

Newly Certified CDFIs September and October 2010

BancPlus Corporation

Location: Ridgeland, Mississippi

Type of Institution: Depository Institution Holding Company

Target Market(s): A 15 county Investment Area comprised of Sunflower, Leflore, Washington, Humphreys, Holmes, Sharkey, Yazoo, Attala, Leake, Scott, Neshoba, Lauderdale, Jasper, Clarke and Wayne Counties, MS; a two county Investment Area comprised of Copiah and Simpson Counties, MS; a 56 census tract Investment Area in Madison, Hinds, and Rankin Counties, MS; an Investment Area comprised of all eligible census tracts in Newton County, MS; a 55 census tract Investment Area in Lamar, Forest, Pearl River, Hancock and Harrison Counties, MS.

Incorporated in 1981, BancPlus Corporation is the Depository Institution Holding Company for Bank Plus, serving the lower Mississippi Delta region. Mississippi has the highest percentage of “unbanked” households in the United States, with an average of 16.4 percent of the population unbanked compared to a national average of 7.7 percent. As a result, payday and predatory lending is a significant concern. To address this concern, Bank Plus created a “CreditPlus” product that provides small dollar loans to participants that attend financial literacy training and open checking and savings accounts. Bank Plus also provides other financial education services and the FDIC “Money Smart” curriculum.

Bank Asiana

Location: Palisades Park, New Jersey

Type of Institution: Bank

Target Market(s): Other Targeted Population – Korean American Immigrants in Bergen County, NJ.

Incorporated in 2007, Bank Asiana serves the Korean American community of Bergen County, New Jersey. An estimated 93 percent of the loans Bank Asiana provides are to Asian-American borrowers, aligning the bank with its mission of focusing on developing minority communities. Development services offered include the FDIC “Money Smart” seminar.

Bank Plus

Location: Ridgeland, Mississippi

Type of Institution: Bank

Target Market(s): A 15 county Investment Area comprised of Sunflower, Leflore, Washington, Humphreys, Holmes, Sharkey, Yazoo, Attala, Leake, Scott, Neshoba, Lauderdale, Jasper, Clarke and Wayne Counties, MS; a two county Investment Area comprised of Copiah and Simpson Counties, MS; a 56 census tract Investment Area in Madison, Hinds, and Rankin Counties, MS; an Investment Area comprised of all eligible census tracts in Newton County, MS; a 55 census tract Investment Area in Lamar, Forest, Pearl River, Hancock and Harrison Counties, MS.

Incorporated in 1909, Bank Plus serves the lower Mississippi Delta region. Mississippi has the highest percentage of “unbanked” households in the United States, with an average of 16.4 percent of the population unbanked compared to a national average of 7.7 percent. As a result, payday and predatory lending is a significant concern. To address this concern, Bank Plus created a “CreditPlus” product that provides small dollar loans to participants that attend financial literacy training and open checking and savings accounts. Bank Plus also provides other financial education services and the FDIC “Money Smart” curriculum.

BankFirst Capital Corporation

Location: Macon, Mississippi

Type of Institution: Depository Institution Holding Company

Target Market(s): A nine-county Investment Area comprises of Chickasaw, Clay, Lowndes, Oktibbeha, Choctaw, Winston, Noxubee, Kemper Counties in MS, and Pickens County in AL; a 59 census tract Investment Area in west central MS and east central AL.

Incorporated in 1987, BankFirst Capital Corporation is the Depository Institution Holding Company for BankFirst Financial Services. BankFirst Financial Services serves Investment Areas in Mississippi and Alabama where the poverty rate is nearly 25 percent, and the unemployment rate ranges from 10 to over 23 percent. Development services offered include credit counseling, a savings program for children, and the FDIC “Money Smart” presentations on financial skills.

BankFirst Financial Services

Location: Macon, Mississippi

Type of Institution: Bank

Target Market(s): A nine-county Investment Area comprises of Chickasaw, Clay, Lowndes, Oktibbeha, Choctaw, Winston, Noxubee, Kemper Counties in MS, and Pickens County in AL; a 59 census tract Investment Area in west central MS and east central AL.

Incorporated in 1888, BankFirst Financial Services serves Investment Areas in Mississippi and Alabama where the poverty rate is nearly 25 percent, and the unemployment rate ranges from 10 to over 23 percent. Development services offered include credit counseling, a savings program for children, and the FDIC “Money Smart” presentations on financial skills.

Century Housing Corporation

Location: Culver City, California

Type of Institution: Loan Fund

Target Market(s): An Investment Area comprised of all eligible census tracts in the Los Angeles Metropolitan Service Area, California.

Incorporated in 1995, Century Housing Corporation serves the state of California. Century Housing Corporation’s financing activities provide property acquisition and predevelopment loans to developers of affordable homes. Development services offered include technical assistance, training on affordable housing programs, guidance on entitlement and financial assistance applications, and referrals to specialist consultants.

Community Bancshares of Mississippi, Inc.

Location: Brandon, Mississippi

Type of Institution: Depository Institution Holding Company

Target Market(s): Eleven Investment Areas across Mississippi.

Incorporated in 1977, Community Bancshares of Mississippi, Inc. is the Depository Institution Holding Company of a family of Community Banks throughout Mississippi. Mississippi has one of the highest unemployment rates in the country, and the highest percentage of “unbanked” households in the United States. Development services offered

include financial education programs for children, a stimulus program for residents heavily impacted by Hurricane Katrina, and housing-related counseling.

Consumers Federal Credit Union

Location: Brooklyn, New York

Type of Institution: Credit Union

Target Market(s): A 153 census tract Investment Area in Bronx County, New York; a 307 census tract Investment Area in Kings County, New York; an 18 census tract Investment Area and a 15 census tract Investment Area in New York County, New York; and Low-Income Targeted Population in Bronx, New York, Queens, and Kings Counties, New York.

Incorporated in 1965, Consumers Federal Credit Union (Consumers FCU) was designated a low-income credit union by the National Credit Union Administration in 2010. A random sample of Consumers FCU's borrowers found that 73 percent of the sample had annual incomes below 80 percent of the Area Median Family Income. Development services offered include one-on-one financial education, including intensive education on money management, asset building and asset protection strategies.

First Choice Bank

Location: Cerritos, California

Type of Institution: Bank

Target Market(s): A two-county Investment Area comprised of all eligible census tracts in Los Angeles and Orange Counties, CA.

Incorporated in 2005, First Choice Bank serves Los Angeles and Orange Counties in California, with a focus on reaching the underserved Asian American community in the region. 73 percent of First Choice Bank's service area qualifies as Economic Development Hot Zones. Development services offered include credit counseling for borrowers and potential borrowers, small business planning sessions and counseling, and one-on-one counseling for potential homebuyers.

First M&F Corporation

Location: Kosciusko, Mississippi

Type of Institution: Depository Institution Holding Company

Target Market(s): A 47 county Investment Area in central and northern MS; a 55 census tract Investment Area in Hinds and Madison Counties, MS.

Incorporated in 1979, First M&F Corporation is the Depository Institution Holding Company of Merchants and Farmers Bank. Merchants and Farmers Bank serves an area that covers 29 counties in Mississippi, a state where the median household income is only 73 percent of the national average. Development services offered include business management seminars, financial education classes for high school students, technical assistance on financial matters for community development groups, and the provision of financial education and counseling for first-time and low-income homebuyers.

First National Bank of Decatur County

Location: Bainbridge, Georgia

Type of Institution: Bank

Target Market(s): A five- county Investment Area comprised of Decatur, Baker, Grady, Miller, and Seminole Counties in Georgia.

Incorporated in 2004, the primary market of First National Bank of Decatur County is Decatur County, Georgia, a community where the poverty level is nearly twice the national average. First National Bank of Decatur County also serves the counties of Baker, Grady, Miller and Seminole, Georgia. Development services offered include one-on-one financial counseling as well as financial education presentations for high school students and low-income youth.

First Security Bank

Location: Batesville, Mississippi

Type of Institution: Bank

Target Market(s): A seven-county Investment Area comprised of Lafayette, Marshall, Panola, Quitman, Tate, Union, and Tunica Counties, MS.

Incorporated in 1951, First Security Bank serves Lafayette, Marshall, Panola, Quitman, Tate, Union and Tunica Counties in Mississippi. First Security Bank's home office is located in rural Mississippi, where the poverty rate was estimated to be 24 percent in 2008 and where the current unemployment rate is over 15 percent. Development services offered include one-on-one loan and credit counseling, tax return preparation counseling,

classes on preventing identity theft, and classes on investment opportunities and retirement planning.

First Vernon Bancshares, Inc.

Location: Vernon, Alabama

Type of Institution: Depository Institution Holding Company

Target Market(s): A seven-county Investment Area composed of Bibb, Greene, Hale, Lamar, Perry, Pickens and Sumter Counties, AL; an 11 county Investment Area composed of Chickasaw, Choctaw, Clay, Kemper, Lauderdale, Lowndes, Monroe, Montgomery, Noxubee, Oktibbeha, and Winston, MS.

Incorporated in 1986, First Vernon Bancshares, Inc. is the Depository Institution Holding Company for The Bank of Vernon. The Bank of Vernon serves seven counties in Alabama and 11 counties in Mississippi. The unemployment rate in these counties ranges from 13.5 to 16.5 percent. Development services offered include one-on-one loan applicant counseling, financial education for high school students, free accounts for all high school seniors in the service area, and financial education for retirees.

Lafayette Bancorp, Inc.

Location: Oxford, Mississippi

Type of Institution: Depository Institution Holding Company

Target Market(s): A one-county Investment Area comprised of Lafayette County, MS.

Incorporated in 2004, Lafayette Bancorp, Inc. is the Depository Institution Holding Company for Oxford University Bank. Oxford University Bank serves a target market of Lafayette County, Mississippi. More than 20 percent of Lafayette County residents live below the poverty level, and the median household income of the area is in the bottom 70 percent nation-wide. Development services offered include financial safety seminars about identity theft and financial scams, group presentations on financial health and good credit, one-on-one financial counseling, and one-on-one small business preparedness counseling.

M&F Bancorp, Inc.

Location: Durham, North Carolina

Type of Institution: Depository Institution Holding Company

Target Market(s): An Investment Area comprised of 47 census tracts in Charlotte, NC; 24 census tracts in Durham, NC; 23 census tracts in Raleigh, NC; 22 census tracts in Winston-Salem, NC; and 20 census tracts in Greensboro, NC.

Incorporated in 1996, M&F Bancorp, Inc. is the Depository Institution Holding Company for Mechanics and Farmers Bank. Development services offered by Mechanics and Farmers Bank include the FDIC “Money Smart” curriculum and the American Bankers Association Educational Foundation’s “Teach Children to Save” and “In Charge” curricula.

Merchants and Farmers Bank

Location: Kosciusko, Mississippi

Type of Institution: Bank

Target Market(s): A 47-county Investment Area in central and northern Mississippi; a 55 census tract Investment Area in Hinds and Madison Counties, Mississippi.

Incorporated in 1890, Merchants and Farmers Bank serves an area that covers 29 counties in Mississippi, a state where the median household income is only 73 percent of the national average. Development services offered include business management seminars, financial education classes for high school students, technical assistance on financial matters for community development groups, and the provision of financial education and counseling for first-time and low-income homebuyers.

Mid State Banks, Inc.

Location: Hawkinsville, Georgia

Type of Institution: Depository Institution Holding Company

Target Market(s): An Investment Area comprised of all eligible census tracts in Ben Hill, Crisp, Dooly, Irwin and Wilcox Counties, Georgia.

Incorporated in 1979, Mid State Banks, Inc. is the Depository Institution Holding Company for PlantersFIRST. PlantersFIRST serves Ben Hill, Crisp, Dooly, Irwin and Wilcox Counties in Georgia. At least 70 percent of PlantersFIRST’s Non-Metropolitan Service Area is economically distressed. Development services offered include classes on

healthy saving habits in area middle schools, one-on-one credit counseling, homeownership counseling, adult literacy courses and high school Get Smart About Credit classes.

Oxford University Bank

Location: Oxford, Mississippi

Type of Institution: Bank

Target Market(s): A one-county Investment Area comprised of Lafayette County, MS.

Incorporated in 2000, Oxford University Bank serves a target market of Lafayette County, Mississippi. More than 20 percent of Lafayette County residents live below the poverty level, and the median household income of the area is in the bottom 70 percent nation-wide. Development services offered include financial safety seminars about identity theft and financial scams, group presentations on financial health and good credit, one-on-one financial counseling, and one-on-one small business preparedness counseling.

Peoples State Bank

Location: Many, Louisiana

Type of Institution: Bank

Target Market(s): A three-Parish Investment Area comprised of De Soto, Natchitoches, and Sabine Parishes, LA; a 14 census tract Investment Area in Bowie County, TX; an Investment Area comprised of all eligible census tracts in Rapides Parish, LA.

Incorporated in 1913, Peoples State Bank serves a Target Market where the poverty rate is nearly 24 percent. Development services offered includes instruction to students in a classroom setting using the American Business Association's "Teach Kids to Save" education product, periodic free seminars on financial planning and budgeting, entrepreneurial guidance for individuals wishing to start their own businesses, and one-on-one loan applicant counseling.

Phenix Pride Federal Credit Union

Location: Phenix City, Alabama

Type of Institution: Credit Union

Target Market(s): A 10 census tract Investment Area in Russell County, AL; Other Targeted Population – African American in Russell County, AL.

Incorporated in 1960, Phenix Pride Federal Credit Union (Phenix Pride FCU) was founded to serve the employees of Phenix City Hospital. Phenix Pride FCU's field of membership has since expanded to encompass all of Russell County, Alabama. Designated a low-income credit union by the National Credit Union Administration in 1998, Phenix Pride FCU offers development services that include one-on-one debt-management, with a special emphasis on avoiding predatory lending; one-on-one financial management; credit counseling; and a mortgage seminar in a classroom setting.

PlantersFIRST

Location: Cordele, Georgia

Type of Institution: Bank

Target Market(s): An Investment Area comprised of all eligible census tracts in Ben Hill, Crisp, Dooly, Irwin and Wilcox Counties, Georgia.

Incorporated in 1896, PlantersFIRST serves Ben Hill, Crisp, Dooly, Irwin and Wilcox Counties in Georgia. At least 70 percent of PlantersFIRST's Non-Metropolitan Service Area is economically distressed. Development services offered include classes on healthy saving habits in area middle schools, one-on-one credit counseling, homeownership counseling, adult literacy courses and high school Get Smart About Credit classes.

PSB Financial Corporation

Location: Many, Louisiana

Type of Institution: Depository Institution Holding Company

Target Market(s): A three Parish Investment Area comprised of De Soto, Natchitoches, and Sabine Parishes, LA; a 14 census tract Investment Area in Bowie County, TX; an Investment Area comprised of all eligible census tracts in Rapides Parish, LA.

Incorporated in 1983, PSB Financial Corporation is the Depository Institution Holding Company of Peoples State Bank. Peoples State Bank serves a Target Market where the poverty rate is nearly 24 percent. Development services offered includes instruction to students in a classroom setting using the American Business Association's "Teach Kids to Save" education product, periodic free seminars on financial planning and budgeting,

entrepreneurial guidance for individuals wishing to start their own businesses, and one-on-one loan applicant counseling.

Security Capital Corporation

Location: Batesville, Mississippi

Type of Institution: Depository Institution Holding Company

Target Market(s): A seven-county Investment Area comprised of Lafayette, Marshall, Panola, Quitman, Tate, Union, and Tunica Counties, MS.

Incorporated in 1982, Security Capital Corporation is the Depository Institution Holding Company of First Security Bank. First Security Bank's home office is located in rural Mississippi, where the poverty rate was estimated to be 24 percent in 2008 and where the current unemployment rate is over 15 percent. Development services offered include one-on-one loan and credit counseling, tax return preparation counseling, classes on preventing identity theft, and classes on investment opportunities and retirement planning.

Security Federal Bank

Location: Aiken, South Carolina

Type of Institution: Bank

Target Market(s): A six-county Investment Area comprised of all eligible census tracts in Richland, Lexington, Aiken and Richmond Counties in SC and Edgefield and Columbia Counties in GA; a 4 county Investment Area in Barnwall, Bamberg, Colleton and Allendale Counties in SC; Low-Income Targeted Population in Lexington, Aiken, Richmond, Barnwall, Bamberg, Colleton and Allendale Counties in SC, and Edgefield and Columbia Counties in GA; Other Targeted Population – African American in Lexington, Aiken, Richmond, Barnwall, Bamberg, Colleton and Allendale Counties in SC, and Edgefield and Columbia Counties in GA.

Incorporated in 1922, Security Federal Bank's Investment Areas have poverty rates ranging from 16 percent to nearly 35 percent, and encompass several Economic Development Hot Zones and Housing Hot Zones. Security Federal Bank works closely with its local branch of Habitat for Humanity, providing financial counseling to prospective Habitat homeowners. Other development services provided include general financial education and counseling as well as workshop presentations on homeownership.

Security Federal Corporation

Location: Aiken, South Carolina

Type of Institution: Depository Institution Holding Company

Target Market(s): A six-county Investment Area comprised of all eligible census tracts in Richland, Lexington, Aiken and Richmond Counties in SC and Edgefield and Columbia Counties in GA; a 4 county Investment Area in Barnwall, Bamberg, Colleton and Allendale Counties in SC; Low-Income Targeted Population in Lexington, Aiken, Richmond, Barnwall, Bamberg, Colleton and Allendale Counties in SC, and Edgefield and Columbia Counties in GA; Other Targeted Population – African American in Lexington, Aiken, Richmond, Barnwall, Bamberg, Colleton and Allendale Counties in SC, and Edgefield and Columbia Counties in GA.

Incorporated in 1987, Security Federal Corporation is the Depository Institution Holding Company for Security Federal Bank. Security Federal Bank's Investment Areas have poverty rates ranging from 16 percent to nearly 35 percent, and encompass several Economic Development Hot Zones and Housing Hot Zones. Security Federal Bank works closely with its local branch of Habitat for Humanity, providing financial counseling to prospective Habitat homeowners. Other development services provided include general financial education and counseling as well as workshop presentations on homeownership.

Shreveport Federal Credit Union

Location: Shreveport, LA

Type of Institution: Credit Union

Target Market(s): Low-Income Targeted Population in Caddo, Lincoln and Morehouse Parishes, LA.

Incorporated in 1956, Shreveport Federal Credit Union (Shreveport FCU) serves Caddo, Lincoln, and Morehouse Parishes in Louisiana – areas where the poverty rate ranged from 22 to 25 percent in 2008. Shreveport FCU is a designated a low-income credit union by the National Credit Union Administration. Development services offered include classes on financial literacy, opening youth accounts, first-time home buying, and prisoner re-entry financial training, as well as one-on-one financial and credit counseling.

State Bank and Trust Company

Location: Greenwood, Mississippi

Type of Institution: Bank

Target Market(s): A nine-county Investment Area in north/central MS; a 51 census tract Investment Area in Madison, Rankin, and Hinds Counties in MS; a 13 county Investment Area in southwest MS; a 51 census tract Investment Area in southeast LA; a three census tract Investment Area in Livingston Parish, LA; a 7 census tract Investment Area in Geneva County, AL.

Incorporated in 1898, State Bank and Trust Company serves low-income communities in Alabama, Louisiana, and Mississippi, where the poverty rates are 17 percent, 19 percent, and 20 percent, respectively. State Bank and Trust Company strives to support economic development, revitalization and stabilization in the communities it serves by providing financial education to consumers and small businesses. Development services offered include one-on-one loan applicant guidance, the FDIC “Money Smart” curriculum, and a specially created program, SAFE, that educates students on budgeting, investing and credit in a fun-filled environment.

State Capital Corporation

Location: Ridgeland, Mississippi

Type of Institution: Depository Institution Holding Company

Target Market(s): A nine-county Investment Area in north/central MS; a 51 census tract Investment Area in Madison, Rankin, and Hinds Counties in MS; a 13 county Investment Area in southwest MS; a 51 census tract Investment Area in southeast LA; a three census tract Investment Area in Livingston Parish, LA; a seven census tract Investment Area in Geneva County, FL.

Incorporated in 1981, State Capital Corporation is the Depository Institution Holding Company for State Bank and Trust Company. State Bank and Trust Company serves low-income communities in Alabama, Louisiana, and Mississippi, where the poverty rates are 17 percent, 19 percent, and 20 percent, respectively. State Bank and Trust Company strives to support economic development, revitalization and stabilization in the communities it serves by providing financial education to consumers and small businesses. Development services offered include one-on-one loan applicant guidance, the FDIC “Money Smart” curriculum, and a specially created program, SAFE, that educates students on budgeting, investing and credit in a fun-filled environment.

The Bank of Vernon

Location: Vernon, Alabama

Type of Institution: Bank

Target Market(s): A seven-county Investment Area composed of Bibb, Greene, Hale, Lamar, Perry, Pickens and Sumter Counties, AL; an 11 county Investment Area composed of Chickasaw, Choctaw, Clay, Kemper, Lauderdale, Lowndes, Monroe, Montgomery, Noxubee, Oktibbeha, and Winston, MS.

Incorporated in 1911, The Bank of Vernon serves seven counties in Alabama and 11 counties in Mississippi. The unemployment rate in these counties ranges from 13.5 to 16.5 percent. Development services offered include one-on-one loan applicant counseling, financial education for high school students, free accounts for all high school seniors in the service area, and financial education for retirees.

The First, A National Banking Association

Location: Hattiesburg, Mississippi

Type of Institution: Bank

Target Market(s): A three-county Investment Area including George, Jasper, and Covington Counties, MS; a 40 census tract Investment Area in Walthall, Marion, Lamar, Forest, Perry, Greene, Jones, and Wayne Counties, MS; An Investment Area comprised of all eligible census tracts in Pearl River, Hancock, Harrison, and Jackson Counties, MS.

Incorporated in 1996, The First, A National Banking Association (The First, N.B.A.) serves Investment Areas in multiple counties in Mississippi. The poverty rate in The First, N.B.A.'s service area is 22.5 percent, and the unemployment rate ranges from 8.6 to 10.8 percent. Development services offered include one-on-one counseling for applicants who are unable to obtain loans, providing financial assistance through the Financial Institutions Housing Opportunity Pool for the construction of affordable housing, homebuyer financial education classes, financial education classes for students, and the provision of the FDIC "Money Smart" curriculum.

The First Bancshares, Inc.

Location: Hattiesburg, Mississippi

Type of Institution: Depository Institution Holding Company

Target Market(s): A three-county Investment Area including George, Jasper, and Covington Counties, MS; a 40 census tract Investment Area in Walthall, Marion, Lamar, Forest, Perry, Greene, Jones, and Wayne Counties, MS; An Investment Area comprised of all eligible census tracts in Pearl River, Hancock, Harrison, and Jackson Counties, MS.

Incorporated in 1995, The First Bancshares, Inc. is the Depository Institution Holding Company for The First, A National Banking Association (The First, N.B.A.). The First, N.B.A. serves Investment Areas in multiple counties in Mississippi. The poverty rate in The First, N.B.A.'s service area is 22.5 percent, and the unemployment rate ranges from 8.6 to 10.8 percent. Development services offered include one-on-one counseling for applicants who are unable to obtain loans, providing financial assistance through the Financial Institutions Housing Opportunity Pool for the construction of affordable housing, homebuyer financial education classes, financial education classes for students, and the provision of the FDIC "Money Smart" curriculum.

Tulane-Loyola Federal Credit Union

Location: New Orleans, Louisiana

Type of Institution: Credit Union

Target Market(s): A 205 census tract Investment Area in Orleans and Jefferson Parishes, LA; Low-Income Targeted Population in Orleans, Jefferson, St. Charles, Lafourche, Terrebonne, St. James, St. John the Baptist, Accession, Livingston, Assumption, St. Martin, Iberia, St. Mary, Iberville, and Tangipahoe Parishes, LA.

Incorporated in 1979, Tulane-Loyola Federal Credit Union (Tulane-Loyola FCU) was designated a low-income credit union by the National Credit Union Administration in 2005. A random sample of Tulane-Loyola FCU's borrowers found that 88 percent were in its Target Market as either residing in a CDFI Investment Area, belonging to a Low-Income Targeted Population, or both. Development services offered include one-on-one financial, home mortgage loan, and debt-consolidation counseling as well as financial education provided through the Tulane-Loyola FCU newsletter and website.

Vigo County Federal Credit Union

Location: Terre Haute, Indiana

Type of Institution: Credit Union

Target Market(s): 22 census tract Investment Area in Vigo, Sullivan and Clay Counties, IN; Low-Income Targeted Population in Vermillion, Parke, Vigo, Clay and Sullivan Counties, IN, and Edgar and Clark Counties, IL.

Incorporated in 1935, Vigo County Federal Credit Union (Vigo County FCU) was founded to serve the school teachers of Terre Haute, Indiana. Designated a low-income credit union by the National Credit Union Administration in 1998, Vigo County FCU now serves the designated low-income community of Vigo County, Indiana, in addition to Investment Areas and Low-Income Targeted Populations in other counties in Indiana and Illinois. Development services offered include one-on-one financial education as well as regular financial education and development workshops and seminars.