

OUR MISSION is to create and protect ownership and economic opportunity for people of color, women, rural residents, and low-wealth families and communities.

COMMUNITY IMPACT THROUGH 2009

TOTAL INVESTMENT: 1980-2009

\$5.66 billion invested
43,585 members served
64,140 loans to families, individuals, and organizations

LOANS TO:

Low-income borrowers 84%
People of color 46%
Women 42%
Distressed areas 33%
Rural areas 17%

DIRECT HOME LENDING

\$318 million in loans
4,293 homeowners

SECONDARY MARKET HOME LENDING

\$4.57 billion in loans
50,869 homeowners

REAL ESTATE DEVELOPMENT

\$107 million invested
132 homes completed
21 commercial properties developed

COMMERCIAL LENDING

Small Businesses
\$419 million in loans
3,201 entrepreneurs
24,142 jobs created or maintained

Community Facilities

\$213 million invested
807 projects
9,017 jobs created or maintained
50,054 childcare, charter school, and housing spaces created or maintained

CONSUMER FINANCIAL SERVICES

\$304 million in savings accounts
\$27 million in consumer loans
4,646 consumer loan borrowers

2009 RESEARCH & POLICY HIGHLIGHTS

With our partners and allies we:

- Published research that encouraged efforts to enact the Credit CARD Act of 2009.
- Successfully campaigned for federal overdraft rules that could save consumers \$4 to \$6 billion per year.
- Fought to stop foreclosures and helped build momentum for efforts such as the Home Affordability Modification Program.



Angala Hayes is the first in her family to own her own home. She lives in a house built by Self-Help in Durham's Walltown neighborhood.



Paul Sugg, owner of Eastpoint Prosthetics and Orthotics, Inc., is the only full-time prosthetist and orthotist in town. The business was financed by Self-Help and the U.S. Department of Agriculture.



St. Mary's Academy Charter School in Texas converted from a private Catholic school to a tuition-free public charter school. Now more than 75% of the students are from economically disadvantaged families.



Creating Ownership and Economic Opportunity

Self-Help makes loans, develops real estate, and fights predatory lending to create economic opportunity for all.



First-time homeowners Brenda and Silvio Granados purchased their home through Self-Help's Neighborhood Preservation Pilot Project, an initiative designed to transform communities devastated by foreclosure.



Darnella Warthen and her staff at Durham's A New Beginning child care center serve roughly 30 children, including several with special needs.



Elizabeth Gill and Jacob Burt live in a Self-Help home and support their community through neighborhood engagement.

HOMEOWNERSHIP

We believe that homeownership is an effective way for families to build financial security and stability. Owning a home correlates with increased social and political involvement, improved health, and educational achievement.

- We offer home loans with fair terms and reasonable rates to low- and moderate-income borrowers.
- We manage a national home loan secondary market program that encourages banks and other lenders to provide affordable mortgages to low-income families and communities.
- We develop energy efficient affordable housing for low- and moderate-income homeowners throughout North Carolina.
- We revitalize neighborhoods hard hit by foreclosure by renovating abandoned homes and marketing them through a lease-purchase pilot program.

ENTREPRENEURSHIP & REVITALIZATION

Small businesses provide jobs, anchor neighborhoods, and enable people to climb out of poverty. Low-income neighborhoods need strong community infrastructure to thrive.

- We make loans to small businesses that generate jobs and create wealth for entrepreneurs underserved by conventional lenders.
- We finance public charter schools, child care centers, and affordable and/or supportive housing projects, serving and strengthening low-income communities.
- We develop, invest in, and make loans to commercial real estate projects that rebuild downtowns and low-income communities.

RESPONSIBLE CONSUMER FINANCE

Self-Help Credit Union and Self-Help Federal Credit Union serve depositors seeking market-rate returns and social benefit through savings accounts, and consumers seeking responsible loans and financial services.

- We offer market-rate savings accounts that include term certificates (CDs), individual retirement accounts, and checking and savings accounts.
- Our full service community credit unions offer responsible consumer products and services including auto loans, ATMs, credit cards, home equity products, debit cards, checking accounts, and convenient drive-through and walk-in teller services in more than a dozen communities in North Carolina and California.

RESEARCH & POLICY

We strive to make ownership and economic opportunity more equitable and accessible for everyone, and work to encourage responsible lending and eliminate abusive financial practices.

- We are strong advocates in our nation's community development and credit union fields.
- Our Center for Responsible Lending taps Self-Help's lending experience to recommend practical solutions to predatory lending abuses in legislative and regulatory arenas.



*Creating Ownership and
Economic Opportunity*

800-476-7428

www.self-help.org

www.responsiblelending.org