

## **Newly Certified CDFIs May 2010**

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### **Birmingham Financial Federal Credit Union**

Location: Birmingham, AL

Type of Institution: Credit Union

Target Market(s): Low-Income Targeted Population and Other Targeted Population – African-American in Jefferson County, Alabama.

Birmingham Financial Federal Credit Union primarily serves the employees of Birmingham Health Care and their families. The primary target population is low-income African-American families—Birmingham Financial was designated a low-income credit union by the National Credit Union Administration in 2000. Developmental services provided include one-on-one financial counseling, such as how to develop a budget and saving for the future.

### **Credit Union of Atlanta**

Location: Atlanta, GA

Type of Institution: Credit Union

Target Market(s): A 71 census tract Investment Area in the Atlanta, Georgia, metropolitan area.

Credit Union of Atlanta was incorporated in 1928, and primarily serves employees of the City of Atlanta and Atlanta residents. Credit Union of Atlanta is a Policy Member of the National Federation of Community Development Credit Unions. Developmental services provided include one-on-one financial education and counseling and regular workshops and seminars.

### **Fidelis Federal Credit Union**

Location: New York, NY

Type of Institution: Credit Union

Target Market(s): Other Targeted Population – African-American in New York, NY.

Fidelis Federal Credit Union was incorporated in 1956, and serves a fifteen-track census area in New York, NY. Fidelis received its low-income designation from the National Credit Union Administration in 1997. Development services offered include group as well as one-on-one financial counseling. The financial education program covers topics such as budgeting, credit, saving and investing wisely, homeownership, financial planning, insurance and careers.

### **Old West Federal Credit Union**

Location: John Day, OR

Type of Institution: Credit Union

Target Market(s): A three county Investment Area composed of Morrow, Grant and Harney Counties in Oregon; and a nine census tract Investment Area contained in Umatilla, Union, Wallowa and Baker Counties in Oregon.

Old West Federal Credit Union was originally chartered in 1957 to serve the employees of the “Hines Lumber Company” in Bates, Oregon. It has since expanded to serve Grant, Baker, Union, Wallowa, Umatilla, Morrow, Wheeler and Harney counties. Old West was designated a low-income credit union by the National Credit Union Administration in 1998. Old West’s community outreach development strategies range from one-on-one trainings to site visits, including a program that puts high school students into real world scenarios and tests them on their ability to manage money effectively.

### **Pacific Crest Federal Credit Union**

Location: Klamath Falls, OR

Type of Institution: Credit Union

Target Market(s): A four county Investment Area composed of Klamath and Lake Counties in Oregon, and Siskiyou and Modoc Counties in California.

Pacific Crest Federal Credit Union was incorporated in 1936 to serve the needs of the local loggers and lumbermen union. Pacific Crest has since expanded to serve Klamath and Lake counties in California, and Modoc and northeast Siskiyou Counties in Oregon. In 2002, Pacific Crest FCU was designated a low-income credit union by the National Credit Union Administration. Developmental services offered include credit counseling, loan modifications and financial education and first-time homebuyer workshops.

## **UNO Federal Credit Union**

Location: New Orleans, LA

Type of Institution: Credit Union

Target Market(s): Low-Income Targeted Population in Orleans Parish, LA.

UNO Federal Credit Union was incorporated in 1972. Members include the faculty, staff and students of the University of New Orleans and their families. The National Credit Union Administration designated UNO Federal Credit Union as a low-income credit union in 2005. Developmental services offered include one-on-one financial counseling provided by UNO Federal Credit Union staff.