

Newly Certified CDFIs July 2010

Alpena Community Credit Union

Location: Alpena, MI

Type of Institution: Credit Union

Target Market(s): Low Income Targeted Population in Alpena County, MI

Alpena Community Credit Union is a designated Low-Income Credit Union that serves a target market with high unemployment and low median household income. With two certified financial counselors on staff, Alpena assists its members with all aspects of financial planning and counseling and provides the majority of its development services on a one-on-one basis.

Arkansas Capital Relending Corporation

Location: Little Rock, AR

Type of Institution: Loan Fund

Target Market(s): An Investment Area comprised of all eligible census tracts in Arkansas

Established in 1998, the Arkansas Capital Relending Corporation (ACRC) is an affiliate company of the 52 year-old Arkansas Capital Corporation and a private, non-profit, provider of the Department of Agriculture's Intermediary Relending Program. ACRC seeks to increase small business lending and technical assistance throughout qualifying counties in Arkansas, with an emphasis on the economically disparate counties within the Delta region that include Mississippi, Crittenden, Phillips, Monroe, Desha, Chicot and Drew counties.

Bancorp of Okolona

Location: Okolona, MS

Type of Institution: Depository Institution Holding Company

Target Market(s): Investment Area of Chicksaw and Clay Counties, MS.

Bancorp of Okolona is the holding company of The Bank of Okolona. The Bank of Okolona has been serving Chickasaw County and the surrounding area for over 75 years,

an investment area with a poverty rate of 26%. The Bank of Okolona seeks to meet the financial services and credit needs of the residents and businesses in the communities it serves, maintaining a focus on addressing poverty, financial literacy and small business sustainability as part of the development services it offers in its Target Market.

Bank of Kilmichael

Location: Kilmichael, MS

Type of Institution: Bank

Target Market(s): Investment Area consists of Montgomery, Choctaw, Webster, Attala, Oktibbeha, Holmes, Carroll and Winston Counties in Mississippi

Bank of Kilmichael is an FDIC insured bank chartered by the State of Mississippi that has served customers from its Montgomery County office since 1904. Serving an eight county investment area with an average poverty rate of 25%, Bank of Kilmichael seeks to meet the financial services and credit needs of the residents and businesses in the communities it serves. Bank of Kilmichael enhances access to credit among its members by offering one-on-one counseling, financial education and technical assistance to small businesses.

Bank2

Location: Oklahoma City, OK

Type of Institution: Bank

Target Market(s): Other Targeted Population – Native American in Oklahoma

Bank2, owned by the Chickasaw Nation, aims to be the most successful American Indian bank in the country during the next five years, and the most successful minority-owned bank in eight years. Bank2 provides assistance for low- and moderate-income housing in the Oklahoma City area and the Chickasaw Nation, and promotes better-paying jobs in those areas through Chickasaw Community Development LLC.

Chetco Federal Credit Union

Location: Harbor, OR

Type of Institution: Credit Union

Target Market(s): A 14 census tract Investment Area in Coos and Curry Counties in Oregon, and Del Norte County in California; Low-Income Targeted Population in Coos and Curry Counties in Oregon, and Del Norte County in California.

Chartered in 1957, Chetco Federal Credit Union is a Low-Income designated, non-profit financial institution with membership open to Del Norte, Curry and Coos Counties. Chetco Federal Credit Union provides financial services to its members and financial education and counseling to youth, small businesses and low income populations in its Target Market.

Chickasaw Banc Holding Company

Location: Oklahoma City, OK

Type of Institution: Depository Institution Holding Company

Target Market(s): Other Targeted Population – Native American in Oklahoma

Chickasaw Banc Holding Company is the holding company of Bank2. Bank2, owned by the Chickasaw Nation, aims to be the most successful American Indian bank in the country during the next five years, and the most successful minority-owned bank in eight years. Bank2 provides assistance for low- and moderate-income housing in the Oklahoma City area and the Chickasaw Nation, and promotes better-paying jobs in those areas through Chickasaw Community Development LLC.

Citizens Choice Federal Credit Union

Location: Natchez, MS

Type of Institution: Credit Union

Target Market(s): A one-county Investment Area consisting of Adams County, MS

Established in 1966, Citizens Choice Federal Credit Union is a federally chartered credit union and a designated Low-Income Credit Union with a membership that is 98% African American. Citizens Choice Federal Credit Union offers one-on-one financial counseling and is partnered with Balance, a financial education service that provides free and confidential financial counseling.

Demopolis Federal Credit Union

Location: Demopolis, AL

Type of Institution: Credit Union

Target Market(s): A one-county Investment Area comprised of Marengo County, AL

Founded during the civil rights movement in 1966 by the black community to establish a financial institution dedicated to serving basic needs, Demopolis Federal Credit Union's mission is to provide service to the poor and underserved areas in the community of Demopolis, Alabama. Serving a low income population that is 98% African American, Demopolis FCU makes essential consumer and small business loans and offers one-on-one loan and budget counseling to members.

Kilmichael Bancorp

Location: Kilmichael, MS

Type of Institution: Depository Institution Holding Company

Target Market(s): Investment Area consists of Montgomery, Choctaw, Webster, Attala, Oktibbeha, Holmes, Carroll and Winston Counties in Mississippi.

Kilmichael Bancorp is the holding company of Bank of Kilmichael. Bank of Kilmichael is an FDIC insured bank chartered by the State of Mississippi that has served customers from its Montgomery County office since 1904. Serving an eight county investment area with an average poverty rate of 25%, Bank of Kilmichael seeks to meet the financial services and credit needs of the residents and businesses in the communities it serves. Bank of Kilmichael enhances access to credit among its members by offering one-on-one counseling, financial education and technical assistance to small businesses.

Marisol Federal Credit Union

Location: Phoenix, AZ

Type of Institution: Credit Union

Target Market(s): An Investment Area comprised of all eligible census tracts in Phoenix, AZ; a Low-Income Targeted Population in Phoenix, AZ

Founded in 1954, Marisol Federal Credit Union is an independent, not-for-profit financial institution and a designated a Low-Income Credit Union. It seeks to deliver high quality services that meet the financial needs of its members and is committed to financial inclusion and empowerment by expanding access to affordable and equitable financial

services for all. In addition to offering financial services, Marisol Federal Credit Union empowers its members by offering financial education and other development services.

Mt. Zion Federal Credit Union

Location: Indianapolis, IN

Type of Institution: Credit Union

Target Market(s): A 25-census tract Investment Area in Marion County, IN; Other Targeted Population – African-American in Marion County, IN

Mt. Zion Federal Credit Union is a not-for-profit, designated Low-Income Credit Union with a predominantly low income membership. Focusing on people of modest means, Mt. Zion Federal Credit Union seeks to meet the credit and savings needs of the immediate low-income area surrounding its facility in the Center Township of Marion County, an area in which over 50% of adults live in poverty.

The Bank of Okolona

Location: Okolona, MS

Type of Institution: Bank

Target Market(s): Investment Area of Chickasaw and Clay Counties, MS

The Bank of Okolona has been serving Chickasaw County and the surrounding area for over 75 years, an investment area with a poverty rate of 26%. The Bank of Okolona seeks to meet the financial services and credit needs of the residents and businesses in the communities it serves, maintaining a focus on addressing poverty, financial literacy and small business sustainability as part of the development services it offers in its Target Market.