



Investing in Women and Children

A single mother who purchases her first home.

A woman who starts an in-home child care business.

A charter school offering quality education to students in a low-income, minority neighborhood.

A working woman that needs a credit card without large, hidden fees.

By creating ownership opportunities, supporting strong community facilities, and providing responsible consumer financial services, Self-Help works to improve the lives of women and children.

CREATING OWNERSHIP

Many qualified entrepreneurs and individuals find themselves without access to credit to start or grow their businesses or to purchase a home. As part of our mission, Self-Help provides loans to entrepreneurs and homebuyers—42% of whom are women. Our investments include:

- Over **\$55 million** in home loans to more than **870 women**
- Over **\$82 million** in small business loans to **900 women**

COMMUNITY FACILITIES THAT SUSTAIN FAMILIES

Self-Help finances nonprofits and other enterprises that bring critical infrastructure and services to underserved communities. We have provided over \$142 million to 535 child care businesses and charter schools. Childcare centers provide children with a strong educational foundation, and working women with the assurance that their children are well-cared for outside the home. In addition, many women entrepreneurs start their own childcare facilities as a source of income and family wealth. Public charter schools provide underserved families with high-quality educational options that offer hope for bright futures.

Self-Help also finances a variety of other facilities providing essential services, including a woman-owned, rural residential facility for elderly women, a rape crisis center, and a group home and treatment center for teenaged girls.

RESPONSIBLE CONSUMER FINANCIAL SERVICES

Many women working to make ends meet use debit and credit cards to manage their finances. Some families use expensive fringe financial services like payday loans to fill in the gaps between paychecks. Self-Help offers responsible financial products with straight forward, affordable terms our members can trust. Families can then plan for their financial future knowing their credit union will not surprise them with hidden fees and unfair practices.

OPEN A SELF-HELP WOMEN and CHILDREN CD

Your deposit will help women build a strong foundation for themselves and their families.

"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 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 Alexander
Durham, NC



Keona Melvin and her family in front of their new home in Elizabethtown, NC. After a difficult divorce and losing her first home to foreclosure, Keona saved for three years and improved her credit before receiving a home loan from Self-Help.



Ruby McKinzie received a loan from Self-Help to buy a new building for her child care business. She worked hard to expand her business so that she could create an educational environment for children.