

## **Newly Certified CDFIs November 2010**

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### **Birthright, Incorporated / First Tuskegee Bank**

Location: Montgomery, Alabama

Type of Institution: Depository Institution Holding Company

Target Market(s): Other Targeted Population – African American in Macon and Montgomery Counties, AL.

Incorporated in 1991, Birthright, Incorporated is the Depository Institution Holding Company for First Tuskegee Bank. First Tuskegee Bank (FTB) is one of the oldest continuously-operated African American-owned financial institutions in the United States. FTB serves the targeted African American population in the contiguous counties of Macon and Montgomery in Alabama. Development services offered include financial education seminars for students at Tuskegee University, seminars for the Alabama Multifamily Loan Consortium, and one-on-one homebuyer counseling.

### **Electronic Products Employees Federal Credit Union**

Location: Athens, Tennessee

Type of Institution: Credit Union

Target Market(s): Low-Income Targeted Population in McMinn, Monroe, Bradley, Meigs, Roane and Loudon Counties, TN.

Incorporated in 1972, Electronic Product Employees Federal Credit Union serves the Low-Income Targeted Populations of six counties in Tennessee. Electronic Product Employees FCU was designated a low-income credit union by the National Credit Union Administration in 2002. Development services offered include one-on-one credit counseling, loan approval and denial counseling, and retirement planning, as well as annual meetings on identity theft, credit reports, and retirement planning.

### **Georgia Cities Foundation**

Location: Atlanta, Georgia

Type of Institution: Loan Fund

Target Market(s): An Investment Area comprised of all eligible census tracts in the state of Georgia.

Incorporated in 1999, the Georgia Cities Foundation (GCF) partners with small business owners and developers to finance downtown revitalization projects in cities throughout Georgia. GCF offers a revolving loan fund program with the ultimate goal of improving the economic health of Georgia cities. Development services offered include loan counseling and an annual Peer to Peer Mentoring Bus Tour that unites city officials interested in downtown revitalization with city officials in towns that have experienced success in their downtowns.

### **Kentucky Habitat for Humanity**

Location: Louisville, Kentucky

Type of Institution: Loan Fund

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

Incorporated in 1993, Kentucky Habitat for Humanity serves low-income families in Kentucky through 53 independent building non-profit entities that build homes for first-time, low-income homebuyers. Kentucky Habitat for Humanity provides developmental services for those independent entities, including training assistance, technical support, and a 1-2 percent loan product for the construction of affordable housing.

### **Oregon Microenterprise Network**

Location: Portland, Oregon

Type of Institution: Loan Fund

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

Incorporated in 1998, the Oregon Microenterprise Network (OMEN) serves Low-Income Targeted Populations throughout the state of Oregon. OMEN has partnered with nine different microenterprise development organizations in different communities to grow the capacity of disadvantaged entrepreneurs in Oregon. Development services offered include market and business planning workshops and technical assistance, and organizational and individual credit counseling provided by an affiliate organization.