WHO WE ARE

Creating and protecting ownership and economic opportunity for all.

Self-Help is more than a credit union; we are a community development organization helping families and neighborhoods grow and thrive. Together with our members, borrowers, partners and supporters, we provide fair and affordable financial services; we help renters become homeowners; we help small businesses grow and create jobs; we convert neglected buildings into community assets; and we advocate for responsible lending policies that help all people, especially families with low-to-moderate incomes.

35 years. $7 billion lent. Over 120,000 members

Rocio Jimenez (top left) opened her first ever savings account with Self-Help in California. She used Self-Help loans to build her credit and to start her education as a nursing assistant.

Nana Manso (top right) got his first loan from Self-Help five years ago to start his Raleigh construction business. Since then, he’s used four more Self-Help loans to expand and hire 20 new employees.

Chef Chris Holloway and his wife Jennifer, a nonprofit manager, got a mortgage from Self-Help to buy their Durham home and have more space to raise their two girls.
CONSUMER FINANCIAL SERVICES
• Our full-service credit unions serve over 120,000 members online and through branches in North Carolina, California, greater Chicago and Florida.
• We offer personal loans, market-rate deposit accounts for people of all incomes, and more.

COMMERCIAL LENDING
• We lend to small and large businesses to create jobs, expand opportunity and contribute to community wealth.
• We lend to institutions that help communities thrive – like child care centers, public charter schools, healthy-food providers, solar farms, affordable housing, faith-based organizations, nonprofits and more.

HOME LENDING
• We provide home loans with fair terms and reasonable rates, focusing on low- and moderate-income buyers.
• Our secondary market program helps bring affordable mortgages to thousands of homebuyers nationwide.
• We support homeowners throughout their mortgages, and work with families facing foreclosure to help them stay in their homes.

REAL ESTATE DEVELOPMENT
• We develop commercial real estate that spurs community revitalization and anchors neighborhoods.
• We build and rehabilitate affordable housing, especially in neighborhoods hard-hit by foreclosures.
• We use green building practices that improve energy efficiency, reduce waste and restore historic buildings.

POLICY AND ADVOCACY
• Through our research and policy arm, the Center for Responsible Lending, we publish groundbreaking research and promote policy solutions that encourage responsible lending, end abusive financial practices and ensure a fair and inclusive financial marketplace.
• We share our expertise and research to help the financial services field better serve low-income families.
OUR IMPACT

COMMUNITY IMPACT
1980 - 2015

$7 billion in financing provided.
112,000 loans
to families, individuals and organizations.

More than 120,000 credit union members.

loans to:
- low-income borrowers: 81%
- people of color: 70%
- women: 39%
- distressed areas: 64%
- rural areas: 25%

43,000 JOBS
69,000 SCHOOL OR CHILD CARE SPACES
$965 million IN member deposits
$126m solar projects
$271 million IN CONSUMER LOANS
HOME LOANS for 6,600 families
Since 1980, the Self-Help family of organizations has grown to include two credit unions, a nonprofit loan fund and a research and policy group.

We can’t do this work alone.

PLEASE JOIN US AND HELP SUPPORT ECONOMIC OPPORTUNITY FOR ALL.