

Newly Certified CDFIs June 2010

ALL American Bank

Location: Des Plaines, IL

Type of Institution: Bank

Target Market(s): An Investment Area in Cook County, IL.

Incorporated in 2005, ALL American Bank serves the population of Cook County, Illinois. Fifteen percent of Cook County's population lives below the poverty line, and 55 percent of the population are minority residents. To serve these populations, ALL American Bank provides financial education and counseling services, including workshops on financial literacy, entrepreneurship and retirement and estate planning.

CoVantage Credit Union

Location: Antigo, WI

Type of Institution: Credit Union

Target Market(s): A twelve-county Investment Area comprised of eligible census tracts in Langlade, Forest, Lincoln, Oneida, Florence, Marathon, Oconto, Shawano, Menominee, Clark, Portage and Wood Counties in Wisconsin, and Dickinson and Iron Counties in Michigan; Low-Income Targeted Population in Langlade, Forest, Lincoln, Oneida, Florence, Marathon, Oconto, Shawano, Menominee, Clark, Portage and Wood Counties in Wisconsin, and Dickinson and Iron Counties in Michigan.

CoVantage Credit Union has been providing financing for small businesses and affordable housing, and affordable credit for the past fifty years. In addition, CoVantage provides financial literacy training and leadership development opportunities, including a financial education program run in six area middle schools. Sixty-one percent of its members are low-income, and nearly a quarter of its staff is dedicated to development services in the community.

Mitchell Bank

Location: Milwaukee, WI

Type of Institution: Bank

Target Market(s): Other Targeted Population – Hispanic in Milwaukee, WI.

Mitchell Bank was incorporated in 1907. Eighty-four percent of the target population of Mitchell Bank is classified as minority. Development services offered include one-on-one counseling sessions, group seminars and workshops. Mitchell Bank is a member of the Alliance for Economic Inclusion, an initiative to increase access for unbanked communities.

Mitchell Bank Holding Corporation

Location: Milwaukee, WI

Type of Institution: Depository Institution Holding Company

Target Market(s): Other Targeted Population – Hispanic in Milwaukee, WI.

Mitchell Bank Holding Corporation was incorporated in 1985. It is the parent company of Mitchell Bank in Milwaukee, WI. Eighty-four percent of the target population of Mitchell Bank is classified as minority. Development services offered include one-on-one counseling sessions, group seminars and workshops. Mitchell Bank is a member of the Alliance for Economic Inclusion, an initiative to increase access for unbanked communities.

Liberty County Teachers Federal Credit Union

Location: Liberty, TX

Type of Institution: Credit Union

Target Market(s): A 325 census tract Investment Area in Liberty County, Texas.

Liberty County Teachers Federal Credit Union was incorporated in 1960. Designated as a low-income credit union by the National Credit Union Administration in 2009, Liberty County Teachers Federal Credit Union provides one-on-one financial education and counseling, and operates a call center to deliver education and advice to its members. Seventy-five percent of Liberty County Teachers Federal Credit Union's borrowers live in CDFI Investment Areas.

Potlatch No. 1 Federal Credit Union

Location: Lewiston, ID

Type of Institution: Credit Union

Target Market(s): An Investment Area and Low Income Targeted Population in Asotin County, Washington, and Lewis County Idaho.

Incorporated in 1938, Potlach No. 1 Federal Credit Union serves a target area of Asotin County, Washington and Lewis County, Idaho. Designated a low-income credit union by the National Credit Union Administration in 2000, 53 percent of Potlach No. 1 Federal Credit Union's borrowers have annual family incomes below 80 percent of the area median family income. Development services provided include education on money management, asset building and asset protection strategies.

Cooperative Center Federal Credit Union

Location: Berkley, CA

Type of Institution: Credit Union

Target Market(s): Low Income Targeted Population, and Investment Area comprised of 61 eligible census tracts in Oakland, CA.

Incorporated in 1942 and designated a low-income credit union by the National Credit Union Administration in 2010, Cooperative Center Federal Credit Union serves a target area in Oakland, California. Seventy-eight percent of the Cooperative Center Federal Credit Union's borrowers are in the credit union's target market as either a resident of a CDFI Investment Area, belonging to a Low-Income Targeted Population, or both. Cooperative Center Federal Credit Union provides financial information and credit counseling to its members, including classes and financial education at various social service agencies in the community.

Suntide Federal Credit Union

Location: Corpus Christi, TX

Type of Institution: Credit Union

Target Market(s): Low Income Targeted Population and Investment Areas in Corpus Christi, TX.

Suntide Federal Credit Union was incorporated in 1956 and designated a low-income credit union by the National Credit Union Administration in 2010. Forty percent of Suntide Federal Credit Union's borrowers qualify as members of a Low Income Targeted Population. One-on-one financial counseling services are provided upon demand, and

Suntide Federal Credit Union hosts regular workshops and seminars both in-house and with community partners.

Foss Avenue Baptist Church Federal Credit Union

Location: Flint, MI

Type of Institution: Credit Union

Target Market(s): Other Targeted Population – African American in Flint, Michigan.

Foss Avenue Baptist Church Federal Credit Union was incorporated in 1969. The credit union's target market consists primarily of African Americans within the congregation of the Foss Avenue Baptist Church. Foss Avenue Baptist Church Federal Credit Union provides one-on-one, one-hour financial and counseling sessions for each loan applicant.

Northland Area Federal Credit Union

Location: Oscada, MI

Type of Institution: Credit Union

Target Market(s): Investment Areas in Ogemaw, Alcona, Iosco, Oscoda and Roscommon Counties, Michigan.

Northland Area Federal Credit Union was incorporated in 1957 and designated a low-income credit union by the National Credit Union Administration in 1996. Eighty-six percent of Northland Area Federal Credit Union's borrowers live in CDFI Investment Areas. Development services provided by Northland Area Federal Credit Union include financial education and counseling, workshops and seminars hosted in-house and with community partners, and participation in the Junior Achievement and Youth Involvement Board.