

Newly Certified CDFIs March, 2011

Clarke Educators Federal Credit Union

Location: Grove Hill, Alabama

Type of Institution: Credit Union

Target Market(s): A one county Investment Area in Clarke County, Alabama.

Incorporated in 1959, Clarke Educators Federal Credit Union was designated a Low Income Credit Union by the National Credit Union Administration in 2003. 75 percent of the membership of the credit union is African American. Clarke Educators Federal Credit Union offers one-on-one credit counseling as a development service.

Greenville Housing Fund

Location: Greenville, South Carolina

Type of Institution: Loan Fund

Target Market(s): Low Income Targeted Population in Greenville County, South Carolina.

Incorporated in 2007, Greenville Housing Fund's mission is to promote affordable housing by providing financing and capital to assist nonprofits, government agencies and private developers in developing and constructing a variety of affordable housing. Development services offered include home buyer education workshops, financial literacy classes, and one-on-one technical assistance for the purpose of developing affordable housing.

Innovative Changes

Location: Portland, Oregon

Type of Institution: Loan Fund

Target Market(s): Low Income Targeted Population in Oregon.

Incorporated in 2009, Innovative Changes serves a Low Income Targeted Population in the state of Oregon. The majority of Innovative Changes's clients are women and minorities and rely upon public benefits. Development services offered include one-on-

one financial coaching that allows clients to set financial goals, and a four-part series of financial education workshops that focuses on common areas of concern.

MECU of Baltimore, Inc.

Location: Baltimore, Maryland

Type of Institution: Credit Union

Target Market(s): A 231 Investment Area in Baltimore, Maryland.

Incorporated in 1935, MECU of Baltimore serves an underserved population in Baltimore City, Maryland. Development services offered include a home buyers workshop, credit repair workshop, financial literacy education, and online financial education tools offered through the organization's website.

Next Street Financial

Location: Roxbury, Massachusetts

Type of Institution: Loan Fund

Target Market(s): A 122 census tract Investment Area in Suffolk County, Massachusetts.

Incorporated in 2005, Next Street Financial provides financial products and development services in a Target Market of urban inner city census tracts around Boston, Massachusetts. Development services focus on hands-on and customized one-on-one advice for their clients on strategy, management, organizational development and marketing.

Pacific Northwest Ironworkers Federal Credit Union

Location: Portland, Oregon

Type of Institution: Credit Union

Target Market(s): Low Income Targeted Population in King and Spokane Counties in Washington, and Multnomah County in Oregon.

Incorporated in 1960, Pacific Northwest Ironworkers Federal Credit Union (PNWIFCU) serves a Low Income Targeted Population of unionized ironworkers in Washington and Oregon. PNWIFCU was designated a low-income credit union by the National Credit

Union Administration in 2010. Development services offered include payday lending alternatives, youth development services and education, financial counseling, and home buying seminars.

Twin Cities Community Land Bank

Location: Minneapolis, Minnesota

Type of Institution: Loan Fund

Target Market(s): A 111 census tract Investment Area in Hennepin County, Minnesota; a 65 census tract Investment Area in Ramsey County, Minnesota; an Investment Area comprised of all eligible census tracts in Anoka, Scott, Dakota, Washington, and Carver Counties, Minnesota.

Incorporated in 2009, Twin Cities Community Land Bank (TCC Land Bank) provides Neighborhood Stabilization Program financing to developers that obtain control of distressed properties in TCC Land Bank's Investment Area in Minneapolis-St. Paul, Minnesota. Development services offered include one day training on national Green Communities criteria, affordable financing training, one-on-one capacity building, workforce training and homeowner support.

Yavapai-Apache Nation Community Development & Lending Corporation

Location: Camp Verde, Arizona

Type of Institution: Loan Fund

Target Market(s): Other Targeted Population – Native American of the Yavapai-Apache Nation Reservation, Arizona.

Incorporated in 2004, Yavapai-Apache Nation Community Development & Lending Corporation is a certified Native CDFI that serves members of the Yavapai-Apache Nation in Yavapai County, Arizona. Development services offered include one-on-one and classroom financial literacy education, business planning and classes, and operational consulting.