



Making a difference every day.

### From the Chairman

On behalf of Washington Mutual, I'm delighted to share with you our ninth annual community report.

Much has changed since we issued our first report in 1996. For one thing, we've grown dramatically. We're now in cities that were just names on a map to us nine years ago. We're thankful to so many of you for making us feel welcome and at home in your communities.

Over our 116-year history, we've learned that supporting a community means going beyond simply providing financial support. You must become part of it—care about it—for caring is what truly holds a community together.

Wherever our growth has taken us, we've attempted to live that lesson. The measurement of our success in 2004 is contained in the pages of this report.

We're tremendously proud of the contribution our multifaceted programs make toward building strong, vibrant communities—and of relationships with local community partners who do so much to help us understand where our help is most needed.

But the heart of our community commitment is the people we hire. Behind every statistic and story you read in this report is the passion of individuals determined to make a difference. We seek them out and are fortunate that people who care seek us out as an employer of choice.

We're proud to be seen as a company people can count on—whether it's helping someone realize the dream of homeownership or simply picking up a paintbrush to spruce up a senior citizen's home.

It's a reputation that all of us at Washington Mutual value deeply and are committed to strengthening in 2005 and beyond.



Sincerely,

A handwritten signature in black ink that reads "Kerry Killinger".

Kerry Killinger  
Chairman and Chief Executive Officer

### 2004 Results

## \$64.0 billion COMMUNITY LENDING AND INVESTMENT COMMITMENT\*

\$52.3 billion	SINGLE-FAMILY LENDING
\$7.5 billion	CONSUMER AND SMALL BUSINESS LENDING
\$3.5 billion	MULTI-FAMILY LENDING
\$658.5 million	COMMUNITY INVESTMENT AND DEVELOPMENT

## \$49.3 million CHARITABLE CASH CONTRIBUTIONS

\$19.6 million	AFFORDABLE HOUSING AND COMMUNITY DEVELOPMENT
\$18.7 million	EDUCATION
\$4.3 million	CIVIC BETTERMENT
\$3.9 million	GIVING CAMPAIGN (UNITED WAY)**
\$2.8 million	MATCHING GIFTS

\* Reflects 2004 data submitted to, but not yet validated by, the federal regulatory agencies (Federal Financial Institutions Examination Council)

\*\* Represents pledges made in 2003 and fulfilled in 2004

**Overview 2004** Ever since our founding in 1889, Washington Mutual—or WaMu, as we’ve come to be known—has been committed to making a difference in our communities. We got our start by helping our neighbors in our hometown of Seattle rebuild after a devastating fire swept through the city. Community involvement is part of our history and part of our culture.

Today, the interconnecting components of our community commitment include:

- Affordable Housing and Lending
- Education Investment
- Volunteerism and Other Charitable Giving
- Support for Diversity

Altogether, 2004 was a terrific year starting with our lending and investment support for traditionally underserved communities. We provided \$64.0 billion in funding, far surpassing our target goal of \$34.9 billion for the year.

Through our charitable giving in 2004, we provided \$49.3 million in cash grants—up from \$47.0 million in 2003.

Our award-winning diversity programs continued our ongoing efforts to promote a diverse employee and vendor base throughout the company.

Also in 2004, Washington Mutual again earned the highest Community Reinvestment Act (CRA) rating—Outstanding—from the Office of Thrift Supervision, the primary regulator of all federally chartered thrift institutions, which includes Washington Mutual. The Outstanding rating is the result of a thorough analysis that examined Washington Mutual’s performance in meeting the credit needs of the low- and moderate-income communities it serves.

Throughout this report, you’ll see how the multiple, interlocking layers of this commitment provide a solid base of support for the communities we live in.

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About the Cover: When WaMu employee and military veteran Bill Johnson volunteered at Fairmont Elementary outside of Chicago, he noticed that the school had to make do with a tattered flag. So he decided to donate his personal flag—a flag that had seen him through conflict overseas. Read the full story on page 21.



**Affordable Housing and Lending** Homeownership can be a powerful thing. It can transform lives and uplift entire communities. That's why in 2002, we made a \$375.0 billion lending and investment commitment with programs that cover:

- Single-family lending,
- Multi-family lending,
- Community investment and development and
- Consumer and small business lending.

These programs target traditionally underserved communities: people of color, residents of low- and moderate-income (LMI) census tracts and borrowers whose income is below 80 percent of the median income for their area. In 2004, we provided \$64.0 billion in total funding, exceeding our target goal for the year by 183 percent.

Our commitment to affordable housing extends to our corporate giving. In 2004, we provided cash grants totaling \$19.6 million to our nonprofit housing and community development partners nationwide.

Because homeownership is complex, we offer homebuyer education courses—in both English and Spanish—that walk prospective homebuyers through the entire process. More than 18,000 participants attended our workshops last year.

Rounding out our support for housing in 2004, we hosted more than 250 executive directors from affordable housing and community development nonprofits around the country at a three-day retreat with former Secretary of Housing and Urban Development Henry Cisneros as the keynote speaker. It was an opportunity to share best practices, network and enhance leadership skills. While WaMu regularly hosts regional retreats, this marked the first national gathering.

**Single-Family Lending** We have dedicated \$300.0 billion of our 10-year, \$375.0 billion lending and investment commitment to single-family lending, which includes loans made to people of color, borrowers living in LMI census tracts and borrowers whose income is below 80 percent of the median income for their area. In 2004, we provided \$52.3 billion in single-family loans, surpassing our annual goal of \$28.5 billion.

Our Community Access™ Home Loans program continues to be an important tool in achieving our single-family lending goals. Designed to effectively increase residential loan performance in traditionally underserved communities, the program offers a full menu of affordable home loans that don't require a perfect credit history or cash reserve. In 2004, the total volume generated by the program totaled more than \$1.4 billion.

Along with our array of affordable loans, we offer practical answers, reaching people who earn enough to make a monthly mortgage payment but haven't saved enough for a down payment. With the help of our community partners who provide different programs for down payment and closing cost assistance, we are able to help many families achieve their dreams for homeownership.

**Multi-Family Lending** We place a high priority on affordable housing of all kinds. As the #1 originator of multi-family loans in the U.S., Washington Mutual is dedicated to increasing the availability of affordable multi-family properties (apartment buildings with five or more units) where rents are restricted to be affordable for low- and moderate-income families.

In 2004, we provided \$3.5 billion in financing for affordable multi-family lending, exceeding our annual target goal of \$2.5 billion.

**West Angeles Villas** In Los Angeles, Washington Mutual provided \$9.8 million in construction loans for West Angeles Villas, a 150-unit residential complex for low-income senior citizens. Located near major bus routes, a grocery store, pharmacy and other services, West Angeles Villas was 100 percent leased and occupied within one month of construction completion.



**Community Investment and Development** Washington Mutual actively collaborates with public and private parties to generate investments to both nonprofit and for-profit financial intermediaries that focus on affordable housing and community and economic development programs benefiting LMI communities. Cumulatively, our community loans and investments in 2004 totaled \$658.5 million, surpassing our annual goal of \$200.0 million.

Our programs help bring funds directly to community partners and organizations for use in the development of affordable housing units. We provide a wide array of products including construction loans, permanent, bridge and pre-development loans, bond financing and letters of credit. With flexibility of loan size, developers can readily preserve and expand the level of affordable housing units in their areas.

Our activities are often innovative and complex. For example, Washington Mutual is one of the first banks in the United States to invest directly in Indian Country. Our first project, called New House Lane, is located on the Spokane Indian Reservation in Wellpinit, Washington and consists of 25 single-family homes of varying sizes on one-acre sites. Completed in 2004, the homes were rented to families earning less than 30 percent of the area’s median income and later they will be eligible to purchase them.

**Consumer and Small Business Lending** With their spirit of entrepreneurship, small businesses bring vibrancy and economic health to local communities. Washington Mutual offers our small business customers a variety of solution-based products and services including term loans, unsecured lines of credit and participation in government-sponsored loan programs.

Additionally, in 2004, Washington Mutual became the first of the top 10 financial institutions to offer free checking to small businesses without a monthly service charge or per check fees. This service is particularly well-suited for many nonprofit organizations that don’t need sophisticated treasury management services.

Another product introduced in 2004 was Platinum Business Savings. This gives businesses and nonprofit organizations a good option to earn high-yield interest for their excess cash—with the advantage of liquidity.

All told, in 2004, our consumer and small business funding under our community commitment totaled \$7.5 billion, exceeding our annual goal by 201 percent.

**Bringing the “Magic” of Homeownership to Urban Centers Nationwide** In 2003, Washington Mutual teamed up with basketball Hall of Famer Earvin “Magic” Johnson and Johnson Development Corporation (JDC) to increase minority homeownership in urban communities nationwide.

Through 2004, JDC and Washington Mutual opened 17 home loan centers from Los Angeles to New York to help people in underserved communities become homeowners, providing more than \$1 billion in home loans.

The key goal of this effort is to provide a convenient, credible and consistent source of home loans to underserved communities. Potential homeowners experience a diverse and friendly staff with loan consultants who offer highly personalized services. In addition, education is a key component of the business model, often teaming our financial centers and home loan centers together to provide basic financial and homebuying education.

The home loan center staff:

- Are hired from the local community;
- Work with nonprofits and government agencies to develop programs to benefit local residents;
- Develop curricula and teach homebuyer education and financial literacy workshops in the community;
- Offer a tailored set of products to local residents to increase homeownership opportunities; and
- Are supported with co-branded marketing materials and joint advertising campaigns to increase awareness of homeownership opportunities.

“I might not have a jersey on, but I’m still the assist man—just in a different way,” says Johnson.



**At a time when education budgets are tighter than ever, every dollar counts when it comes to school funding. That's why we're pleased to report that our education giving in 2004 totaled \$18.7 million in cash grants.**

**Education Investment** For more than 80 years, Washington Mutual has made supporting local schools a top priority. Today we offer direct support to teachers and administrators, along with innovative programs that encourage everyone to help out.

At a time when education budgets are tighter than ever, every dollar counts when it comes to school funding. That's why we're pleased to report that our education giving in 2004 totaled \$18.7 million in cash grants. Much of our support focuses on professional development opportunities for teachers and teacher recruitment programs.

For example, through our Teacher Scholarship Fund, we provide professional development assistance for educators seeking certification by the National Board for Professional Teaching Standards. To date, we've provided scholarship assistance to more than 3,000 teachers nationwide.

Gifted teachers help to ensure higher standards in schools everywhere. That's why we partnered with The New Teacher Project to develop a new initiative called Teaching for Results. The innovative program, designed to help mid-career professionals realize their dream of becoming a teacher, debuted last year. More than 1,000 professionals participated in the program in 2004.

We also provide funding for school improvement strategies, leadership training for principals and programs that provide information about school performance to parents. Included in this total are funds raised through our popular WaMoola for Schools® program. Last year, this program generated \$5.4 million for schools nationwide.

We complement our financial support with hands-on support. Last fall, 3,887 employees, friends and family returned to school for our second annual Class Acts volunteer program. Volunteer activities included reading to students, helping with art projects, organizing supply drives, presenting lessons on financial literacy and cleaning up school grounds.

**Lending Programs for Students and Teachers** Washington Mutual is committed to offering affordable financing for tuition and other school expenses. Last year, we provided \$253.0 million in loans to 667,040 students nationwide.

Our Teacher Mortgage Program offers specially discounted rates on a full range of home loans. Combined with our other special home loans, which require no down payment, we can make homeownership more affordable.



**WaMoola (wah-mu-lah), n. 1. a new measure of value; a fresh reckoning of wealth. 2. a simple, friendly solution; an informed exchange with a preference for plain, simple talk. 3. a fresh approach to talking and thinking about money and value.**

**WaMoola for L.I.F.E.™: Lessons in Financial Education** At Washington Mutual, we believe life is a learning process. The more we learn, the richer our days become. WaMoola for L.I.F.E. offers free programs and tools that can help just about anybody.

**Programs for Kids** Since 1923, elementary school students have brought their allowances, birthday checks and odd-job money to school for weekly Bank Days through our School Savings® program. Students need only 25 cents—which WaMu provides—to open an account. The interest-earning savings account is FDIC-insured and is free for students up to the age of 19. More than 250,000 students at more than 1,350 elementary schools around the country now participate in the program.

Our K-12 Lessons in Financial Education offer a range of topics related to money management. The one-hour grade-specific lessons can be used in classrooms or nonprofit organizations. We bring the instructor, the lesson and enough materials for the whole group. In 2004, our K-12 lessons targeted more than 750,000 students nationwide.

**Adult Financial Education** We offer money management workshops designed for adults. It's a chance to master the basics including checking and savings, budgeting, credit cards and lending. Workshops are also offered in Spanish. More than 16,000 participants attended our workshops in 2004. For adults who prefer to learn on their own, our Basics of Banking brochures are available for free at any of our financial centers.

**Homebuyer Education** Our free workshops walk first-time homebuyers through the complete process, step by step, and also include a discussion on affordable home loans for people with low and moderate incomes. Workshops are also offered in Spanish. More than 18,000 participants attended our workshops in 2004.

Other financial education programs include retirement and investment planning designed to help individuals and families plan for college, retirement and other life dreams and goals.

**WaMoola for Schools®** At Washington Mutual, we believe in the power of small, everyday gestures to make great things happen—for our customers and the communities we serve. That’s the inspiration behind our WaMoola for Schools® program. Expanded in 2004, this innovative program ties support for our customers’ choice of schools based on the points earned every time they use their Washington Mutual Visa® Check Card to make purchases.

Today, more than a million of our customers are enrolled in the program. When we convert their points into cash at the end of the year, they add up to a healthy annual infusion of support. In 2004, our customers directed more than \$5.4 million to schools throughout all 50 states.

Last year we invited New Yorkers to drop by our Fifth Avenue financial center in Manhattan to “Scoop for Schools” to show how a little can add up to a lot. Among those who stopped by was Caroline Kennedy, vice chair of New York’s Fund for Public Schools, who scooped alongside local Washington Mutual managers. In one hour, nearly 100,000 nickels were scooped, generating nearly \$5,000 for New York City schools.



**We do more than write checks. In 2004, our employees volunteered 41,328 times for a total of 187,249 hours of community service.**

**Volunteerism and Other Charitable Giving** We do more than write checks. Our nationally recognized CAN! Committed Active Neighbors® volunteer program provides employees with four hours of paid time off per month for volunteering. In 2004, our employees volunteered 41,328 times for a total of 187,249 hours of community service.

When our employees give their own time and money to support their local communities, WaMu contributes too. We reward our employees' volunteer efforts by donating \$100 for every 15 hours of service. Through our Matching Gifts Program, we match—dollar for dollar—all eligible employee donations of \$25 (up to \$10,000 per employee per year) to qualifying nonprofit organizations. Combined, these programs generated \$2.8 million in 2004.

Employees donated another \$3.9 million to their designated nonprofit of choice during our annual Employee Giving Campaign. The corporate match of these funds went to local United Way chapters.

In places where we had employees volunteering in significant leadership positions, we often made civic betterment grants to support their commitments. These included grants to nonprofits such as libraries, museums and community theaters. Our civic betterment grants in 2004 totaled \$4.3 million.

Throughout the year, in every market where we have financial centers, Washington Mutual participates in fairs, festivals, parades and other community events through our community sponsorships program. We love having the opportunity to meet our neighbors, keep community traditions alive and celebrate the unique characteristics of the places where we do business.

In addition to cash donations, sponsorships and volunteering, we provide in-kind donations of equipment, supplies and other items. In 2004, we made hundreds of in-kind donations that helped a variety of organizations meet their day-to-day needs.

**Disaster Relief Efforts** Last year saw natural disasters of unprecedented size and scope. In Florida, where four hurricanes in a row pummeled the state, our employees sprang into action providing much needed hands-on and financial support. Additionally, our financial centers collected Red Cross donations. Altogether, corporate, employee and customer support totaled nearly \$320,000.

The tsunami that occurred on Dec. 26, 2004 in Indonesia devastated the region and affected the entire world. Again our employees and customers reached out, making financial contributions toward relief efforts and helping collect supplies. Red Cross donations were collected in our financial centers and online via Washington Mutual's web page. WaMu also made corporate donations to the American Red Cross, Salvation Army, Mercy Corps and CARE. Along with customer and employee donations, cumulative support for the tsunami relief efforts totaled more than \$1.1 million.

**WaMulian Gives School Gift that Keeps on Waving** It's no ordinary American flag that waves high above Fairmont Elementary school outside of Chicago. While all American flags represent the rich history of the country, this one has a story all of its own—a story that began on the USS John F. Kennedy more than two decades ago.

Long before Bill Johnson managed the Wheaton, Ill. financial center, he served the country as a member of the United States Navy. After working on the USS John F. Kennedy as part of a multinational peacekeeping force, Johnson was honored with an American flag during an award ceremony to celebrate a promotion. The flag he was given was christened by being flown for one day over the ship's flight deck.

Johnson was only 19 at the time when he received the flag. "It remained with me during my travels overseas and through a conflict in Beirut, Lebanon, where we lost seven of our men. It meant a great deal to me."

More than 20 years later, on his way to Fairmont Elementary school to teach lessons in financial literacy, Johnson looked up and noticed something he couldn't ignore.

"As a veteran, the first thing I noticed was that the school's flag was in tatters. It was sad. I could tell the school's staff was warm and caring about their students, but they lacked the funds to replace the flag. I thought to myself, I can fix this."

After returning home, Johnson packaged the flag that he'd received in the military more than 20 years before and mailed it to the school. Today, it waves proudly above Fairmont Elementary, saluting students as they make their way to classes each morning.



**Preparing a Workforce** Washington Mutual's High School Internship Program—called HIP for short—gives students the opportunity to gain extensive job training and valuable work experience and also helps WaMu recruit and mentor new talent.

In 2004, 965 high school students across the country graduated from the two-year program. Of those graduates, nearly half were hired by WaMu.

HIP interns must have at least a 3.0 grade point average and be actively involved at school. WaMu works with local schools to recruit interns for varied positions such as tellers, support specialists and other administrative jobs.

In addition to training and employment opportunities, interns also receive career development and life skills training, including how to manage personal finances, write a resume and navigate job interviewing processes.

**Historical HIP Facts**

- > Years in operation ..... **30 years (1975 to present)**
- > School partnerships ..... **931**
- > Students trained..... **40,901**
- > Interns hired..... **10,995**

Washington Mutual also offers internships for college undergraduates and graduates.

**Support for Diversity** At Washington Mutual, diversity isn't just a word, it's a commitment. By fostering an environment that provides fair and equal opportunities for employees, customers and vendors, we benefit our communities and ourselves.

Washington Mutual continues to be recognized for its inclusive work environment. In 2004, Washington Mutual was once again ranked among Fortune's "Best Companies for Minorities" and Diversity Inc.'s "Top 10 Companies for Supplier Diversity." WaMu was also highlighted by Essence and Hispanic magazines for its diversity efforts and was recognized by the Latin Business Association as "Corporation of the Year."

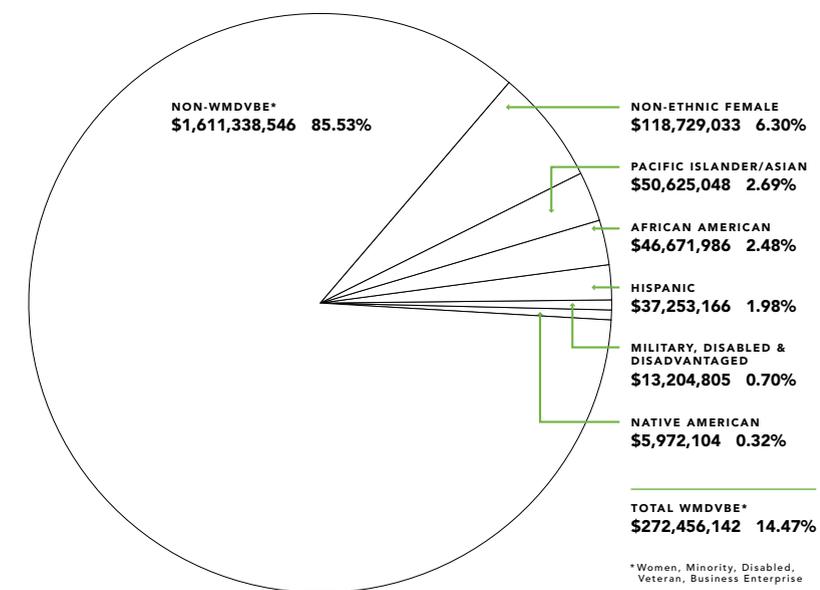
**Employee Diversity** We take great pride in a workforce that is representative of the diverse communities we serve. People of color currently comprise 42 percent of our workforce and 34 percent of our managers. Women comprise 66 percent of our workforce and 62 percent of our managers.

Our diversity recruitment team continues to draw diverse new talent to the company through channels such as college and university campuses and through alliances with local, regional and national organizations that are dedicated to diversity, including the National Urban League and the National Council of La Raza.

**Supplier Diversity** Our National Supplier Diversity Program monitors and encourages contracts with businesses that are at least 51 percent owned by people of color, women or people with disabilities. Washington Mutual's long-term goal is to award 15 percent of our supplier-related contracts to companies that qualify for the program. These services are contracted with us directly or through qualified subcontractors.

The program was established in 1998 and has since steadily increased the number of diverse vendors and contractors doing business with us.

Washington Mutual Supplier Diversity Results - Year End 2004



**Community Councils** In 2004, our Community Councils provided us with local expertise and valuable counsel. We thank each council member for their time and commitment to strengthening their communities.

### National Community Council

**John Blatt, Executive Director**  
AOCDO

**Gordon Chin, Executive Director**  
Chinatown Community Development Center

**Sheila Crowley, President**  
National Low Income Housing Coalition

**Gus Dominguez, President**  
Greater Miami Neighborhoods, Inc.

**Hattie B. Dorsey, President & CEO**  
Atlanta Neighborhood Development Partnership

**Jon Edmonds, Executive Director**  
Foundation for Community Empowerment

**Pete Garcia, President & CEO**  
Chicanos Por La Causa

**Maria Garciaz, Executive Director**  
Salt Lake Neighborhood Housing

**Lori Gay, Executive Director**  
Los Angeles Neighborhood Housing Services (NHS)

**Robert W. Hsueh**  
Henry, Diergert & Hsueh, LLC  
Attorneys & Counselors at Law

**H. Lewis Kellom, Executive Director**  
Homes in Partnership, Inc.

**Doris Koo, VP & Western Region Director**  
Enterprise Foundation

**Stewart Kwoh, Executive Director**  
Asian Pacific Legal Center

**Carol Lamberg, Executive Director**  
Settlement Housing Fund

**Dr. Beverly Mitchell-Brooks, President & CEO**  
Dallas Urban League, Inc.

**Scott C. Syphax, President/CEO**  
Nehemiah Corporation

**Chuck Weinstock, Executive Director**  
Capitol Hill Housing Improvement Program (CHHIP)

### California Community Council

**Mai Cong, President & CEO**  
Vietnamese Community of Orange County

**Regina Davis, Executive Director**  
San Francisco Housing Development Corp.

**Sister Diane Donoghue**  
Esperanza Community Housing

**Ben Duran, President**  
Merced Community Colleges

**Robert Ito, Chief Executive Officer**  
Occupational Training Services

**Lynette Lee, Executive Director**  
East Bay Asian Local Development Corp. (EBALDC)

**Ron Morgan, President & CEO**  
Community Housing Developers

**Stan Oftelie, President & CEO**  
Orange County Business Council

**Angela Oh, Attorney**

**George Ortiz, President & CEO**  
California Human Development Corp.

**Antonio Pizano, Executive Director**  
San Joaquin Housing Authority

**Sue Reynolds, Executive Director**  
Community Housing of North County

**James Shelby, Executive Director**  
The Greater Sacramento Urban League

**Diane Spaulding, Executive Director**  
Nonprofit Housing Association of Northern California

**Toulu Thao, Community Builder**  
U.S. Dept. of Housing & Urban Development (HUD)

### Northeast Community Council

**Angie Armand, Director**  
Center for Hispanic Policy, Research & Development

**Trevor Davis, SVP Chief Lending Officer**  
Community Development Corp. of Long Island, Inc.

**Michelle De la Uz**  
Fifth Avenue Committee

**Toni Downes, Executive Director**  
Westchester Residential Opportunities, Inc.

**Jaye Fox, Consultant**  
Jf Consulting

**Dr. Rosa Gil**  
Health Industry Resources Enterprise (H.I.R.E.)

**Maria E. Girone, Executive Director**  
Puerto Rican Family Institute

**Claire Haaga, President**  
Housing & Services, Inc.

**Lillian Rodriguez Lopez**  
Hispanic Federation

**Phillip Morrow, President**  
SOBRO

**Raymond Ocasio, Executive Director**  
La Casa De Don Pedro

**Maria Otero, Esq., Founder & President**  
Women's Venture Fund, Inc.

**George Sanchez, Executive Director**  
Washington Heights Business Improvement  
District Management Association

### Northwest/Intermountain Community Council

**Marjorie Dahlstrom, Executive Director**  
Spokane Low Income Housing Consortium

**Betsy Lieberman, Executive Director**  
AIDS Housing of Washington

**Steven Moss, Chief Executive Officer**  
Blue Mountain Action Council

**Ray Rieckers, Assistant Director**  
SNAP

**Phyllis Robinson, Director**  
The Rural Collaborative

**George Staggers, Executive Director**  
Central Area Development Association

**Sue Taoka, Executive Director**  
Seattle Chinatown/International District Preservation  
& Development Authority

**Victor Valdez, Executive Director**  
Northwest Minority Business Council

**Dee Walsh, Executive Director**  
REACH Community Development Inc.

### Southeast Community Council

**Bob Ansley, President**  
Orlando Neighborhood Improvement Corp.

**Chloe Coney, President & CEO**  
Corporation to Develop Communities of Tampa

**Ignacio Esteban, Executive Director**  
Florida Community Loan Fund

**David Harder, Consultant**  
Little Haiti Housing Association

**Cliff Hardy, Executive Director**  
First Housing

**Annetta Jenkins, Program Director**  
Local Initiatives Support Corporation

**Linda Lecht, President**  
Education Fund

**Beatrice Louissaint, President & CEO**  
Florida Regional Minority Business Council

**William McFarland, Senior Project Manager**  
Peopletown Revitalization Corporation

**Marina Sampanes Peed, Executive Director**  
Gwinnett Housing Resource Partnership, Inc.

### Texas Community Council

**Dr. Glen Bounds, President**  
Bill J. Priest Institute for Economic Development

**Minerva Rodriguez, Vice President/Principal**  
Strategic Events

**Robin German Curtis, Executive Director**  
Greater Houston Urban Redevelopment CDC

**Richard Farias, Executive Director**  
Tejano Center

**Gloria Sanderson, Executive Director**  
Local Initiatives Support Corporation

**Janie Barrera, President & CEO**  
ACCION

### Representative Grants from 2004

#### Affordable Housing & Community Economic Development

**Capitol Hill Housing Improvement Program**  
Ongoing support to build apartments for individuals and families earning 50% or less of the median income in Seattle

**Chicago Community Ventures**  
Support for ongoing efforts to build small businesses in Chicago's low-to moderate-income neighborhoods

**Community and Shelter Assistance Corporation**  
Funding to develop farmworker housing that is safe, clean and affordable throughout the state of Oregon

**Community Development Corporation of Long Island**  
Funding for homeownership centers and financial literacy classes

**Community Development Corporation of Tampa**  
General operating support

**Community Financial Resource Center**  
Support for Neighborhood Development Initiative in Los Angeles

**Florida Community Loan Fund**  
General operating support

**Greater Phoenix Urban League**  
Support for First Time Home Buyers Program

**Hispanic Federation**  
Funding for the launch of a new homeownership center

**Housing and Community Development Network of New Jersey**  
Funding to help expand the availability of affordable housing in New Jersey

**Idaho Development and Housing Organization**  
Funds to support their efforts developing long-term affordable housing in Canyon County, Idaho

**Initiative for Affordable Housing, Atlanta, GA**  
General operating support

**Martin Luther King Housing Development Association**  
Funding to revitalize the housing and business district in Tacoma's Hilltop neighborhood, once a highly distressed area

**National American Indian Housing Council**  
Support for "Housing First for First Americans" campaign, which will develop 100,000 homes in Indian Country over the next 10 years

**North Texas Housing Coalition**  
Funding for annual affordable housing summit focusing on low-income families and individuals in Dallas and the surrounding communities

**Northwood Renaissance, Palm Beach, FL**  
General operating support

**People's Self-Help Housing Corporation**  
Support for affordable housing developments for migrant farmworker families

**Settlement Housing Fund**  
General operating support for ongoing affordable housing work throughout New York City

**SouthWest Neighborhood Housing Corporation**  
Support for the Affordable Housing for Low-Income Minority Communities Program in Denver, Adams, Jefferson, Arapahoe and Broomfield counties

**Tejano Center for Community Concerns, Inc.**  
Program support for Homebuyer Counseling & Education Center for Harris County in Houston, TX

**Women's Venture Fund**  
Support for training programs for Latina entrepreneurs in low- to moderate-income communities in New Jersey and New York

#### Education

**Chicago Public Education Fund**  
For recruiting and supporting teachers and principals in hard-to-staff schools

**Courage to Teach**  
Support for reflection and renewal among teachers in Seattle and Portland

**Employers for Education Excellence**  
To support connections between K-12 and higher education systems in Oregon

**Families in Schools**  
To support public school reform efforts through parental engagement in low-performing schools in Los Angeles

**First Place Seattle**  
An educational program for children who are homeless or in transition

**Georgia Partnership for Excellence in Education**  
For teacher reflection and discussion of best practices

**Houston Independent School District**  
Leadership training for principals and district officials

**Just for the Kids**  
To examine and promote best practices in teaching mathematics at the eighth grade level in New Jersey

**Leadership for Assistance for Science Education Reform**  
For curriculum, professional development and hands-on science experiments for students K-8 in Washington State

**Mass Insight Education**  
Support for the Massachusetts Building Blocks initiative, which promotes standards-based education strategies

**National Board for Professional Teaching Standards**  
Scholarships to help teachers across the nation pursue National Board Certification

**National Staff Development Council**  
Leadership development for school principals in Utah, Oregon and Idaho

**New Jersey Chamber of Commerce**  
Support workshops to prepare New Jersey teachers for National Board Certification

**Pasadena Education Foundation**  
Grants program for schools with 65% or more of students qualifying for federal free and reduced-cost lunch

**Teachers Network**  
For resources and support to help teachers in New York City use high-quality, web-based curriculum in their classrooms

**The Education Trust**  
Support to improve academic achievement among low-income students and students of color in America's inner city school districts

**The New Teacher Project**  
Creation of professional development programs for teachers recruited through alternative routes in New York, Los Angeles and Atlanta

**The Small Schools Initiative**  
To strengthen 22 small high schools in New Jersey through planning and professional development opportunities for administrators

**Texas Public Education Reform Foundation**  
For programs to improve Hispanic student dropout rates and convene leaders around other key education issues



## Questions and Answers

### How do I apply for grant funding?

Washington Mutual awards millions of dollars in cash grants each year to support K-12 public education, financial education and affordable housing and community development. For details about our focus areas and eligibility requirements, or to apply online, please see our Giving Guidelines posted in the community section of [wamu.com](http://wamu.com).

### What about sponsorships for community events?

When choosing sponsorships, we look for events that reflect the values and interests of our communities, help us build meaningful relationships with organizations and individuals, and provide us with business-building opportunities. To assess whether your event is a good fit, please see our Sponsorship Guidelines posted in the community section of [wamu.com](http://wamu.com).

### Where do I get more information about your supplier diversity program?

To take advantage of Washington Mutual's Supplier Diversity Program, 51 percent of your company must be owned and controlled by an individual or individuals who belong to one or more of these groups: African American, Asian American, Hispanic American, Native American, women, disabled or disabled veteran. For more information or to download a Supplier Profile Form, go to the community section of [wamu.com](http://wamu.com).

### How do I enroll in your WaMoola for Schools® program?

First you'll need a Washington Mutual checking account and an active Washington Mutual check card. Then to enroll, visit [wamoolaforschools.com](http://wamoolaforschools.com), call 1-866-WAMOOLA or visit your local financial center. Not a Washington Mutual customer? We hope you'll become one! To open a Washington Mutual checking account and get a Washington Mutual check card, just visit your local financial center, apply online at [wamu.com](http://wamu.com) or call Customer Service toll-free at 1-800-788-7000.

### Does Washington Mutual offer internships?

Yes. We offer programs for high school and college students, as well as college graduates. An internship with us is a great way to explore full-time career possibilities. Not to mention a fantastic way to get a first-hand look at our unique corporate culture. For more information about our internship opportunities, job fairs, open houses or recruiting events, visit the Job Opportunities section of [wamu.com](http://wamu.com).

### How can I sign up for a homebuyer education class or other financial literacy programs?

Call or stop by your local Washington Mutual financial center or home loan center.

## About Us

**Washington Mutual's Community and External Affairs Division** Helping to build strong, vibrant communities wherever Washington Mutual does business is integral to the company's long-term strategy. The Community and External Affairs Division manages, tracks and reports on all community-related endeavors, including grants, giving programs, volunteerism and the company's 10-year, \$375.0 billion lending and investment commitment. The division works with a variety of groups that carry out community enrichment nationwide, such as the company's business units and partners, government agencies, schools, affordable housing groups and nonprofit community organizations.

**About Washington Mutual** With a history dating back to 1889, Washington Mutual is a retailer of financial services that provides a diversified line of products and services to consumers and commercial clients. At December 31, 2004, Washington Mutual and its subsidiaries had assets of \$307.92 billion. Washington Mutual currently operates more than 2,400 retail banking, mortgage lending, commercial banking and financial services offices throughout the nation.

For more information about Washington Mutual, visit [www.wamu.com](http://www.wamu.com).

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