



**OPEN  
DOORS  
TO THE  
AMERICAN  
DREAM**

**Invest with Self-Help.**

A family can't buy a home if they can't get a mortgage. A neighborhood bakery can't buy ovens if it can't get a small business loan. A single mother can't take a job if she doesn't have access to child care.

Self-Help believes everyone should have the resources to help themselves.

So, we provide loans to individuals, families and entrepreneurs whose circumstances make it difficult for them to work with traditional banks.

*COVER PHOTO: After battling cancer, Janie O'Neill had to fight to keep a home for which she owed only \$35,000. Now she and her grandson are secure in their home, refinanced with a payment she can afford.*

# **The American dream is about building financial security, taking care of your family, and being a part of your community.**

If you work hard and play by the rules,  
this should be within your reach.  
But it's not always so simple.

## HELP PEOPLE AND EARN INTEREST AT THE SAME TIME.

Self-Help offers a market rate of return on credit union deposits. And like bank accounts, Self-Help deposits are federally insured (by NCUA, the National Credit Union Administration). What makes Self-Help accounts different is that your money is used to help under-served populations attain what all of us want — the peace of mind that comes with financial security.



*Access to responsible lending is an essential extension of the civil rights movement. Self-Help has financed almost 24,000 loans to people of color, including African American, American Indian, Asian, and Latino homeowners and entrepreneurs. Our experience and their determination have shown that lending to a diverse population is a good investment.*

**Your investment can open doors to the American Dream by creating ownership and economic opportunity for people of color, women, rural residents, and lower-income families.**

Your deposit supports the following activities.

- Providing responsible home loans to hard-working people who cannot qualify for a conventional bank loan.
- Developing downtown and rural revitalization projects.
- Lending to charter schools, child-care centers, and community organizations.
- Providing loans to small business people like auto mechanics, manufacturers, and grocers.
- Building good neighborhoods in areas that lack outside investment.
- Helping our affiliate, the Center for Responsible Lending, advocate for government policies that encourage fair loans and keep people in their homes.



*Self-Help loan recipient Jim Gallucci creates sculptures from recycled material. His recent project, The Gates, was constructed of steel recovered from Ground Zero.*

Self-Help loan recipients Bobbie Jacobs-Ghaffar and Lesa Jacobs founded Native Angels Home Care to provide much needed health and wellness services to rural counties in Southeastern NC, including their own Lumbee Native American community.



*"[Self-Help accounts] offer both the security of a government-guaranteed principal and the personal satisfaction of strengthening Self-Help's ability to finance opportunity for those who cannot obtain it otherwise. What more could one wish to have in an investment vehicle?"*  
- Joel Fleishman, Professor of Public Policy Studies and Law, Duke University



When no bank would lend the Calhoun brothers funds for their tortilla business, they went to Self-Help. Today, their company, La Tortilleria, employs over 65 people.

**Founded in 1980,  
we make loans,  
develop real  
estate, and fight  
predatory lending  
to create economic  
opportunity for  
all Americans.**

## **SELF-HELP COMPARED TO OTHER SOCIALLY RESPONSIBLE INVESTMENTS.**

There are lots of ways to invest your money responsibly. What makes an investment in Self-Help different is that we give you the power to make a direct and immediate impact on under-served communities. Another difference is that, unlike stocks and mutual funds, Self-Help deposits, including retirement accounts, are federally insured for up to \$250,000 by the NCUA, the credit union equivalent of the FDIC. A competitive rate of return isn't just a possibility, it's guaranteed.

*"If you can take your cash assets, put them at Self-Help, earn as much as you would at a traditional bank, AND help people who are not able to obtain credit from conventional sources to get money to buy a house or start a small business and work their way out of poverty by building equity...why wouldn't you? When you see how your money can do 'double-duty' -- it's a no-brainer."*

– Ann B. Alexander, Investment Counselor



## **WE HAVE BEEN CALLED BLEEDING HEART CONSERVATIVES.**

We were founded on the premise of lending and investing our funds responsibly. Despite the fact that we loan to people who are “higher risk”, our loan default rate is extremely low. This is because we believe responsible loans are the kind that people can pay back. We help people by giving them the means to help themselves.



*Building Blocks Childcare was started by Jill Franklin and Missy Plemmons with financing from Self-Help and the Small Business Administration.*

## **Since 1980, Self-Help has financed:**

**\$5.24 billion in loans to 60,130 families, individuals and organizations, including:**

- **\$336 million in loans to 2,848 small business entrepreneurs**
- **\$4.8 billion in home loan financing to 53,478 homeowners**
- **\$179 million in loans to 733 community facility projects including public charter schools, childcare centers, and nonprofit organizations**

\* as of December 31, 2007



*Creating Ownership and Economic Opportunity*

# MAKE A DIFFERENCE INVEST IN SELF-HELP



Term Certificates (CDs)  
Terms ranging from 3 to 60 months. Childcare and Environmental certificates available. \$500 minimum investment.

Individual Retirement Accounts  
Traditional IRA's, Roth IRA's, and Coverdell Education Accounts.

Traditional Savings Accounts  
\$25 minimum.

Money Market Accounts  
\$500 minimum balance.  
Check writing privileges.  
ATM network.

**Federally insured by the National  
Credit Union Administration  
(NCUA) up to \$250,000 through  
December 2009.**