COMMUNITY IMPACT
1980 – 2014

Creating and protecting ownership and economic opportunity for all.

$6.8 BILLION in financing provided
102,000 loans to families, individuals and organizations
More than 117,000 current credit union members

Total Investment

Direct Home Lending
$527 million in loans
6,315 homeowners served

Secondary Market Home Lending
$4.6 billion in loans financed
50,882 homeowners served

Other Loan Purchases
$256 million in loans
2,726 loans purchased

Real Estate Development
$144 million invested in commercial real estate
228 homes completed
27 commercial properties developed

Commercial Lending
Small Businesses
$664 million in loans
3,384 entrepreneurs served
30,061 jobs created or maintained

Community Facilities
$439 million in loans
1,092 projects financed
11,783 jobs created or maintained
65,100 child care, charter school and housing spaces created or maintained

Consumer Financial Services
$942 million in savings accounts
$217 million in consumer loans
37,527 consumer loans made
47 locations with 117,669 current members

2014 Advocacy Highlights
With our allies and partners, we

• Defended mortgage lending standards that will ensure fair, sustainable loans and a strong housing market.
• Documented and fought against for-profit college loan abuses, discriminatory car loan practices and other predatory lending issues.
• Continued the long battle to end abusive small-dollar loans, including payday loans.

Low-income borrowers  86%
People of color   51%
Women   42%
Distressed areas   59%
Rural areas   21%

Loans to:

Low-income borrowers
People of color
Women
Distressed areas
Rural areas

Commercial Lending
Small Businesses
Community Facilities
Consumer Financial Services

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Affordable Homeownership:
Roland Morgan is handy with home improvements, but for years homeownership remained out of reach. Now, thanks to a Self-Help loan, he takes pride in fixing up his newly purchased three-bedroom house in Wilson, NC.

Small Businesses:
Michelle Holland started Eagle Bus to provide needed transportation services for public charter schools in Charlotte, NC. A Self-Help loan helped her buy more buses and expand her business to serve more schools.
We promote homeownership to help families build financial security and stability.

- We provide home loans with fair terms and reasonable rates, focusing on low- and moderate-income buyers.
- We developed a secondary market program that helped to make affordable mortgages more available to homebuyers nationwide.
- We help stabilize neighborhoods hard-hit by foreclosures by renovating and selling abandoned homes at affordable prices.
- We build energy-efficient housing, helping to reduce utility bills for homeowners of modest means.

We lend to businesses and nonprofits to create jobs and anchor neighborhoods.

- We lend to small businesses that generate jobs and contribute to community wealth.
- We finance public charter schools, child care centers, faith-based organizations, nonprofits and affordable housing developments.
- We develop, invest in and lend to commercial real estate projects that invigorate downtown areas and underinvested neighborhoods.

We provide responsible and affordable financial services.

- Our full-service credit unions serve more than 117,000 members online and through branches in North Carolina, California and greater Chicago.
- We offer market-rate deposit accounts, personal loans and more. Funds held in our credit unions are federally insured and help finance our lending.
- We reach out to underbanked families by offering affordable check-cashing and other services alongside mainstream financial products like savings accounts and loans.

We promote policy solutions that encourage responsible lending and eliminate abusive financial practices.

- We quantify the impact of predatory lending on American households.
- We work with allies, industry partners and policymakers to implement common-sense solutions that protect families and consumers.