



**Eric S. Cooper, President and CEO
San Antonio Food Bank**

**Testimony before the Subcommittee on Nutrition
Committee on Agriculture, U.S. House of Representatives**

February 3, 2016

Dear Chairwoman Walorski, Ranking Member McGovern and members of the subcommittee:

Thank you for inviting me here today. My name is Eric Cooper and I am the President and CEO of the San Antonio Food Bank in San Antonio, Texas. I am honored to represent Feeding America's network of food banks and agencies that, like colleagues here today, work to address the nutrition and health needs of those in our country facing hunger.

The San Antonio Food Bank is one of nearly 200 food banks in Feeding America's network, and one of 21 served by Feeding Texas, our state food bank association, that helps combat hunger and food insecurity across the United States. Together, we distribute more than 3.7 billion meals each year to more than 46 million people in need, including 12 million children and 7 million seniors, through 58,000 food programs including food pantries, soup kitchens, shelters, afterschool and summer feeding sites for children, and other programs.¹ Last year, the San Antonio Food Bank provided around 60 million pounds of food and grocery items to needy Texans through more than 530 nonprofit agencies and a myriad of distribution programs across 16 counties in Southwest Texas. Our service area spans more than 17,500 square miles and includes urban, suburban and rural areas.

My remarks today will address the important work taking place at the San Antonio Food Bank and across the Feeding America network to ensure our low-income neighbors receive the nutritious food they need to live active, healthy, productive lives. I will discuss our commitment to providing nutritious food through all of our distribution channels, as well as providing nutrition education to our clients. From our

¹ Feeding America, *Hunger in America 2014: National Report*. August 2014. Available at <http://help.feedingamerica.org/HungerInAmerica/hunger-in-america-2014-full-report.pdf> (Accessed Feb. 1, 2016)

experience working directly with clients to help improve their healthy eating habits, I will discuss the important role of the Food Insecurity and Nutrition Incentive (FINI) program grants to test new models in Southwest Texas to incentivize healthy eating among Supplemental Nutrition Assistance Program (SNAP) recipients.

It is important to note that making real progress toward ending food insecurity, improving individuals' health, and ensuring opportunity for all of our nation's adults and children will require sustaining and strengthening the nutrition safety net. Investments in SNAP and other nutrition programs are an investment in our country's health and education and a productive competitive workforce that will pay dividends in years to come.

Background

The Supplemental Nutrition Assistance Program (SNAP), formerly known as Food Stamps, is the cornerstone of our country's efforts to alleviate hunger by supplementing the food budgets of low-income households. Yet recent studies have shown that the current level of SNAP benefits are often insufficient to sustain families through the end of the month and have linked the gap in food access to serious high-cost consequences, including higher hospitalization rates and poorer performance in school. The research suggests that modestly higher benefit levels would lead to improvements in food security and, in turn, to a wide range of short-run and long-run health, educational, and economic benefits.²

To help meet their nutritional needs, many SNAP recipients still turn to the Feeding America network of food banks and emergency food programs for assistance in order to cover all household expenses. In fact, more than half (55 percent) of client households served by the food bank network receive monthly benefits from SNAP. Of those households not receiving SNAP benefits, almost half have never applied, most commonly because they did not think they were eligible though they may be income eligible.³

The food bank network has evolved from serving clients in short-term crisis to providing long-term assistance to those in chronic need of food assistance, many of whom are working, but in low wage jobs.⁴ Clients now turn to food bank programs on a regular basis. Nearly two-thirds (63 percent) of client households served by food banks report that they plan to get food from an emergency feeding program on a regular basis to help with their monthly food budget.⁵ Many clients are working, though underemployment and stagnant wages persist. More than half of households (53.9 percent) report at least one person working in the past year, with more than half of those indicating they are working only part-time.⁶ Wages also remain very low. The median monthly income of households served by food

² White House Council of Economic Advisers. *Long-Term Benefits of the Supplemental Nutrition Assistance Program*. December 2015. Available at <http://go.wh.gov/SnapReport> (Accessed Feb. 1, 2016)

³ Ibid. Seventy-two percent of client households served by the Feeding America network not receiving SNAP benefits may in fact be income eligible for SNAP based on data provided they provided in the survey.

⁴ Campbell, E., K. Webb, M. Ross, P. Crawford, H. Hudson, and K. Hecht. 2015. *Nutrition-focused food banking*. Discussion Paper, Institute of Medicine, Washington, DC. <http://nam.edu/perspectives-2015-nutrition-focused-food-banking/> (Accessed Feb. 1, 2016)

⁵ Feeding America, *Hunger in America 2014: National Report*. August 2014. Available at <http://help.feedingamerica.org/HungerInAmerica/hunger-in-america-2014-full-report.pdf> (Accessed Feb. 1, 2016)

⁶ Ibid.

banks is only \$927, and 72 percent of households have incomes below the poverty level.⁷ This requires critical budget management to cover all expenses, including but not limited to housing-related costs, food, clothing, transportation, and medical expenses, for all household members.

The San Antonio Food Bank, like food banks across the country, is an active service provider, partner, and thought leader in our local community. Food banks have become central to the economic well-being of clients, who often struggle to find regular access to food and are considered food insecure, by providing food, resources and other services. Our food bank is committed to addressing the food and nutrition needs of our clients. This year, the San Antonio Food Bank plans to distribute 65 million pounds of food to more than 319,300 hungry adults and children as part of a multi-faceted effort to address food insecurity in the region. Our efforts rely on the following key initiatives:

- Food Bank Client Service staff assists approximately 3,000 families each month in determining eligibility and completing applications for a variety of federal aid programs, including the Supplemental Nutrition Assistance Program (SNAP), Temporary Assistance to Needy Families (TANF), Medicaid and the Supplemental Nutrition Assistance Program for Women, Infants and Children (WIC);
- The Food Bank's Workforce Development staff conducts client-level needs assessments for referrals from Client Service staff for those identified as need job placement or continuing education assistance. The Workforce Program helps unemployed or under-employed individuals, through case management and job readiness trainings (e.g. resume writing, job search, interview preparation and soft skills training), to obtain employment that earns them a living wage;
- The Community Kitchen Culinary Training Program provides culinary education and job training to economically disadvantaged community members, helping them gain valuable certifications and job skills needed to secure jobs in the restaurant, hotel or catering industries. The Community Kitchen also provide more than half a million meals to homeless adults and children every year;
- Through a partnership with the Texas Department of Criminal Justice, non-violent offenders at the end of their sentences are offered culinary and warehouse skill training. Individuals are inserted into our Community Kitchen to learn culinary skills and help prepare meals, and in our warehouse to learn relevant trade skills such as using a pallet jack and forklift;
- The Food Bank's Nutrition Department educates individuals about how to eat well and be physically active to prevent disease. The team is teaching children at schools how to establish gardens to put them in contact with real food.
- The Food Bank's 29-acre Community Garden/Farm is an example of a successful Urban Agriculture, increasing the access to fresh produce to low-income communities affected with food insecurity through the San Antonio Food Bank network. The Garden/Farm produced around 200,000 pounds of fresh produce in 2015;
- The Kid's Café Program provides meals directly to hungry children participating in this community's after school programs;
- The Mobile Pantry Program and the Healthy Options Program for the Elderly distribute more than 11.9 million pounds of food a year; and,

⁷ Ibid.

- The Kitchen Table is a client choice food pantry serving approximately 1200 households with monthly access to food assistance providing an average of about 100 pounds of food; the Kitchen Table distributes more than 1 million pounds of food each year which is 50% of the total for Comal County. The Kitchen Table will be moving to a new stand-alone facility that will provide more room for program expansion for the region and will be known as the New Braunfels Food Bank.

Health Challenges of Clients

In addition to limited household financial resources, we also know that many clients touching our food bank network have significant health concerns and a high prevalence of diet-related disease. According to the most recent national survey of food bank clients, nearly half (47 percent) reported “fair” or “poor” health. Across the country, 33 percent of client households include at least one member with diabetes. For hypertension, the number increases to 58 percent. The costs of care are also concerning for food bank clients and their households. Nationwide, 29 percent of client households report having no health insurance coverage, including Medicaid or Medicare (Note: The Affordable Care Act went into effect after the fielding period of this survey). Recent data show that more than half (55 percent) of food bank clients have unpaid medical bills. Further, two-thirds (66 percent) of clients have had to choose between buying food and paying for medicine or medical care in the past year, with 31 percent reporting facing this tradeoff every month.⁸

Many of the nation’s most prevalent chronic illnesses are diet-related, including obesity, cardiovascular disease, hypertension, and type 2 diabetes. These diseases can be prevented or mitigated by access to and consumption of healthful food.⁹ Food bank clients who are low income and struggle with food insecurity often struggle with several factors that increase their risk of developing chronic diet-related health issues and exacerbate these conditions for those who already live with them. These factors include limited financial resources; lack of regular access to healthy, affordable foods; and limited access to basic health care.¹⁰

Our network’s collective understanding of how food insecurity and nutrition connect and contribute to health outcomes has increased and continues to grow. That knowledge helps inform our programs and initiatives to help address the full health needs of our clients.

⁸ Feeding America, *Hunger in America 2014: National Report*. August 2014. Available at <http://help.feedingamerica.org/HungerInAmerica/hunger-in-america-2014-full-report.pdf> (Accessed Feb. 1, 2016)

⁹ Harvard Law School’s Center for Health Law Policy and Innovation, Feeding America. *Food Banks as Partners in Health Promotion: Creating Connections for Clients & Community Health (White paper)*. Available at <http://healthyfoodbankhub.feedingamerica.org/resource/food-banks-as-partners-in-health-promotion/> (Accessed Feb 1, 2016)

¹⁰ Food Research and Action Center. *Why Low-Income and Food Insecure People are Vulnerable to Obesity*. Available at <http://frac.org/initiatives/hunger-and-obesity/why-are-low-income-and-food-insecure-people-vulnerable-to-obesity/> (Accessed Feb 1, 2016)

Providing Nutritious Food

The San Antonio Food Bank and the broader Feeding America network is dedicated to helping improve client access to fruits, vegetables, lean protein and dairy foods. Food banking began as a “salvage and rescue model” more than 40 years ago, redirecting food from landfills and delivering it to individuals and families in need. Today, the Feeding America network has evolved into a much more complex system. A diverse mix of food moves through the food bank network, secured from many different places including farms, manufacturers, retailers, the federal, state, or local government, food drives and even some food purchases. Through all of these sources of food, the Feeding America network strives to balance the need of providing enough food while also working to ensure that the foods secured are as healthful as possible to nourish the millions of people served.

To secure healthful foods, the network has increased national efforts to provide Foods to Encourage, or foods that closely align with the 2015 USDA Dietary Guidelines for Americans, at member food banks. Foods to Encourage is Feeding America’s approach to estimate the nutritional contributions of food categories in food banks’ inventories.¹¹ The goal is to have 75 percent of food distributed through the Feeding America network classified as Foods to Encourage by 2025. Of the nearly 4.1 billion pounds of groceries Feeding America distributed in 2014, 67.8 percent, or 2.8 billion pounds, were categorized as Foods to Encourage. Over the last few years, Feeding America has made great strides in increasing the capacity of the network to handle fresh foods. This has included a comprehensive array of services built around securing and distributing produce, dairy and lean protein. As a result, produce is now the number one food category of Foods to Encourage distributed—with over 1.1 billion pounds distributed, or 38.9 percent of Foods to Encourage.

At the San Antonio Food Bank, two thirds of the roughly 60 million pounds of food and grocery items in 2014 were classified as Foods to Encourage. Overall, one third of the food, or 20 million pounds, we distribute to our partner agencies and clients was produce.

Securing and storing food is just the beginning, and ensuring that it is delivered in a manner that ensures client dignity, choice, health and safety is critical. Like the diverse channels of food sources, the San Antonio Food Bank and our sister food banks distribute food through a multifaceted system, which ultimately gets food to people in need through traditional emergency food distributions such as local food pantries, soup kitchens, shelters and increasingly through other core programs such as mobile pantry programs, senior programs, and child nutrition programs.

Helping Clients Improve Healthy Eating

In addition to procuring and distributing healthy food, efforts to pair healthy food access with nutrition education have increasingly spread across the network and been central to our work at the San Antonio Food Bank. These efforts help individuals and families choose, prepare and consume healthful foods.

¹¹ Download a list of Foods to Encourage at Healthy Food Bank Hub: Tools & Resources. Available at <http://healthyfoodbankhub.feedingamerica.org/resource/foods-to-encourage/> (Accessed Feb. 1, 2016)

Nutrition Education and Food IQ

There is no “one-size fits all” model for delivering nutrition education. Nonetheless, there are some widely accepted nutrition education and public health best practices, including, but not limited to focusing on specific behaviors rather than knowledge alone; involving active participation on the part of the learners through a variety of teaching methods; and addressing the motivations, needs and interests of the target audience. Food banks and other emergency food providers use a wide range of nutrition education strategies – from establishing school gardens, teaching healthy cooking and partnering with healthcare organizations – to promote healthy food choices in the communities they serve. With a new brand – **FoodIQ** – the SAFB continues to direct all efforts to modify the environment and promote health.

The San Antonio Food Bank has 35 years of experience partnering with public, private, for-profit and non-profit entities to develop and sustain regional nutrition and health and wellness initiatives. The Food Bank has developed a highly successful, unique approach to the provision of nutritional education to thousands of Food Bank clients and community participants each year, benefiting age groups ranging from infants to schoolchildren and pregnant women to seniors. Examples of programs implemented by the Food Bank include:

- **Raising Healthy Eaters** emphasizes proper nutrition and the inculcation of lifelong healthy eating habits at the most critical stages of development, from conception to the age of three.
- **Diabetes Education Classes** (Viva Bien/Live Well with Diabetes) teach participants how to use healthy dietary practices to prevent and manage their diabetes.
- **Healthy Cooking/Gardening Curriculum** is offered at several school districts and charter schools to connect students to real foods while teaching them cooking and gardening skills.
- **Project HOPE** food distribution promotes a healthy lifestyle and improved nutrition for participants over the age of 60.
- **The San Antonio Food Bank Farmers Market Association** hosts farmers markets throughout the year in the community and at the Food Bank, increasing access to fresh fruits and vegetables for the community and target families receiving SNAP and other federal assistance.
- **Mobile Farmers Markets** procure, package, transport and distribute fresh fruits and vegetables in areas of the community where there is little or no access to healthful produce. Each distribution provides as much as 10,000 pounds of produce to as many as 200 families. On-site nutrition education is also provided.
- **Promoting Urban Gardening** teaches agencies and schools how to establish community gardens and teaches gardening classes.

Healthcare Partnerships

The San Antonio Food Bank is also partnering with hospitals and other healthcare providers with the purpose of stabilizing the lives of people affected with food insecurity to help them prevent or better manage chronic diseases. Recent developments in the health care landscape aim to improve both access to health care and the quality of care received. Food banks like ours are well-positioned to help clients benefit from these new developments by becoming partners in health promotion. As experts in addressing food insecurity, our food bank can expand on existing community relationships to craft new

collaborative endeavors to address food and nutrition needs with both public and private insurers as well as providers, including hospitals, community health centers, clinics, and private medical practices.

We are working with the local chapter of the Bexar County University Health System to establish a food pantry for discharged patients experiencing food insecurity. The hospital will screen patients for food insecurity and for those deemed food insecure, their doctor will give them a prescription for produce.¹² The patient will then redeem the prescription at a food pantry on-site in a space being renovated by the hospital. The San Antonio Food Bank will staff the pantry with a nutritionist who will run the pantry and educate patients to help them better manage or prevent a chronic condition. In addition, the patient will be referred to the San Antonio Food Bank's client services department for assistance signing up for federal nutrition benefits, health insurance benefits and workforce development assistance.

However, not all healthcare entities have space for a food pantry. So, in the near future the San Antonio Food Bank will be launching its "Mobile Mercado" produce truck. The Mobile Mercado is an affordable farmers market on wheels that can travel to food deserts and other locations throughout the city. In an effort to offer fresh produce to more patients in need, the San Antonio Food Bank Mobile Mercado will partner with different hospitals that do not have room for a pantry. Doctors will write a prescription for produce to patients experiencing food insecurity. The patient will redeem the prescription at the Mobile Mercado while receiving nutrition, health and wellness education, along with a referral to our Client Services Department for assistance applying for federal benefits.

This program is designed to not only help patients currently in need to receive healthy food today, but to teach them how to live a healthier lifestyle for a more fulfilling future.

Innovations to Improve Client Health

Below are other innovative programs taking place at food banks across the country to help improve client health.

Nudges: Building on findings from behavioral economics, some food banks have made simple changes to food distribution environments that "nudge" clients to select healthier options. Feeding America has been working with Cornell University on evidence-based nutrition education strategies to help increase the consumption of healthy foods. When it comes to food, "nudges" or environmental cues such as signage, colors, packaging and product placement, have been identified as factors that influence consumer choice and, ultimately, health. An example of a nudge intervention for increasing the selection of more healthy foods is the front and center placement of a Foods to Encourage product, along with signage, that brings that product to the attention of shoppers.¹³

Diabetes Intervention: To determine whether healthy food can help low-income people better control their diabetes, a pilot study by UC San Francisco and Feeding America tracked nearly 700 people at food banks in California, Texas and Ohio over two years. The result: better diabetes control and medication

¹² Patients will be deemed food insecure when they respond "often true" or "sometimes true" to these two statements: (1) Within the past 12 months we worried whether our food would run out before we got money to buy more; and (2) Within the past 12 months the food we bought just didn't last and we didn't have money to get more.

¹³ For more information on the use of nudges in the food bank network setting, see <http://healthyfoodbankhub.feedingamerica.org/nudges/>

adherence and an overall improvement in the consumption of healthy food.¹⁴ This research, funded by the Bristol-Myers Squibb Foundation, is the first formal evaluation of a diabetes intervention for food insecure people involving the actual provision of food. The observational pilot study is now being followed by randomized control trials at food banks in Oakland, Detroit and Houston by UCSF and Feeding America.¹⁵

Food Insecurity and Nutrition Incentive Grant

Building on the San Antonio Food Bank's extensive work directly with clients to improve their health, the Food Bank applied for and was awarded a grant in 2015 through the Food Insecurity Nutrition Incentive (FINI) program. The FINI Grant Program supports projects to increase the purchase of fruits and vegetables among low-income consumers participating in SNAP by providing incentives to use at the point of purchase.

The goal of the San Antonio Food Bank's proposed FINI Pilot Project is to determine if a combination of targeted, culturally appropriate health education and point of sale incentives can increase the purchase and consumption of fruits and vegetables among 200 pregnant and post-partum SNAP recipients. The San Antonio Food Bank along with local grocer H-E-B, Children's Hospital of San Antonio, CentroMed, and Goldsbury Foundation are partners in the local FINI grant.

The proposed FINI Pilot Project is a one-year pilot project to determine the efficacy, scalability and sustainability of an integrated model that seeks to make permanent changes in eating behaviors (increasing consumption of fruits and vegetables) by providing targeted, easily accessed support (shopping assistance, cooking classes, purchase incentives) to high risk, highly vulnerable SNAP recipients (women and children will be the main beneficiaries).

The FINI study was designed to be presented to patients of the CentroMed Clinic who are being seen for prenatal care. A table tent is displayed in the lobby of the CentroMed Clinics to advertise the study. Additionally, flyers are displayed at the San Antonio Food Bank and at the Food Bank's Mobile Pantry distributions (4 scheduled) to advertise the research study. New pregnant mothers inquiring about the study without an established obstetric physician must establish care with a CentroMed Clinic before being included in the study. Eligible patients will be 0-20 weeks in pregnancy gestational age.

The FINI project has several components that will be provided to participants over a nine month period:

- Nutritional literacy administered three times during the study participation.
- Cooking classes sponsored and conducted by dietitians from H-E-B, our local grocery partner.
- Shopping tours sponsored by and conducted by H-E-B dietitians.
- Access to a mobile farmers market sponsored by the San Antonio Food Bank.

¹⁴ Seligman, Hilary K., et al. "A Pilot Food Bank Intervention Featuring Diabetes-Appropriate Food Improved Glycemic Control Among Clients In Three States." *Health Affairs* 34.11 (2015): 1956-1963.

¹⁵ For more information about the diabetes interventions, see <http://healthyfoodbankhub.feedingamerica.org/resource/health-affairs-article-a-pilot-food-bank-intervention-featuring-diabetes-appropriate-food/>

Nutrition education will be provided on topics including: education on MyPlate regarding balance and variety, nutritional label reading, nutrients list, breastfeeding, post-pregnancy nutrition, and cooking at home. This education will be provided by the CentroMed nurse following a standard of care appointment. The educational session will last anywhere from 5-15 minutes. This may be longer depending on the questions and feedback and interest in the topic that the subject has. This is a research only educational session. It is not standard of care that prenatal patients receive in-depth nutritional information. Subjects must attend the monthly educational session to continue their participation in the study.

Participants in the FINI project who complete the required activities are given a \$40 food card redeemable for fresh produce, frozen or canned fruits and vegetables. The incentive food cards are provided monthly during study participation. The food card can be redeemed at a local grocery store, H-E-B, who has partnered on the FINI project.

The planned study to enroll 200 low-income pregnant and postpartum mothers faced a challenge of slower recruitment rate of SNAP participants under the proposed criteria than expected. The Food Bank has worked with USDA to modify the scope by broadening the target population. Initial feedback from study participants show promising indications pointing to improved fruit and vegetable purchases and improved eating habits. We look forward to continuing this FINI project, learning from the results and applying them to strengthen similar interventions going forward.

Second Round FINI Grant Proposal

The San Antonio Food Bank submitted a subsequent proposal for the second round of FINI grants, this time to address the “grocery gap” problem in two communities of Texas – the Eastside Promise Neighborhood of Bexar County in San Antonio, and rural La Salle County. The Food Bank will leverage the knowledge and understanding gained operating SNAP outreach and education programs during the last 12 years and working with food insecure, low-income communities. For example, since 2010 we have partnered with multiple community agencies to operate Farmers’ Markets to ensure those neighborhoods in food deserts – areas with little or no access to fresh fruits and vegetables—have access to fresh, healthy foods. Five markets operated in 2015 to provide produce and products from a diverse collection of local farmers and vendors, nutrition education, and on-site demos. The markets are also SNAP and WIC certified retailers.

The FINI project will be implemented in Bexar and La Salle Counties using the San Antonio Food Bank “Mobile Mercado” to travel to the targeted areas to outreach and implement the food, nutrition, healthy cooking and health education intervention. The Mobile Mercado is an affordable farmers market on wheels that can travel to food deserts and other locations throughout the city. In an effort to offer fresh produce to more SNAP participants benefiting from the FINI intervention, the San Antonio Food Bank Mobile Mercado will partner with different community organizations located in food desert areas without access to grocery stores selling healthy foods. SNAP participants coming to the Mobile Mercado will receive health screenings, nutrition education services and will have access to healthy food on site. SNAP participants will receive their monthly produce incentive after attending the classes. They will also receive information on how to access other federal benefits in addition to SNAP as well as information on the Food Bank’s Workforce Program to help them find gainful employment. Through a partnership with Baptist Health Solutions, we will screen the SNAP population participating in the

project for health risk factors associated with food insecurity, such as obesity, high blood pressure and pre-diabetes.

Conclusion

The San Antonio Food Bank, like food banks across the country, is proactive. We identify challenges facing our clients and our communities and we address them head-on. The work we have done over the years to improve the health and nutrition of members of our community continues to grow. The FINI grant has allowed us to address even more community nutrition challenges by working with new partners in a new context to improve the health of targeted or selected SNAP recipients through the use of nutrition incentives. We do not do this work alone. We have long-standing and effective partnerships with local, state and national public and private organizations, are increasing partnerships with the healthcare sector, and have fostered targeted partnerships around the FINI grants.

While the FINI grants are important for developing learning to help encourage nutrition, ensuring benefit adequacy is critical. The SNAP program has successfully improved the nutritional needs of millions of low-income individuals. Congress should protect and strengthen the SNAP program and improve SNAP benefit adequacy for all recipients. This will further help households build on the knowledge gained through nutrition education and programs like the FINI grants, and ensure they have the resources they need for an adequate, nutritious diet. Working together with federal, state, and local partners and the clients we serve, we can ensure all of our neighbors have the nutrition they need.

On behalf of the San Antonio Food Bank, Feeding Texas, Feeding America, our partner agencies and the people we serve, I thank you for your time and attention. I encourage you to strengthen SNAP and other nutrition assistance programs to help ensure low-income individuals have the resources they need for adequate, nutritious food. And if you have not already, I encourage you to visit your local food bank to see first-hand the great work they do. Thank you.

Sincerely,

A handwritten signature in black ink, appearing to read "Eric S. Cooper". The signature is fluid and cursive, with the first name "Eric" and last name "Cooper" clearly distinguishable.

Eric S. Cooper
President and CEO
San Antonio Food Bank