated

PROPERTY STORY

ElevenEleven

Location: San Francisco, CA
Developer: Martin Building Company (“Martin Building”)
Affordable Homes: 102

San Francisco has been synonymous with the national housing crisis for a generation – a crisis that remains persistent. The city re-emerged as the nation’s priciest rental market at the end of 2025 due to an AI-driven tech boom, with median rents significantly exceeding national averages. In that environment, Boston Financial was especially proud to partner with Martin Building on ElevenEleven, a new residential high-rise in San Francisco that will offer more than 300 new homes, including 102 on-site affordable units and a child-development center.

The building will offer a range of shared amenities designed to foster community and enhance quality of life, including a landscaped terrace on the 7th floor, a community room, and an outdoor terrace on the 21st floor with sweeping views of San Francisco.

The building will be a LEED Gold Certified green residential project and will be all electric, and all of the affordable units will have the same high-end finishes as the market rate units. Some of the many amenities available to all tenants will include on-site property management, a “dog oasis” on the terrace, a parking garage, bike storage, an indoor/outdoor fitness center, rooftop amenities such as fire pits, grills, and dining and lounge areas, a co-working and library lounge, hot tub, and a game room.

Supportive services are provided to tenants free of charge. The on-site childcare center will be administered by Wu Yee, a non-profit organization that has been providing childcare services and advocating for women and children’s rights in San Francisco since 1976. It will have 30 spots with 8 prioritized for tenants of the affordable units (at no charge). For adult tenants, ElevenEleven features instructor-led classes that include, but are not limited to: financial literacy, computer training, home buyer education, GED classes, resume building classes, ESL, nutrition, exercise, health information, art, and parenting support.



Corporate Sustainability & Social Responsibility

Boston Financial is a purpose-driven company committed to our core values: integrity, collaboration, client service, and social responsibility. Our commitment to responsible investing aligns with the sustainability principles of our parent company, [ORIX USA](#), which has aligned its investment practices with the UN’s [Principles for Responsible Investment](#) (“UNPRI”). By adhering to these principles, ORIX USA, and by extension Boston Financial, seeks to deliver financial solutions while promoting long-term economic, environmental, and/or social prosperity.

To accomplish this objective, ORIX USA takes a holistic approach, embedding generally accepted [Sustainability Factors](#), including environmental, financial, governance, operational, reputational, and/or social and ethics considerations into every investment strategy through an internally developed [Sustainability Assessment Framework](#). The Sustainability Assessment Framework screens and evaluates investments by means of a proprietary Sustainability Scorecard, which was built to identify sustainability opportunities and manage sustainability risks throughout the investment lifecycle—from origination and due diligence to portfolio management and ongoing stakeholder engagement.

By leveraging the sustainability policies and principles of ORIX USA, Boston Financial plays a pivotal role in advancing responsible investing, aligning our shared vision for strengthening communities and driving meaningful impact through ethical, forward-thinking investments. This strategic approach not only creates long-term value but also ensures responsible management of resources and supports positive societal outcomes.

Corporate Social Responsibility

As part of ORIX USA Group, our Corporate Social Responsibility (CSR) activities are focused on building and improving the social, economic, and environmental infrastructure of the communities where we live and do business. We are committed to providing support and partnership, taking action through volunteerism, annual giving, and using our financial services expertise to have a positive, sustainable impact that benefits society, our clients and employees.

PROJECT DESTINED

For the third year in a row, Boston Financial was excited to host and mentor a team of incredible interns from **Project Destined** as part of our broader commitment through ORIX USA. Boston Financial sponsored 10 students for a virtual case study competition where they analyzed local real estate deals and pitched their findings. Team Boston Financial even went head-to-head against Team Lument, our sibling company under the ORIX USA Group umbrella. We also hosted Project Destined students at our office, followed by a site visit.





ORIX USA PHILANTHROPY BREAKOUT

In FY26, ORIX USA and its subsidiaries donated a total of \$1.9 million in philanthropic donations, including \$1.2 million to more than 40 nonprofit organizations through our annual giving program, \$450,000 in employee matching gifts to hundreds of causes and organizations, and \$250,000 in holiday donations to charities in our communities.

Of that \$1.9 million in donations, more than \$400,000 was earmarked for nonprofits that are working to solve the affordable housing crisis, one of our corporate giving focus areas. These are groups working with young people, seniors, families, and veterans experiencing or at risk of homelessness, or working with children and families here in Boston.

Our corporate giving is focused on building and improving the social, economic, and environmental infrastructure of the communities where we live and work. We celebrate all of our nonprofit grantees and encourage you to learn more about them and their impressive work in the community.



Volunteering

In fiscal year 2026, over 120 Boston Financial team members volunteered more than 400 hours at a dozen different organizations. Some of those include:





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