

# COMMUNITY IMPACT

## 1980 – 2014

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

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



### 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.

## 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.

## WHAT WE DO



### 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.



#### Consumer Financial Services:

James Sarria of San Francisco, CA grew up watching his immigrant father wrestle with debt. When James found himself struggling too, a refinancing loan from Self-Help Federal Credit Union helped him get back on track to build a healthy financial future.



#### Education and Other Community Services:

Blackstone Valley Prep (BVP) is a nonprofit public charter school in Rhode Island that serves mostly low-income students. A \$3.9 million loan from Self-Help helped BVP expand to accommodate nearly 1,000 more students.

[www.self-help.org](http://www.self-help.org)  
[www.self-helpfcu.org](http://www.self-helpfcu.org)  
[www.responsiblelending.org](http://www.responsiblelending.org)