



**Washington Mutual** 2003 Community Annual Report



**Committed to making a difference  
in our communities**

**2003 Results**

**\$85.4 billion**  
**COMMUNITY LENDING AND INVESTMENT COMMITMENT\***

**\$72.2 billion**  
SINGLE-FAMILY LENDING

**\$6.6 billion**  
CONSUMER AND SMALL BUSINESS LENDING

**\$6.2 billion**  
MULTI-FAMILY LENDING

**\$393.8 million**  
COMMUNITY INVESTMENT AND DEVELOPMENT

**\$94.0 million**  
**CHARITABLE GIVING**

**\$21.2 million**  
AFFORDABLE HOUSING AND COMMUNITY DEVELOPMENT

**\$15.7 million**  
EDUCATION

**\$4.3 million**  
CIVIC BETTERMENT

**\$3.5 million**  
GIVING CAMPAIGN (UNITED WAY)\*\*

**\$2.3 million**  
MATCHING GIFTS

**\$47.0 million**  
COMMUNITY SUPPORT\*\*\*

*\*Reflects 2003 data submitted to, but not yet validated by, the federal regulatory agencies (Federal Financial Institutions Examination Council)*

*\*\*Represents pledges made in 2002 and fulfilled in 2003.*

*\*\*\*Includes CAN! Cash, other cash, volunteer support, in-kind gifts, education programs and community sponsorships.*



### From the Chairman

From the day we opened our doors 115 years ago, Washington Mutual has been committed to improving the communities in which we do business. It's a commitment that has brought us recognition as a leading advocate for corporate community involvement.

In managing the hundreds of programs and projects it takes to fulfill that commitment, it's important to regularly gauge the impact—big and small—that our efforts have.

That's why our community annual report is such a valuable tool. It brings into perspective what we accomplished the past year—and sets the bar for what we hope to do in the coming year to surpass those accomplishments.

We know we can't do it by ourselves. We depend on our local community partners to help us understand where our help is most needed. We thank them for their guidance in 2003 and for everything they do day in and day out—with little fanfare—to strengthen our communities.

You'll read plenty in this report about the impact our rich and multi-faceted community involvement had this past year. Some wonderful stories are told—stories of the difference small acts of caring and kindness can make in people's lives.

Stories like the one about the group of California employees who fulfilled a principal's longtime dream by painting a U.S. map on the school's playground. And the single dad in Georgia who didn't think he could qualify for a mortgage loan.

We see thousands of such stories play themselves out across the nation every year. Those stories—and this report—speak distinctly of what Washington Mutual stands for and the kind of employees we're so fortunate and proud to have.

Sincerely,

Kerry Killinger  
Chairman, President and Chief Executive Officer



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## Overview 2003

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 their homes after a devastating fire swept through the city. Community involvement is part of our history and part of our culture.

Today, Washington Mutual’s community commitment falls into three categories: our 10-year, \$375 billion lending and investment commitment, our charitable giving and our diversity programs.

Altogether, 2003 was a record-breaking year starting with our lending and investment commitment which provides support to traditionally under-served communities. We provided \$85.4 billion in funding, more than doubling our target goal of \$33.9 billion for the year.

Through our charitable giving in 2003, we provided \$94.0 million—up from \$72.0 million in 2002—to communities through grants, employee giving and other support.

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

Because the components of our community commitment interconnect in so many ways, we’ve grouped our programs into four sections:

- **Affordable Housing and Lending**, which comprises the bulk of our community lending and investment efforts and almost half of our cash grants through our charitable giving.
- **Education Investment**, which is achieved primarily through charitable giving in the form of cash grants, innovative programs and employee volunteerism.
- **Volunteerism and Other Charitable Giving**, which includes additional cash grants, community sponsorships, in-kind gifts, employee giving, company matching and our nationally recognized volunteer program.
- **Support for Diversity**, which is integral to our company culture and fulfills part of our community commitment goal.

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

## Affordable Housing and Lending

Everyone wants a place to call home—a safe, affordable place where they can live and prosper.

As one of America’s leading mortgage lenders, Washington Mutual is committed to finding substantive and creative ways to make homeownership a reality for all people.

Helping to build strong, vibrant communities wherever we do business is integral to our long-term strategy. Continuing to innovate and develop our affordable lending products and services is an important contribution that we can make to our communities and is a tremendous business opportunity.

In 2002, we began implementing our **10-year, \$375 billion lending and investment commitment** with programs that cover:

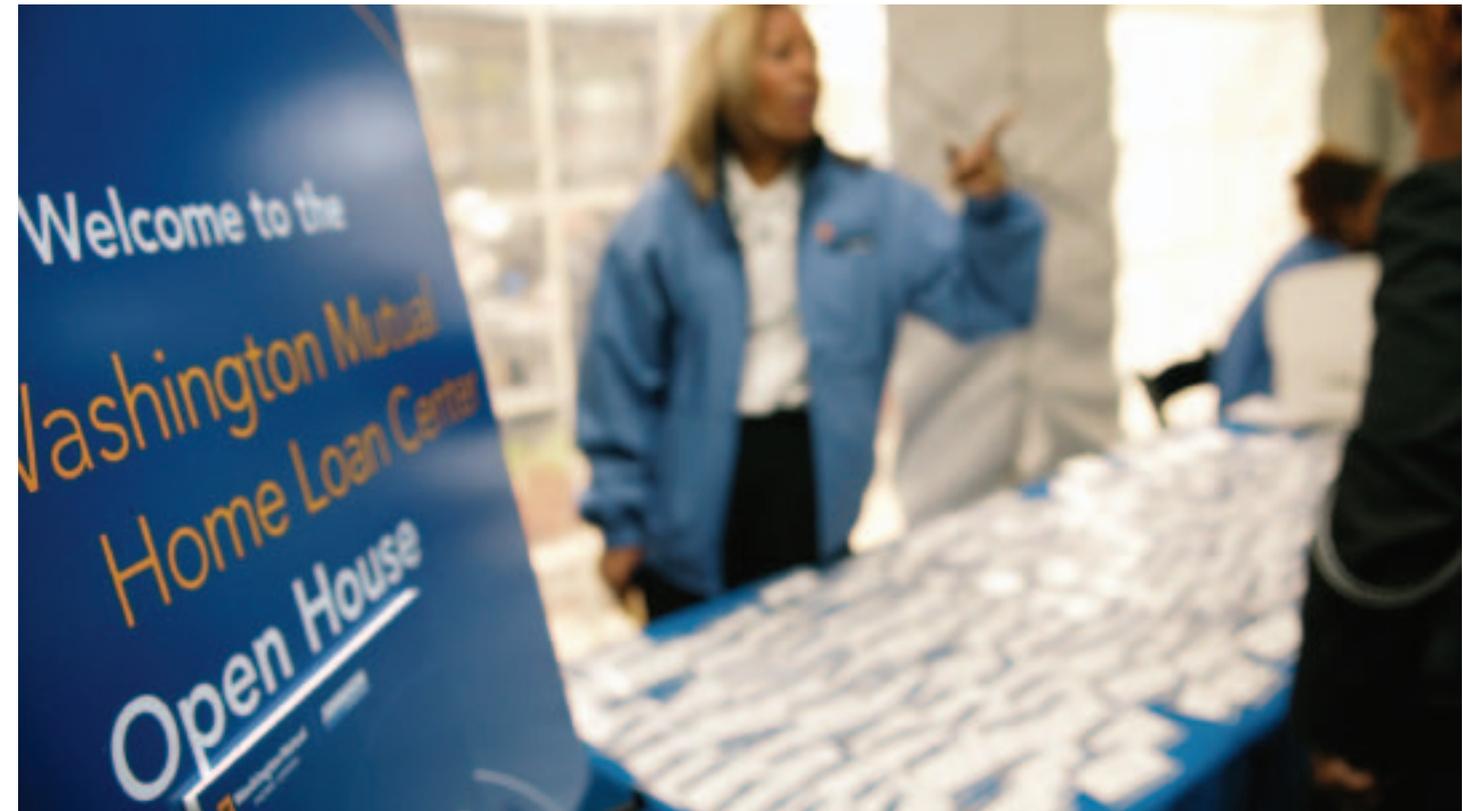
- Single-family lending,
- Multi-family lending,
- Community investment and development and
- Consumer and small business lending.

These programs target traditionally under-served 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. The economic viability of these communities is undeniable and serving them well is a critical component of our ongoing success as a company.

Our commitment to housing extends to our **corporate giving**. In 2003, we provided cash grants totaling \$21.2 million to our nonprofit housing and community development partners ranging from local, grass-roots organizations to nationally organized partners including the Enterprise Foundation and the Local Initiatives Support Corporation (LISC).

We complement our financial support for housing with hands-on support. In May 2003, more than 4,700 employees, family and friends participated in WaMu’s **Housing Volunteer Month**, a corporate volunteer initiative that helped restore homes and revitalize neighborhoods nationwide.

We round out our housing support with ongoing **homebuyer education**. Because homeownership is complex, we offer courses—in both English and Spanish—that walk prospective homebuyers through the entire process. More than 10,000 participants attended our workshops in 2003.





Washington Mutual financial center manager Monica Taylor hands over the keys to first-time homebuyer Calvin McClendon at his new home near Atlanta, Georgia. McClendon, a single dad, didn't think he could qualify for a mortgage loan. "My thinking was that I had to have a lot of established credit and a big down payment," he said. Then he participated in a WaMu-sponsored financial education program at a local community organization which helped him focus on saving and the realities of homeownership. Washington Mutual then offered him a loan through its Community Access™ Home Loans program. "The absence of a high credit score should not be a deterrent for people with stable jobs and the ability to take care of their mortgages," said Taylor, who helped McClendon through the loan process. "We're proud to offer products that help borrowers with diverse needs."

### Single-Family Lending

We have dedicated \$300 billion of our 10-year, \$375 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 2003, we provided \$72.2 billion in single-family loans, exceeding our goal for the year by 259 percent.

Our **Community Access™** Home Loans program continues to be an important tool in achieving our single-family lending goals. The program combines a flexible menu of affordable loan products that can be personalized to meet the unique financial needs of customers, even if their lending needs fall outside of typical credit, income or debt constraints.

All of the Community Access products are intended to effectively increase residential loan performance in traditionally under-served communities. In 2003, the total volume generated by the program totaled more than \$1.7 billion.

We're proud to announce that the Community Access program was honored with the **CRA Community Impact Award** at the 2003 CRA & Fair Lending Colloquium in Atlanta. This national award recognizes financial institutions that have been instrumental in developing, implementing and maintaining innovative community programs.

Other single-family loan products include conventional and government loans (such as VA and FHA loans). Additionally we offer first-time homebuyer education programs, down payment assistance programs, rehabilitation programs and loans offered in partnership with local municipalities.

#### Single-Family Lending (in billions)



### Multi-Family Lending

We place a high priority on affordable housing of all kinds. Because not everyone is ready for or interested in purchasing a home, Washington Mutual works with commercial and community developers to increase the availability of affordable multi-family housing for those who choose to rent.

With flexibility of loan size, developers can readily preserve and expand the level of affordable housing units in their areas.

In 2003, we provided \$6.2 billion in financing for affordable multi-family construction; acquisition and rehabilitation loans; and permanent and bridge financing.

#### Multi-Family Lending (in billions)





## Bringing the “Magic” of Homeownership to Urban Centers Nationwide

In 2003, Washington Mutual teamed up with Earvin “Magic” Johnson and **Johnson Development Corporation (JDC)** to increase mortgage lending and homeownership in traditionally under-served communities within some of the nation’s largest urban centers. JDC provides market guidance and helps Washington Mutual identify prospective locations for home loan and fulfillment centers throughout the country.

The new home loan centers aim to put potential homeowners at ease with a diverse and friendly staff. Loan consultants offer highly personalized service by explaining the flexible and affordable options available to clients while guiding them through the process of buying a home.

The home loan centers 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.

We held kick-off events in New York, Atlanta, Chicago, Los Angeles and Washington, D.C. and by year-end 2003, we had opened 15 home loan centers and 5 fulfillment centers in these markets.

## Community Investment and Development

Washington Mutual actively collaborates with public and private investors to spur economic development, grow small businesses and increase affordable housing primarily with investments in Low Income Housing Tax Credit projects. Organizations that benefit from this funding include:

- Community Development Financial Institutions (CDFIs)
- Small Business Investment Companies (SBICs)
- Multi-bank Lending Consortia
- Community and Economic Development Equity Funds
- Developers of affordable housing

Cumulatively, our community loans and investments in 2003 totaled \$393.8 million, surpassing our annual goal of \$200 million.

### Community Investment and Development (in millions)



## Consumer and Small Business Lending

With their spirit of entrepreneurship, small businesses bring vibrancy and economic health to local communities. Washington Mutual offers small business customers a variety of solution-based products and services.

Home equity is often the best source of capital for many small business owners, so we provide funds for home equity loans and lines of credit to LMI borrowers and those in LMI census tracts.

Our small business lending includes not only term loans and unsecured lines of credit, but also participation in government-sponsored loan programs.

In 2003, we exceeded our annual goal of \$3.3 billion with lending totaling \$6.6 billion.

### Consumer and Small Business Lending (in billions)



## Education Investment

At Washington Mutual, we believe that investing in education is investing in our future.

The students of today are tomorrow's leaders and policy makers. They'll comprise our workforce and help define our economy. It's essential that the education they receive provide the skills and knowledge they need to be successful, both in business and in life.

We're proud to say that we've been a longtime supporter of education. One of our signature programs—**School Savings**®—was established in 1923 to teach students how to handle money responsibly. The program is still running strong 80 years later and we've also significantly expanded our support for K-12 public education.

In 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 2003 totaled **\$15.7 million in cash grants**. Included in this total are funds raised through our popular **WaMoola for Schools**® program. Last year, this program awarded \$2.4 million to schools nationwide.

Last fall, more than 4,600 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.

We continue to fund professional development opportunities for teachers. Through our **Teacher Scholarship Fund**, we provide assistance for educators seeking certification by the National Board for Professional Teaching Standards. To date, we've provided scholarship assistance to more than 2,400 teachers nationwide.

## Lending Programs for Students and Teachers

Washington Mutual is committed to offering affordable financing for tuition and other school expenses. Last year, we provided \$232 million in loans to 40,000 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.



As WaMu continues to grow, we bring our community support with us, not only with dollars and volunteers, but also with innovative community events. When we brought our unique style of banking to Chicago, we held **Teacherpalooza** in Grant Park. More than 30,000 people helped us celebrate local teachers with a free barbecue and concert starring Tim McGraw. We also awarded \$100,000 in funding to local teachers and schools.

On Sept. 2, 2003, First Lady Laura Bush joined officials from The New Teacher Project and Washington Mutual to unveil a new initiative called **Teaching for Results**, an innovative program designed to help mid-career professionals realize their dream of becoming a teacher. Supported by a \$1.25 million grant from Washington Mutual, Teaching for Results will help hundreds of professionals from many different career and educational backgrounds survive their first tough year in the classroom.

## Investing in Financial Education

Rising levels of consumer debt and poor retirement planning are just a few well-publicized indicators that the average consumer could benefit from some form of financial education.

As an industry, bankers are expected to be the trusted experts on money and it's logical to expect them to help educate consumers about basic financial principles.

At Washington Mutual, we've long concerned ourselves with promoting financial education and offer a variety of programs, products and materials for kindergartners to adults, and we're always looking at ways to add resources and expand our reach.

Our 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. Parents and other volunteers help students with their banking then deliver the deposits to a local Washington Mutual financial center. Students need only 25 cents—which WaMu provides—to open an account. The interest-bearing savings account is FDIC-insured. Nearly 200,000 students at more than 1,000 elementary schools around the country now participate in the program.

Our **Classroom Presentations** offer a range of financial literacy lessons for students on everything from "money is dirty, don't eat it" to the fundamentals of investing and credit. The courses are grade-specific and were developed by educators for presentation by Washington Mutual employee volunteers. In 2003, our Classroom Presentations reached more than 393,000 students nationwide.

WaMu's financial education classes for adults are tailored for every stage of life:

**Your Money Matters** is a four-part curriculum specifically designed for adults who have little to no banking experience. Classes are available in both English and Spanish and include *Checking and Savings*, *Budgeting and Your Credit*, *Lending Basics* and *Credit Card Basics*. In 2003, more than 8,500 consumers participated in Your Money Matters classes.

**Homebuyer Education Workshops** walk prospective buyers through the home-buying process and answer questions on topics such as interest rates, down payments, home inspections, closing costs, working with brokers and lenders, home maintenance and how to manage mortgage payments. Workshops are also offered in Spanish. More than 10,000 participants attended our workshops in 2003.

Other financial literacy programs include **home improvement workshops** to help existing homeowners understand the process of home improvement, which home improvements offer the most value and how to hire a contractor vs. doing it yourself.



*In March 2003, Lakeview Elementary School in Oakland, Calif. celebrated being the 1000th school partner in Washington Mutual's School Savings® program.*

**Retirement planning**, along with **investment** and **estate planning workshops**, are designed to help individuals and families plan for college, retirement and other life dreams and goals.

Additionally, we offer counseling for students seeking financial assistance for college through our Education Loans program. In 2003, approximately 15,000 students received counseling.

As part of our ongoing efforts to be "best in class" with our financial literacy efforts, last year Washington Mutual established a Financial Education Advisory Team responsible for recommending curriculum development and generating awareness about the company's programs and financial literacy overall.

## Volunteerism and Other Charitable Giving

Of the year's \$94.0 million total in charitable giving, \$47.0 million was awarded in cash grants, primarily to affordable housing (\$21.2 million) and education (\$15.7 million).

In places where we had employees volunteering in significant leadership positions, we often made **civic betterment grants** to support their commitment. These included grants to nonprofits such as libraries and theaters. Our civic betterment grants in 2003 totaled \$4.3 million.

When our employees give their own money to support communities, WaMu contributes too. Through our **Matching Gift Program**, we match—dollar for dollar—all eligible employee donations of \$25 (up to \$10,000 per employee per year) to qualifying nonprofit organizations. In 2003, we matched \$2.3 million in employee donations to more than 2,500 organizations across the country.

Employees also participated in our annual **Employee Giving Campaign**, donating another \$3.5 million to their designated nonprofit of choice. The corporate match of these funds went to local United Way chapters.

The remaining \$47.0 million in community support provided assistance for a variety of programs in the form of other cash and non-cash contributions including paid time off for employees participating in our nationally recognized volunteer program called **CAN! (Committed Active Neighbors™)**.

We provide employees four hours of paid time off per month for volunteering. In 2003, our employees volunteered 44,000 times for a total of 184,000 hours of community service.

Their combined hours earned \$226,643 in matching cash from WaMu for their eligible nonprofits through the CAN! Cash program which donates \$100 for every 15 hours of volunteer service.

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.

But wait, there's more! Our community support goes beyond cash donations, sponsorships and volunteering. Our **in-kind giving** includes equipment, supplies and other items. In 2003, we made hundreds of in-kind donations that helped a variety of organizations meet their day-to-day needs.



### Do you know the way to San Jose?

The kids at Baker Elementary School in San Jose, Calif. do—a map of the United States on their school playground provides a daily geography lesson.

The map, a longtime dream of school principal Denise Clay, became a reality thanks to the help of a group of WaMu volunteers who spent three days laying down a design and painting all 50 states. They also donated the money for the materials.

"The kids love to hop to different states," says Teresa Lewis, a senior underwriter for Washington Mutual. Lewis, whose two sons attend the school, is on the school's parent-teacher association board.

"Thanks to Washington Mutual's commitment to education, students and teachers are able to enjoy the map daily," says Clay.



## 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 2003, nearly 800 high school students across the country graduated from the two-year program.

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 receive career development and life skills training, including how to manage personal finances, write a resume and navigate job interviewing processes.

After successful completion of the program, interns may apply for open positions at WaMu.

**Historical HIP facts**

**Years in operation:** ..... **29 years**  
(1975 to present)

**School partnerships:** ..... **864**  
(400 school districts)

**Students trained:** ..... **39,113**  
(classroom career development)

**Interns hired:** ..... **9,207**

## Support for Diversity

Diversity and inclusiveness are values that Washington Mutual has long held as key to our success. By fostering an environment that provides fair and equal opportunities for employees, customers and vendors, we benefit our communities and ourselves.

Our employees are the public face of our company, and we take great pride in maintaining a workforce that is representative of the diverse communities we serve. People of color currently comprise 40 percent of our workforce and 31 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. Washington Mutual also recently launched the WaMu Diversity Council, a new internal diversity team dedicated to increasing the awareness and value of diversity throughout the company.

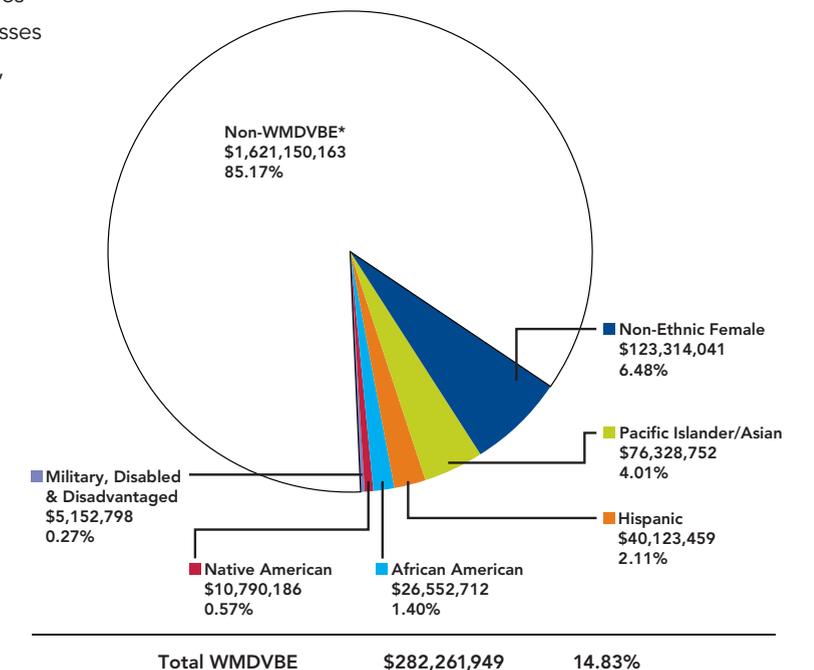
Washington Mutual continues to be recognized for its inclusive work environment. In 2003, Washington Mutual was once again ranked among *Fortune's* "Best Companies for Minorities" and *Diversity Inc.'s* "top 50 Companies for Minorities." WaMu was also highlighted by *Latina Style*, *Hispanic* and *Family Digest* magazines for its diversity efforts and was recognized by the Minority Corporate Counsel Association as "Employer of Choice."

## Supplier Diversity

Our National Supplier Diversity Program continues to monitor and encourage contracts with businesses that are at least 51 percent owned by minorities, women or people with disabilities. Washington Mutual's long-term goal is to award 15 percent of our supplier-related contract expenses 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 2003



\* Women, Minority, Disabled, Veteran, Business Enterprise

## Representative Grants from 2003

Below is a representative list of the grants that Washington Mutual made in 2003.

### AFFORDABLE HOUSING & COMMUNITY ECONOMIC DEVELOPMENT

#### ACCIÓN-Texas

To expand lending programs in major Texas markets

#### Atlanta Neighborhood Development Partnership, Inc.

For general operating support and to provide capital to community development corporations in Atlanta

#### Community Development Corporation of New Jersey

To support a homeownership center in Nassau County and other initiatives that promote affordable housing in Long Island

#### Community Housing Development Corporation of North Richmond

For predevelopment and operating expenses of the Jelani Park and scattered sites/infill projects focusing on affordable housing developments primarily for under-served Latino farmworker families

#### Florida Community Loan Fund

To support statewide lending, staffing and loan pool capital

#### Hispanic Federation

Support to establish a homeownership center targeting employees of member agencies

#### Housing and Community Development Network of New Jersey

For a technical assistance program to strengthen the skills and knowledge of affordable housing construction among staff of community development corporations

#### Housing Opportunity of Houston, Inc.

Support for education and counseling programs

#### Housing Resources Group

General operating support for one of the largest nonprofit developers of affordable housing in Seattle

#### Isles, Inc.

To support programs that promote homeownership among low- and moderate-income families in Trenton and surrounding communities in Central New Jersey

#### Miami-Dade Neighborhood Housing Services

For ongoing support of homeownership activities

#### Mercy Housing

To support approximately 1,000 units of long-term affordable housing for low- and very low-income families

#### Native American Connections, Inc.

To support Sunrise Circle Apartments, a 35-unit affordable housing development for the working poor, formerly homeless and special needs residents of Mariposa County in Arizona

#### Neighborhood Housing Services of Salt Lake

General operating support for critical services that assist low-income families to become first-time homebuyers

#### Nevada Housing and Neighborhood Development

To coordinate the financing, construction and equity contributions for the various stages of eight major projects totaling 986 affordable housing units for low-income individuals and families in Clark County

#### Nez Perce Tribal Housing Authority

Support for homebuyer education and counseling services for tribal members

#### Northwood Business Development Corporation

For construction of 'The Courtyard,' a mixed use project including storefront retail, residential units and headquarters for Northwood Business Development Corporation

#### REACH Community Development

General operating support to develop a 176-unit, low-income senior housing and mixed use development in Portland

#### Reynoldstown Revitalization Corporation

For operating support and to fund a strategic planning retreat

#### Settlement Housing Fund

Toward affordable housing development in the Bronx and Brooklyn

#### Tampa Bay Community Development Corporation

To expand the HomeBuyers Club's pre-purchase and foreclosure prevention counseling into Hillsborough County

#### Ventura County Community Foundation

For the Washington Mutual Farmworker Housing Initiative Fund to create a comprehensive farmworker housing program that addresses the urgent affordable housing needs of the growing Latino immigrant population in Ventura County

#### Westchester Housing Fund

For a homeownership center and various projects that increase awareness of affordable housing in Westchester County

### EDUCATION

#### Achieve

Research and assistance for states benchmarking academic standards and implementing new assessment systems

#### Texas Education Reform Foundation

For a statewide summit on public school innovation

#### Chicago Public Education Fund

For recruiting and supporting teachers and principals in hard-to-staff schools

#### National Staff Development Council

Leadership development for school principals in Utah, Oregon and Idaho

#### The Education Fund

For mentoring of new teachers in Miami-Dade County

#### New York City Department of Education

Support for Parent Academies established by New York City public schools

#### New Jersey Chamber of Commerce

Support workshops to prepare New Jersey teachers for National Board Certification

#### Georgia Partnership for Excellence in Education

For teacher reflection and discussion of best practices

#### WorldClass Schools Foundation

Systemic improvement efforts within struggling schools in Orange County school district in Florida

#### The New Teacher Project

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

#### Just for the Kids

For expansion in California and other states

#### Partnership for Learning

For programs and communications to help parents in Washington State get the most out of their local schools

#### National Board for Professional Teaching Standards

Scholarships to help teachers across the nation pursue National Board Certification

#### Mass Insight Education

Support for the Massachusetts Building Blocks initiative, which promotes standards-based education strategies

#### Courage to Teach

Support for reflection and renewal among teachers in Seattle and Portland

#### First Place Seattle

An educational program for children who are homeless or in transition

#### Pasadena Education Foundation

Grants program for schools with 65% or more of students qualifying for federal free and reduced cost lunch

#### Los Angeles Educational Partnership

For the Washington Mutual Urban Teachers Scholarships Fund

#### Atlanta Committee for Public Education

Teacher recruitment, retention and professional development in the Atlanta public schools

#### South Carolina Center for Teacher Recruitment

Accomplished Teacher Network and professional development for accomplished teachers on mentoring

#### Leadership for Assistance for Science Education Reform

For curriculum, professional development and hands-on science experiments for students K-8 in Washington State

## 2003 Community Councils

Our Community Councils provide us with local expertise and valuable counsel. We thank each council member for their time and commitment to strengthen their communities.

### National Community Council

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

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

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

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

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

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

**Roger Cazares, President & CEO**  
MAAC

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

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

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

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

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

**John Blatt, Executive Director**  
AOCDO

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

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

**Mark Alexander, Executive Director**  
HOPE Community, Inc.

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

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

### California Community Council

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

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

**Ben Duran, President**  
Merced Community Colleges

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

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

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

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

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

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

**Austin Penny, Regional Vice President**  
Local Initiatives Support Corporation

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

**Margaret Grayson, Executive Director**  
Neighborhood Partnership of Montclair

**Angela Oh, Attorney**

**Raul Medrano, Principal**  
R.J. Medrano & Association

**Evelyn Reeves, President**  
First Security Investment Company

**Hunter Johnson, Executive Director**  
LINC Housing

**Jill Martinez, Area Manager,  
Government Community Relations**  
Peoples' Self-Help Housing Corp.

**Sister Diane Donoghue**  
Esperanza Community Housing

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

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

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

**Raymond Uzeta, Executive Director**  
Chicano Federation of San Diego

### Northeast Community Council

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

**Ramon Blandiano, Executive Deputy Director**  
Health Industry Resources Enterprise (H.I.R.E.)

**Bernard Carr, Executive Director**  
New York State Association for Affordable Housing

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

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

**Jaye Fox, Consultant**  
Jf Consulting

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

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

**Brad Lander, Executive Director**  
Fifth Avenue Committee

**Phillip Morrow, President**  
SOBRO

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

**Tony L. Peele, Executive Director**  
Community Agencies Corporation of New Jersey

**Diane Phillipotts, President**  
Harlem CDC

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

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

**Lorraine Vazquez, President**  
Hispanic Federation

### 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**  
LISC

**Janie Barrera, President & CEO**  
ACCIÓN

### Southeast Community Council

**Claire Raley, Senior Vice President**  
Greater Miami Neighborhoods, Inc.

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

**Linda Lecht, President**  
Education Fund

**Donald Bowen, President & CEO**  
The Urban League of Broward County, Inc.

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

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

**Cliff Hardy, Executive Director**  
First Housing

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

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

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

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

### Northwest/Intermountain Community Council

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

**Ray Rieckers, Assistant Director**  
SNAP

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

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

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

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

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

**Paul Mar**  
Retired – City of Edmonds

**Connie Hogland, Boise Field Office Director**  
U.S. Dept. of Housing & Urban Development (HUD) – Idaho State Office

**Anne Williams, Housing Director**  
St. Vincent de Paul

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

**Phyllis Robinson, Director**  
The Rural Collaborative

## 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 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.

To contact us for more information, please email [cead@wamu.net](mailto:cead@wamu.net).

## 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 year-end 2003, Washington Mutual and its subsidiaries had assets of \$275.18 billion and more than 2,400 consumer banking, mortgage lending, commercial banking, consumer finance and financial services offices throughout the nation.

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