

CERTIFICATION, COMPLIANCE MONITORING AND EVALUATION



CDFI CERTIFICATION APPLICATION

AMIS SUBMISSION GUIDE
UPDATED NOVEMBER 2018



CDFI Certification Application Submission

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1. Introduction



AE101: Getting Started – Navigating AMIS (for External Users) is a pre-requisite for the training manual you are currently viewing, *CDFI Certification Application Submission*.

An entity seeking to update the Target Market must submit a CDFI Certification Application, to the CDFI Fund, in AMIS. To submit an application online, that entity must have an AMIS account. Please refer to the *AE101: Getting Started – Navigating AMIS (for CDFI Fund External Users)* training manual on how to set up an account.

The objective of this training manual is to provide Certified CDFIs with instructions on how to complete a CDFI Certification Application. Applicants will learn how to complete and submit their application in AMIS.

2. Launching the CDFI Certification Application

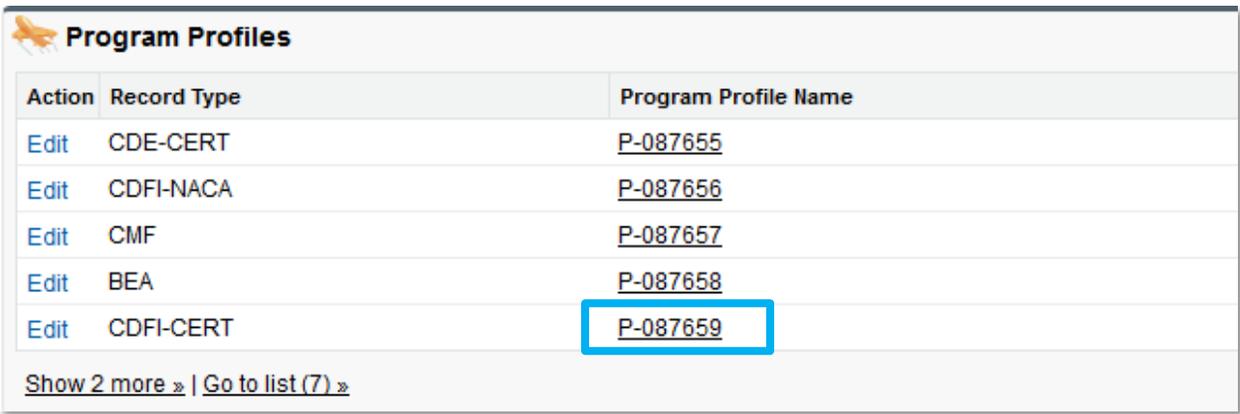
Once applicants have successfully created an AMIS account, they will have the ability to create, complete, and submit a CDFI Streamline Certification Application in AMIS.

AMIS will launch the correct application type based on the information on your organization's detail page. The steps below show how to verify that your organization's information in AMIS is up to date and how to launch the CDFI template application.

2.1 Launching the CDFI Certification Application

To Launch the CDFI Certification Application:

1. From the Organization Detail page, scroll down to the Program Profiles related list.



The screenshot shows a table titled "Program Profiles" with three columns: Action, Record Type, and Program Profile Name. The table lists five entries. The entry for "CDFI-CERT" with ID "P-087659" is highlighted with a blue border. Below the table are links for "Show 2 more »" and "Go to list (7) »".

Action	Record Type	Program Profile Name
Edit	CDE-CERT	P-087655
Edit	CDFI-NACA	P-087656
Edit	CMF	P-087657
Edit	BEA	P-087658
Edit	CDFI-CERT	P-087659

[Show 2 more »](#) | [Go to list \(7\) »](#)

Program Profiles Related List

2. Click the **Program Profile Name** for the CDFI-CERT Program Profile to be forwarded to the Program Profile Detail page.

 Program Profile
P-082087

[« Back to List](#)

[Applications \(0\)](#)

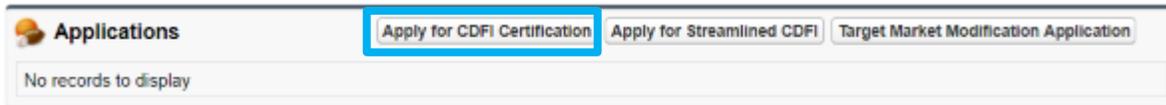
Program Profile Detail

Organization Data

Organization	CDFI Test Org	Program Profile Name	P-082087
EIN/TIN	12-7777777	Record Type	CDFI-CERT
DUNS		Organization ID	001t00000083qN7

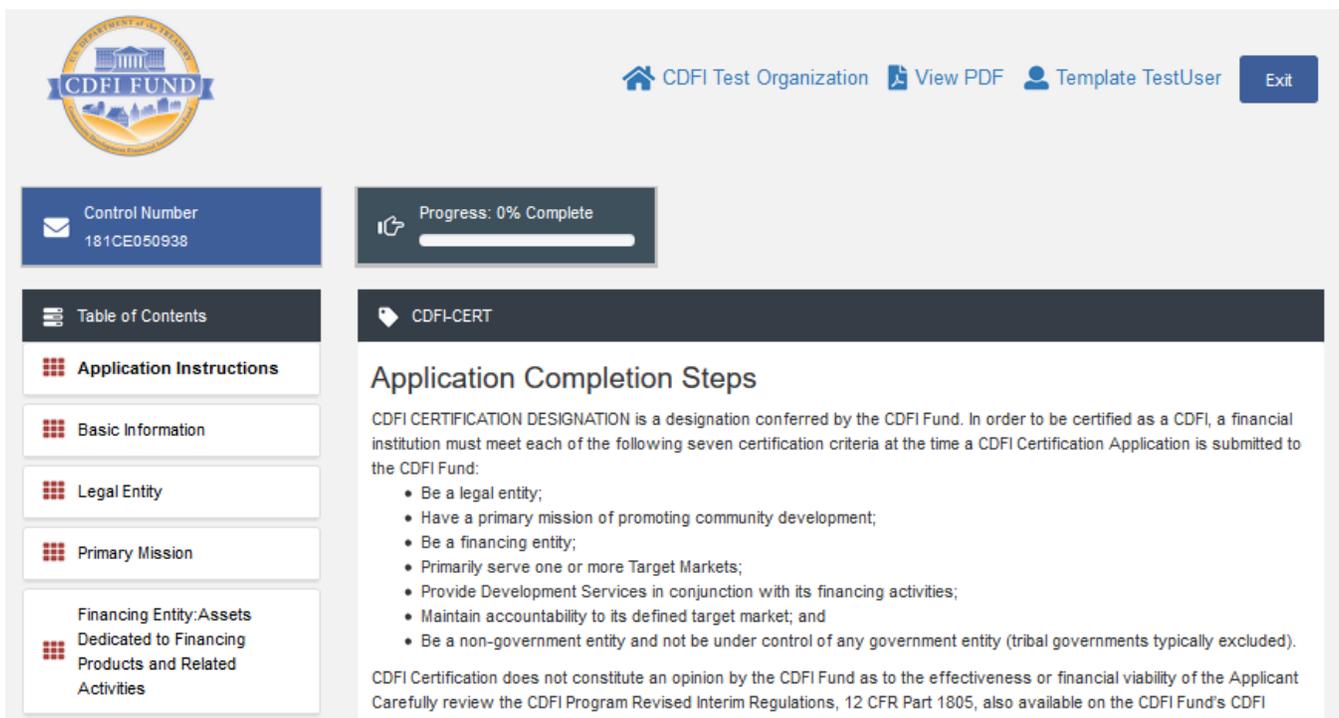
CDFI-CERT Program Profile Detail Page

- Verify that the information on the Program Profile is up to date, update as necessary. Once the information in the Program Profile has been verified, navigate to the “Applications” related list and click the **CDFI Certification Application** button.



Certification Applications Related List

- This will launch the CDFI Certification application.



CDFI Certification Template Application

- Complete the CDFI Certification Application and submit the application (see guidance, section 5 below).
- The CDFI Fund will notify the Application submitter via email regarding their CDFI Certification Application status.

NOTE – Applicants need to allow the CDFI FUND email address “amis@cdfi.treas.gov” in order to ensure that email is delivered.

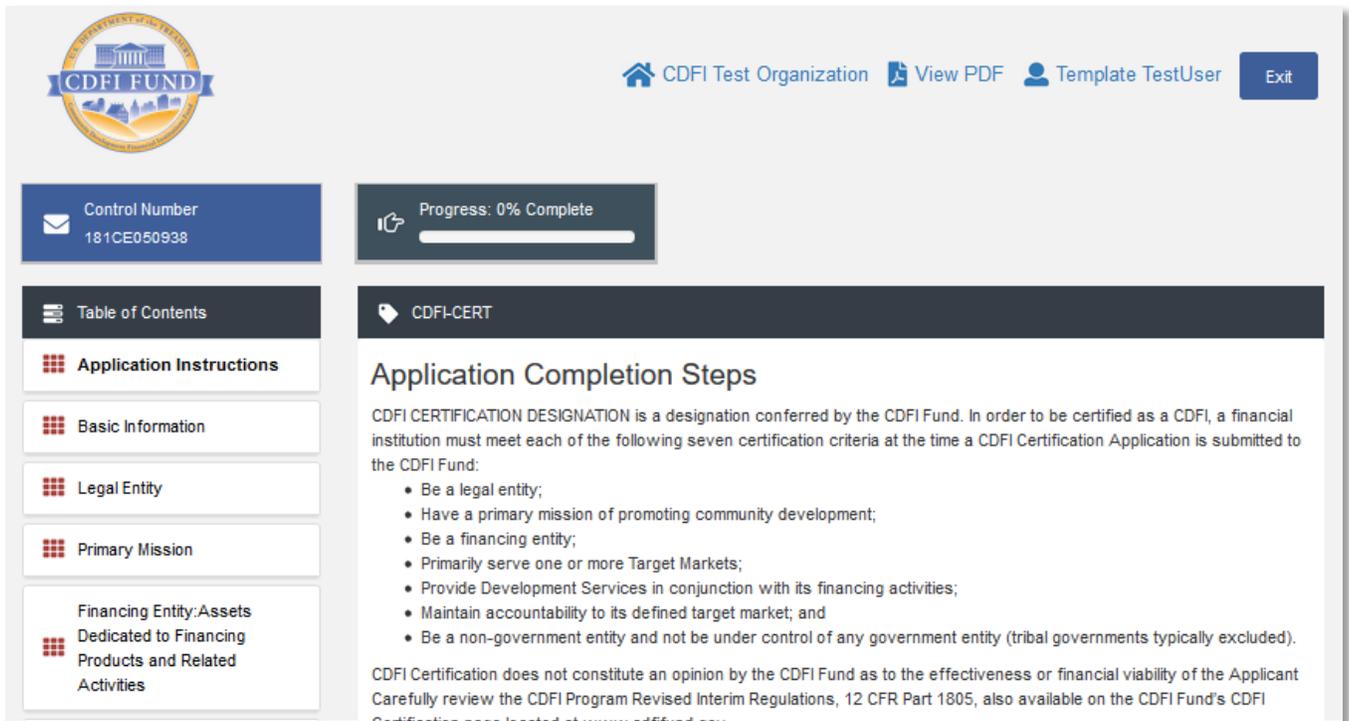
3. CDFI Certification Template Application Appearance and Navigation

CDFI Certification uses the template approach to collect information. Sections 3 and 4 provide general guidance on how to navigate and use template features to successfully complete your CDFI Certification Application.

For question-level guidance of the CDFI Certification Application, please see Sections 5, below.

3.1 Application Layout

The application home page will be displayed when you launch the application. The application home page has a stationary header that displays important application details.

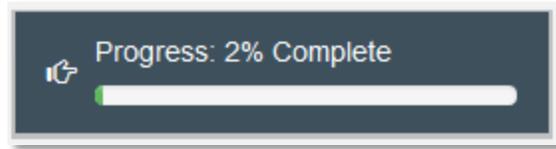


Application Home Page

The header includes:



1. Control Number: The system-generated number assigned to your application.



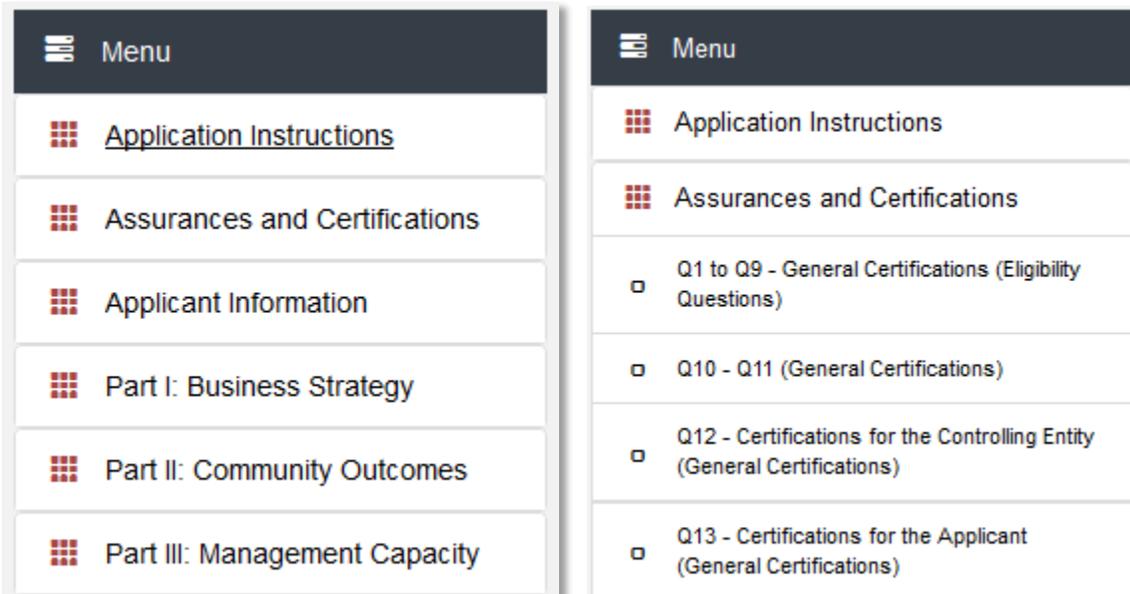
2. Progress Bar: Keeps track of your progress as you complete portions of the application. The progress bar may not start at 0% due to information already pre-populated in the application.



3. Organization: A hyperlink to your Organization's detail page. When you click this link, it will return you to your organization record in a new window.
4. View PDF: An option to export and view the application as a PDF file. The PDF prints the current state of the application. If blank, it will show application guidance, questions, and tables. Once responses are entered into the application, the PDF will also include responses.
5. User: Name of user profile currently editing the application.
6. Exit: Use this button to Exit the application **after** saving your work.

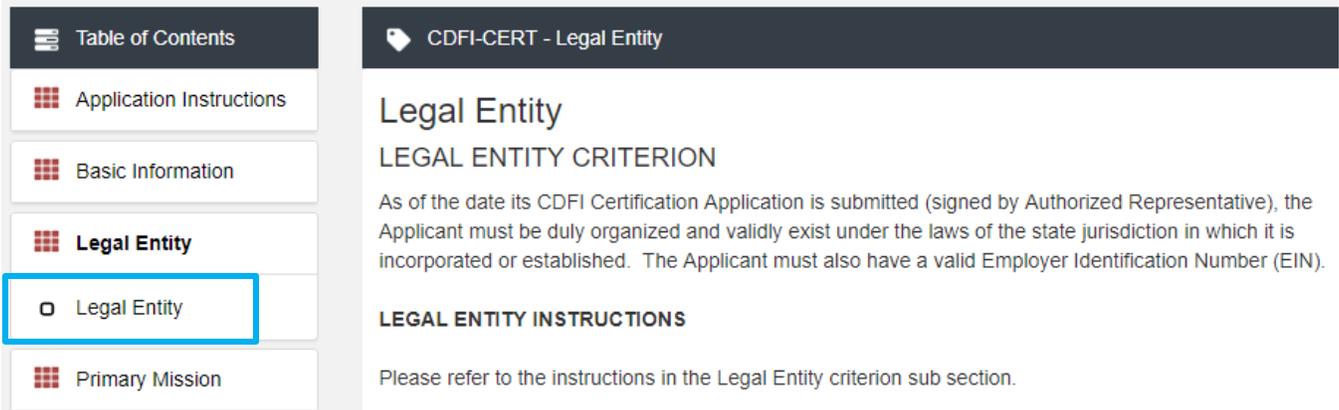
3.2 Using the Collapsible Menu

The menu on the left-hand side of the page will allow you to navigate to different sections of the application.



Collapsible Menu- Collapsed and Expanded

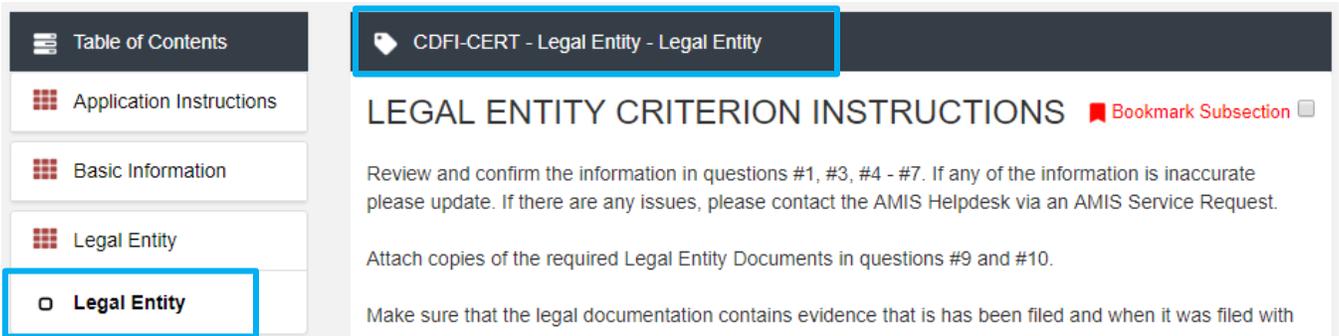
Click on the section title in the menu to expand and view subsections. This will display links to subsections below the section title in the menu bar.



Expanded Section and Viewing Interface

Clicking on a section title will also bring up a section introduction page in the interface to the right of the menu. This page will describe the section and include any important details, tips, instructions the user may need before proceeding to the subsections.

To view a subsection, click on the hyperlink to the subsection title in the menu bar.



Subsection Page View

The page for the subsection, including application question and response fields, will be visible in the display to the right of the menu.

Note that the gray bar at the top of the display lists the name of the application, section, and subsection currently displayed.

To navigate to another subsection, click on that subsection's title.

If you are finished viewing an application section and would like to minimize its list of subsections, simply click on the section title link in the menu again.

The menu allows you to move from section to section as needed within the application. Just be sure to always **Save** any responses you have entered for a subsection before navigating away from that page.

NOTE: If you do not save before navigating away from a subsection, you will lose your work.

3.3 Saving and Completing a Section

When you click **Save** at the bottom of a subsection page, the application will save your answers. You will receive on-screen error messages and guidance based on the errors found. After clicking **Save**, you can navigate away from the subsection and your answer will be saved. **If you navigate away before you click Save you will lose your responses/answers. REMEMBER TO ALWAYS CLICK SAVE.**

To complete a subsection, fill in all necessary fields. All required fields are marked with a red asterisk *.

1. Select Organization Boards from AMIS *

Sample Required Field

At the bottom of the page click the **Save** button.



Save Button

The application will save all responses. If any of your responses require a correction, the subsection cannot be Marked Complete. Any error messages or guidance will be displayed. For example, a required field left empty will display “this response is required.”

1. Select Organization Boards from AMIS *

This response is required.

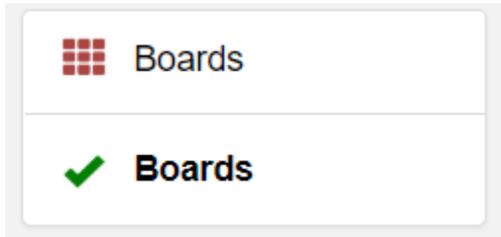
Validation Error Message

Correct any errors and try to save again. When the subsection page is successfully Marked Complete, the message will appear at the top of the display window.



Subsection Saved and Completed Message

In the menu bar, a green checkmark will appear next to the saved and completed subsection.



Completed Subsection Checkmarks

3.4 Time Management

You may save data, log out, and return to your application at a later date. The electronic application will automatically log you off after **2 hours of inactivity** (i.e., no movement between screens). **If this happens, you will lose any data that you entered and did not save.**

3.5 Bookmarks

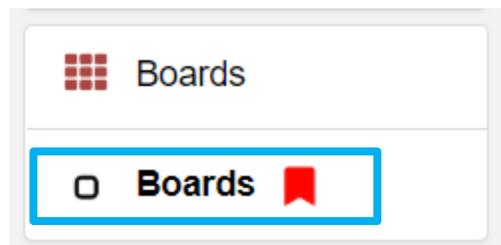
If you need to flag a subsection to return to later, use the bookmark feature. When you click on any subsection, you will see the **Bookmark Subsection** checkbox visible in the upper-right of the display.

Boards Instruction



Bookmark Subsection Checkbox

Click the checkbox to bookmark the subsection. A bookmark symbol will appear next to that subsection in the application menu.



Bookmarked Subsection

To remove a bookmark, simply uncheck the checkbox.

NOTE: It is possible to save and submit an application with bookmarks checked.

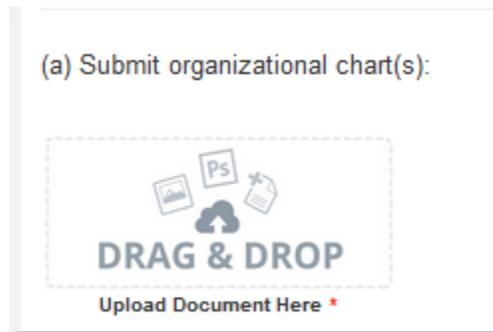
4. CDFI Certification Template Application Form Features

4.1 Validation Rules, Error Messages, and Guidance

There are rules associated with required fields and other information in the application. If there are errors detected once you save a subsection, you will see error messages displayed by the fields that need to be adjusted. Please follow all error messages and guidance accordingly.

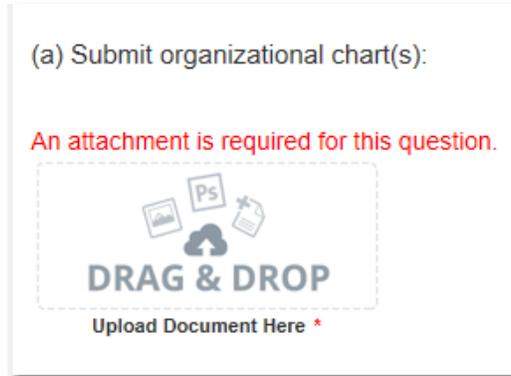
These errors may range from inputting an invalid value to omitting a required field.

For example, you may be asked to upload documents using the Drag & Drop feature.



Upload Attachment Required Field

If you skipped over this required document upload, you would receive the following error message when you try to save:



Missing Attachment Error Message

You will receive a similar error message if you omit a response in any other required field, like the drop down field below.

1. Select Organization Boards from AMIS *

This response is required.

Search Records...



Missing Required Field Error Message

If left blank, you will receive an error message “This response is required.”

In numerical entry fields, there are often specific guidelines the applicant must follow.

Product Category	#	
Loans	<p>Please enter a valid number.</p> <input data-bbox="669 1591 1128 1659" type="text" value="ab"/> <p>0 Decimal Places</p>	<input data-bbox="1166 1554 1226 1617" type="text" value="\$"/>

Numerical Entry Error Message and Guidance

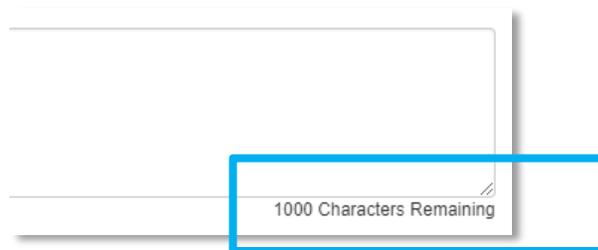
If less than 50% is entered, you will receive guidance that activities must be greater than 50%.

The guidance provided in these error messages will give you a clear idea of how to correct the validation error.

4.2 Narrative Responses

For all questions requiring a narrative response, please note that each text response field has an identified maximum character length.

These character maximums include spaces, punctuation, special characters, and line breaks. Be aware that most word processing programs do not typically count line breaks as a character. The text box will not allow you to exceed the maximum character limit. If you are copying a response from another source, please make sure you are within the character limit or the **text box may truncate your response.**



Character Maximums for Text Responses

TIP: Type your narrative answers into a separate word processing program (e.g., Microsoft Word). Then copy and paste the answers into the appropriate sections of the electronic application. This will prevent the loss of information if you encounter problems saving your application or connection problems. It will also cut down on the time you spend directly filling out the application online. When copying and pasting the narrative responses from a word processing program into the narrative text box, any special indentations or spacing will not carry over. Formatting, such as bold, italicized, or underlined text, will not display in the narrative.

To copy and paste information in a Windows platform from a MS Word file or other word processing file:

1. Go to the document with the appropriate text.
2. Highlight the information you wish to paste. **Press and hold down the Ctrl button, then press C.** Alternatively, you can press the right button on your mouse and then select **Copy**.
3. Go to the electronic application. Click in the applicable text box. **Press and hold down the Ctrl button, then press V.** This will paste the information into the text box. Alternatively, you can press the right button on your mouse and then select **Paste**.

- 4. The text boxes only allow basic text. Any formatting (e.g., italics, bold, bullets) will be simplified to a basic font. Charts and tables cannot be pasted or created in the text boxes. Additionally, you will not be able to check for spelling or grammatical errors within the electronic application.

4.3 Dependent Questions and Subsections

Responses to some questions will trigger the applicability of other dependent questions or subsections in the application. Be careful when changing the responses to these types of questions because the answers you input in earlier sections may affect the required fields and dependent subsections you will have to complete later in the application.

Dependent Questions

1. Does the Applicant's Target Market(s) include Investment Area? *

Sample Question that can Trigger A Dependent Question

A **Dependent Question** will appear on the question page you are editing when your response requires additional responses or explanations. For example, in the question above, the Applicant will select “Yes” or “No” from the drop-down menu. If it is “No”, no additional explanation is needed. However, if it is “Yes” then enter the explanation.

1. Does the Applicant's Target Market(s) include Investment Area? *

1.1 If the Applicant's Target Market(s) include Investment Area(s), provide narrative description(s) of the significant unmet capital or financial service needs within each identified Investment Area: *

5000 Characters Remaining

Dependent Question

Dependent Subsections

A **Dependent Subsection** is a subsection that is enabled or disabled for the applicant to complete based on input they have entered in the application. This feature is designed to make it easier for you to navigate the application by disabling sections that do not apply to your application.

For example, CDFIs requesting a CDFI Certification will need to provide the total number and dollar amount of financing activity by qualified product (i.e. loans, equity investments, loan purchases, and loan guarantees.).

Product Category	#	\$
Loans	<input type="text"/> 0 Decimal Places	\$ <input type="text"/> 0 Decimal Places

Question that Can Trigger a Dependent Subsection

If you leave the # & \$ fields blank, the subsection will be marked complete upon **Save** and no new subsections will be enabled.



- Target Market CY
- Target Market Questions CY
- Total Activity by Product Category**

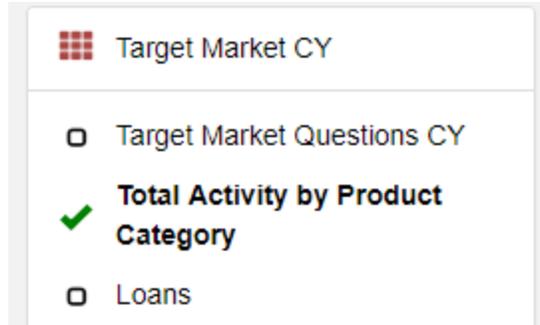
Completed Subsection in the Menu

However, if you enter value in the # & \$ fields, you will be asked to enter additional information about your Loan in a new subsection.

Product Category	#	\$
Loans	<input type="text" value="1"/> 0 Decimal Places	\$ <input type="text" value="20000"/> 0 Decimal Places

Question that Can Trigger a Dependent Subsection

Once you click **Save**, this new subsection will be visible in the menu bar.



Enabled Dependent Subsection

Although the Application allows for the certified CDFI to respond to questions in any order, consider completing the application questions in the order in which they are presented because questions in earlier sections may trigger or disable dependent subsections later in the application.

4.4 Selecting Related Records

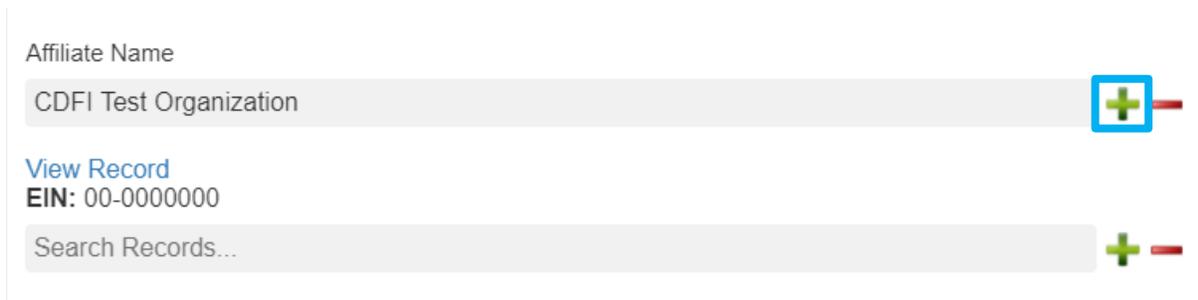
The application uses records associated with your organization in AMIS to help you populate information in certain fields, such as information about Affiliates or Contacts you would like to associate with the application.

Related record fields allow you to select from a list of records associated with your organization. Remember, these type of records are based on information previously entered on your organization detail page. Begin typing the name of record in the gray search box and select the record you would like to use.



Selected Related Record

You can view more information about the record you selected by clicking the **View Record** link. This will direct you to the record detail page.



Add an Additional Related Record Field

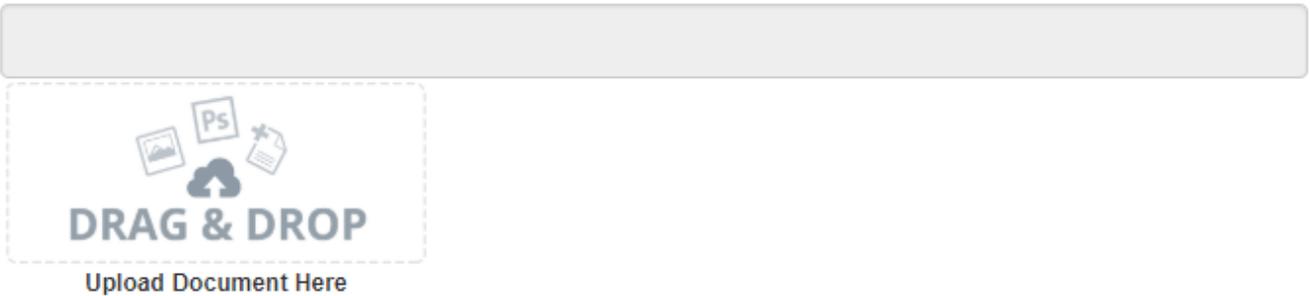
Some related record fields will have a +/- sign next to the search box that allow you to add multiple related records. Simply click on the green plus sign to add another related record search field.

If you need to delete a related record, click on the red minus sign next to the record you wish to delete.

4.5 Adding Attachments

Attachments can be uploaded using the Drag & Drop feature. You will see the Drag & Drop box below any question that requires an attachment.

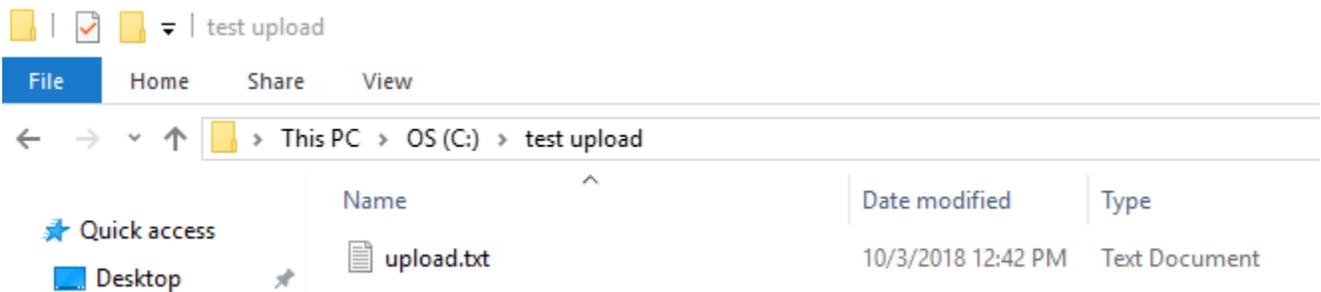
1. Total TM Activity As % of Total Activity



Drag & Drop Upload Box

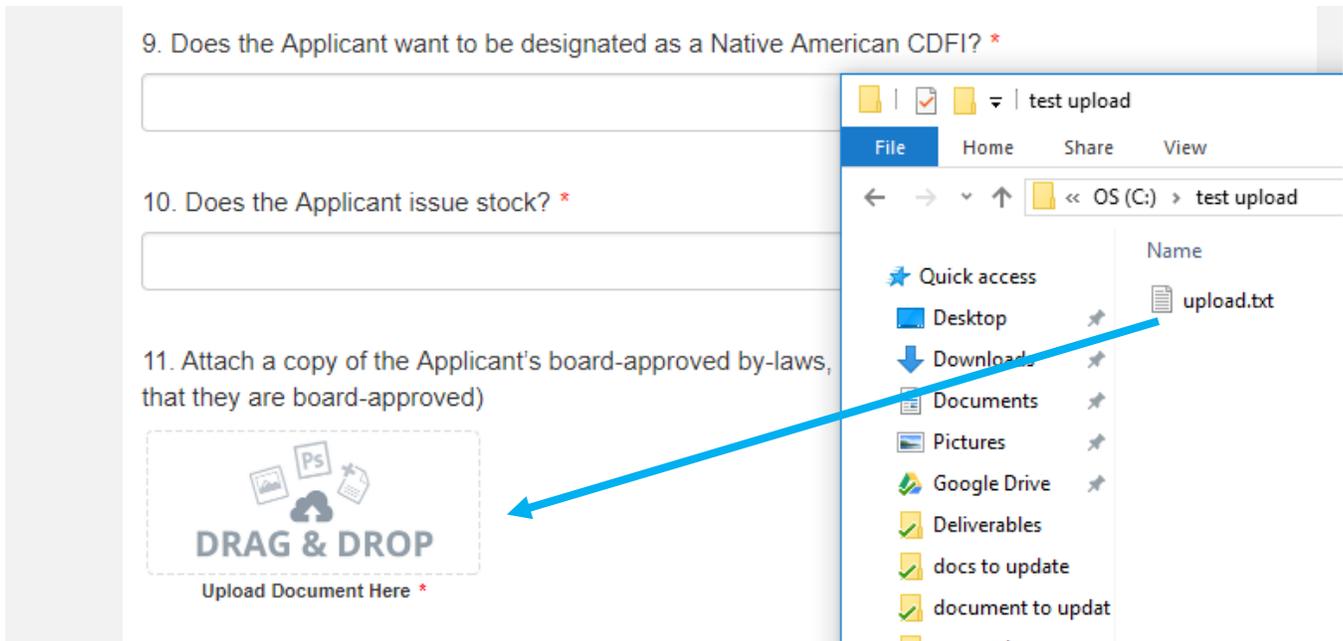
To upload using the Drag & Drop:

1. Locate the file you wish to upload on your computer. Open the folder the where the file is saved in File Explorer.



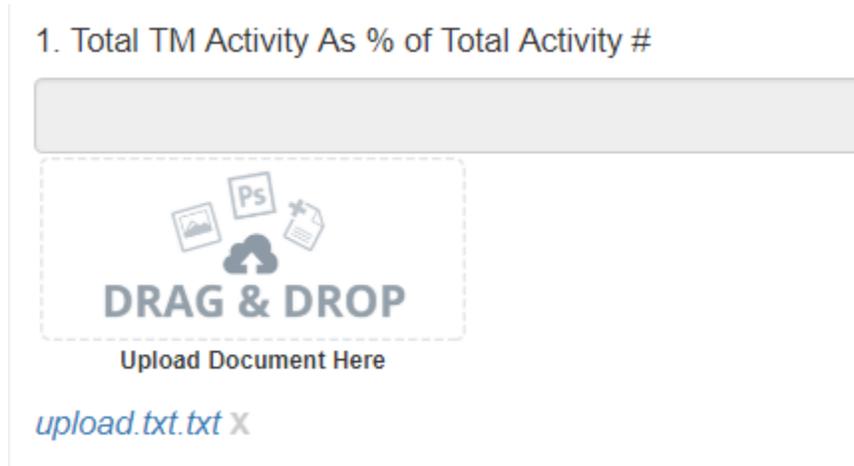
Attachment to Upload in File Explorer

2. Return to the Application page. Using your cursor, drag the file you want to upload from File Explorer to the Drag & Drop upload box on the Application.



Upload File Using Drag & Drop

- 3. Once your file is successfully uploaded, the file name will be displayed below the Drag & Drop box.



Successful File Upload

- 4. Upload any additional files using the same process. If you need to remove an uploaded file, simply click the gray "x" next to the file name. n

4.6 Additional Information Tables

Additional Information Tables collect information dynamically throughout the application. This allows the Applicant the ability to answer a question that requires two or more records.

In the CDFI Certification Application, an Additional Information table is used to collect information on for Development Services reported to be offered by the credit union in connection with its lending products.

You will recognize a subsection with an additional information table by the page setup. When you open a new subsection with one of these tables, an empty table field will be displayed below the table instructions at the top of the page. As you add records to the table, they will appear in the table overview.

Overview (1)

[Add Row](#)

Name	Completed	Target Market Map Name	Number of Transactions	Dollar Amount	Sub Total TM Activity #	Sub Total TM Activity \$
New Row (active)					0	0

[Add Row](#)

Empty Table Overview

Below the table overview is the field entry form. Data is entered in response to the questions on this form and saved to create a single record row in the table. Additional rows are created by populating the fields with new data and saving the form again.

New Row

1. Record

2. Target Market Map Name *

 [Clear](#)

3. Number of Transactions *

0 Decimal Places

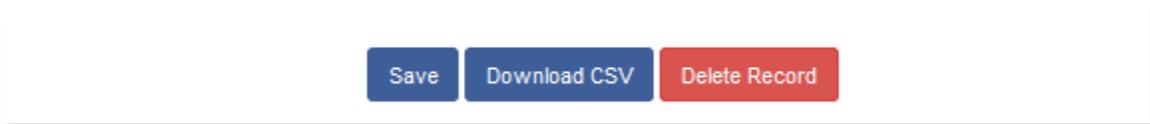
4. Dollar Amount *

0 Decimal Places

5. Sub Total TM Activity #

New Row Entry Fields

At the bottom of the page there are buttons to **Save**, **Download CSV**, and **Delete Record**.



Additional Information Table Buttons

To add or edit Additional Information records:

1. Complete the field entry form for your first record.
2. When you have finished entering data for your first record, click the **Save** button. This will create a new row in the table overview at the top of the page.

New Record Row in Table Overview

- The record you just created will still be active, with its field data still visible on the screen. To create a new record, click **Add Row** at the right of the table overview.

Overview (1)

Name	Completed	Target Market Map Name	Number of Transactions	Dollar Amount	Sub Total TM Activity #	Sub Total TM Activity \$
Loan 1 (active)	✓	Test Target market	1	100,000	1	100,000

Add Row

Add Row

Active Record Indicator and Add Row Link

- This will create a new active record row in the overview table. Fill in the empty fields in the New Row section below just as you did for the first record. Click **Save** to populate the table overview with your second record's data.

Overview (2)

Add Row

Name	Completed	Target Market Map Name	Number of Transactions	Dollar Amount	Sub Total TM Activity #	Sub Total TM Activity \$
Loan 1	✓	Test Target market	1	100,000	1	100,000
New Row (active)						

Add Row

New Active Record Row

- Repeat this process to add additional records as needed.
- To edit any record, click on the hyperlink of the record name in the overview table.

Overview (2)

Add Row

Name	Completed	Target Market Map Name	Number of Transactions	Dollar Amount	Sub Total TM Activity #	Sub Total TM Activity \$
Loan 1		Test Target market	1	90,000	2	91,000
Loan 2 (active)	✓	Map 1	1	1,000	2	91,000

Add Row

Selected Active Record

- This will make that record active and display the active record's field form below. Update any information as needed and **Save**.

To delete dynamic table records:

1. If you need to delete a record, make sure that record is active in the overview table and select the **Delete Record** _____ button at the bottom of the page.



Delete Record

To Download CSV:

1. The application will allow you to download a Comma Separated File (CSV File) for the records you enter into the dynamic table that you can open in Excel. After all desired records are entered and saved, click the **Download CSV** button at the bottom of the page.



Download CSV Button

2. Download using your browser’s download feature. When you open the document in Excel it will display all the data you have entered for each record.

4.7 Direct-Entry Tables

The Target Market Application will require the certified CDFI to enter table data. These direct-entry tables are configured to collect specific data and are easy to navigate. Unlike additional information tables, direct-entry tables allow you to input your data directly into the table.

Product Category	#	\$
Loans	<input type="text" value="2"/> <small>0 Decimal Places</small>	<input type="text" value="\$ 100,000"/> <small>0 Decimal Places</small>
Equity Investments	<input type="text"/> <small>0 Decimal Places</small>	<input type="text" value="\$"/> <small>0 Decimal Places</small>
Loan Purchases	<input type="text"/> <small>0 Decimal Places</small>	<input type="text" value="\$"/> <small>0 Decimal Places</small>
Loan Guarantee	<input type="text"/> <small>0 Decimal Places</small>	<input type="text" value="\$"/> <small>0 Decimal Places</small>
Total	<input type="text" value="2"/>	<input type="text" value="100,000"/>

Formula Field Calculated Totals

In the sample table above, you can see that a direct-entry table simply allows you to enter responses to multiple question rows for a number of different columns at the same time.

To navigate the table, simply use the “left to right” slide bar. If the number of columns exceeds the standard screen format, the slide bar will allow you to access the columns to the right.

If using the Tab key during data entry, please note Tab moves the cursor to the field in the column to the right.

Some tables have formula fields that auto-calculate a sum based on the formula configured and the table data entered. Formula fields will begin to populate as you enter your data into the table.

4.8 Export to PDF

The Application can generate an Adobe PDF version of your application for your organization’s records. There are two ways to view your PDF: from within the Application and from the program profile page. You can use this feature to view your current progress on the application at any point in the application process.

To generate a PDF version of the application:

1. Navigate to the stationary menu bar at the top of the application and select **View PDF**.



View PDF

2. This will open a PDF of the application and your organization’s responses in a new window. Download and save the PDF using your browser’s download function.

To view the PDF from the Program Profile page:

1. Log in to AMIS.
2. Click on the Organizations tab and select your organization. On your organization’s detail page, navigate to the Program Profiles related list.
3. Select the CDFI-CERT Program Profile.
4. On the Program Profile detail page, navigate to the Applications related list.

Action	Application	Application Type	Status	PDF Link	Last Modified By
Edit	App-050938	CDFI-CERT	In Progress	View PDF	Template TestUser, 5/2/2018 3:09 PM

Applications Related List

5. Select the **View PDF** link to generate a PDF of the application.

Note: Once the application is submitted, you will no longer be able to launch the application and generate a PDF in the UI. However, you will still have access to a PDF of your application from the Program Profile detail page.

5. CDFI Certification Application

Below is a detailed walkthrough of the application organized by section, with guidance included for each question. Most of these questions are fairly straightforward drop-down menu selections or text entry responses, but a few require more detailed explanation or instruction.

5.1 Basic Information

This document provides detailed guidance on filling out each section of the CDFI-CERT Application, beginning with the Basic Information section. Please refer to the guidance here and in the Application for assistance as you complete your application.

5.1.1 Applicant Information

Questions 1-7:

- The Organization Name, Financial Institution Type, Type of Organization, DUNS#, EIN, FY End Month, and FY End Day fields are pre-populated from your AMIS account.
- **If you need to modify any of this information, you will have to submit a service request through AMIS.**

Question 8:

- Indicate if the Applicant is a Subsidiary of any Insured Depository Institution (IDI) or a Depository Institution Holding Company (DIHC). (i.e. does any IDI or DIHC control 25% or more of any class of the Applicant's voting shares or otherwise control, in any manner, the election of a majority of directors of the Applicant?)

Question 9:

- Indicate if the Applicant would like to be designated as a Native American CDFI.
 - If "Yes", (that the Applicant wants to be designated as a Native American CDFI), indicate the percentage of activities provided to Native American communities during the most recent fiscal year.
 - A Native American CDFI is one that "Primarily Serves" a "Native Community." "Primarily Serves" is defined as 50% or more of an Applicant's activities being directed to a Native Community. "Native Community" is defined as "Native American, Alaska Native and Native Hawaiian peoples or communities."

Question 10:

- Indicate if the Applicant issues stock.
 - If “Yes”, provide a brief narrative indicating the proportion of voting securities held by IDIs or DIHCs and any control that could be exercised by IDIs or DIHCs over the election of a majority of directors of the Applicant.
 - Please attach supporting documents to support the narrative in the upload box provided. (E.g. stock certificate summary reports that support the above narrative indicating the proportion of voting securities held by IDIs and DIHCs.) Make sure the reports clearly indicate the proportion of voting securities held by IDIs and DIHCs.
- A CDFI Certification Applicant that is a Depository Institution Holding Company may qualify as a CDFI only if the Applicant individually and collectively with its Affiliates meet each of the seven (7) certification criteria. An Applicant that is an affiliate of a Depository Institution Holding Company may qualify as a CDFI only if the Applicant individually and collectively with the Depository Institution Holding Company and all of its Affiliates meet each of the seven (7) certification criteria. An Applicant that is a Subsidiary of an Insured Depository Institution may qualify as a CDFI only if the Applicant individually and collectively with the Insured Depository Institution and its Subsidiaries meets each of the seven (7) certification criteria.

Question 11:

- Provide a copy of the Applicant’s board-approved by-laws, (by-laws must demonstrate evidence that they are board-approved).
 - Make sure that the By-Laws contain evidence that demonstrate that they are board-approved— e.g. they contain a statement indicating that the board approved the By-Laws at a particular meeting on a particular date, and that the appropriate board official(s), such as the board secretary or others, have certified the statement by signing and dating it.

Question 12:

- Designate an Authorized Representative for this application.
 - Type in the name of the Authorized Representative, identified on the AMIS Organization Detail Page, who will approve the submission of the application and attest that the information therein is accurate and true. If no Authorized Representative is selected, you will not be able to submit the application

Question 13:

- Designate a Point of Contact for this application.
 - Type in the name of the Point of Contact identified on the AMIS Organization Detail Page

5.1.2 Affiliates

Questions 1:

- Select the Affiliates by clicking in the "Search Records" box.

5.2 Legal Entity

5.2.1 Legal Entity

Questions 1 & 3-7:

- Organization EIN, Date of Incorporation/Organization/Establishment, Institution Type, Applicant's Federal Regulator, Applicant's Charter Number, and FDCI Insurance Certificate Number will be pre-populated from the Applicant's AMIS account.
- If you need to edit information about the Applicant's Federal or State Regulator, you can do so by editing your Organization's information in your AMIS account:
 - Navigate to your Organization's detail page and select the **Edit** button.
 - Scroll down to the Regulated Institution section and Add/Update regulatory information as needed.
 - Click **Save**. You should see your updated information on the Organization detail page and it should now pre-populate in the Application.
- If you need to modify your Organization EIN, Date of Incorporation/Organization/Establishment, and Institution type, **you will need to submit a service request through AMIS.**
- If you need to edit any of this information about the Applicant's Charter Number and FDIC Insurance Certificate Number, you can do so by editing your Organization's information in your AMIS account:
 - Navigate to your Organization's detail page and select the **Edit** button.
 - Scroll down to the Regulated Institution section and Add/Update regulatory information as

needed.

- Click **Save**. You should see your updated information on the Organization detail page and it should now pre-populate in the Application.

Question 2:

- Attach one of the appropriate IRS documents displaying the Applicant's EIN:
 - Official letter from IRS providing EIN
 - Confirmation fax from local IRS office with the organization's name and EIN
 - A printout of completed and submitted online SS-4 (with the organization's EIN in the upper right hand corner) from IRS's website.
 - If using the online SS-4 form, make sure that it is completed/submitted, and that a printout of the online confirmation of receipt by the IRS is included in the attachment. Online documentation should have the URL displayed at the bottom of the document.

Question 8:

- If State Regulator or Other, please provide a list.

Questions 9 & 10:

- For **Non-Regulated Institutions**:
 - Question 9: Attach a copy of one of the following (documents must be signed, stamped, and filed with the appropriate state agency).
 - Attach one of the appropriate incorporating/organizing/establishing documents demonstrating the Applicant is a legal entity:
 - Articles of Incorporation
 - Certificate of Incorporation
 - Organization Certificate
 - Or Other Document
 - Make sure that this legal documentation contains evidence that it has been filed and when it was filed with the appropriate government agency. This evidence often takes the form of either a cover page from the government agency that indicates when the Applicant's legal documents were filed and signed by the appropriate agency official, or a stamp of the appropriate government agency containing the date the documents were filed and initialed by the appropriate government official.

- **Note** – as of the date that the CDFI Certification Application is submitted, the Applicant must be duly organized and validly exist under the laws of the state jurisdiction in which it is incorporated, organized, or established.
 - **Note** – an organization that is not yet a legal entity or does not yet have a valid EIN cannot apply for CDFI Certification.
 - **Note** – a regulated financial institution that does not have a charter issued by the appropriate Federal Banking Agency or State Agency cannot apply for CDFI Certification.
 - Question 10: Attach any amendments to attached organizing documents (documents must be signed, stamped, and filed with the appropriate state agency).
 - Attach any amendments to the Applicant’s incorporating/organizing/establishing documents submitted with the application.
- **For Regulated Institutions:**
 - Question 9: Attach a copy of one of the following issued by the appropriate Federal Banking agency or State agency, (documents must be signed, stamped, and filed with the appropriate agency).
 - Attach one of the appropriate charting documents demonstrating that the Applicant is a legal entity:
 - Regulatory Charter
 - Certificate of Incorporation
 - Organization Certificate
 - Or Other Document
 - Make sure that this legal documentation contains evidence that it has been filed and when it was filed with the appropriate government agency. This evidence often takes the form of either a cover page from the government agency that indicates when the Applicant’s legal documents were filed and signed by the appropriate agency official, or a stamp of the appropriate government agency containing the date the documents were filed and initialed by the appropriate government official.
 - **Note** – as of the date that the CDFI Certification Application is submitted, the Applicant must be duly organized and validly exist under the laws of the state jurisdiction in which it is incorporated, organized, or established.

- **Note** – an organization that is not yet a legal entity or does not yet have a valid EIN cannot apply for CDFI Certification.
- **Note** – a regulated financial institution that does not have a charter issued by the appropriate Federal Banking Agency or State Agency cannot apply for CDFI Certification.
- Question 10: Attach copies of any amendments to attached organizing documents, (documents must be signed, stamped, and filed with the appropriate agency).
 - Attach any amendments to the Applicant’s charting documents submitted with the application.

5.3 Primary Mission

5.3.1 Applicant Primary Mission

Question 1:

- From the drop down, indicate if you have already attached any of the following board-approved organizational documents in a previous section:
 - Articles of Incorporation or organization (signed and filed)
 - Bylaws (board-approved)
 - Board resolution
 - Annual Report containing a signed letter from the Board Chairperson, Board-approved, one-page narrative that specifically states how the organization’s collective activities and products evidence the primary mission certification criteria
 - Other similar board-approved documents
 - NCUA low-income designation letter (for credit unions only)
- 1.1. Indicate the type of board-approved organizational documents that provide evidence of the primary mission of promoting community development of the Applicant.
 - If you selected “Yes” in response to Question 1, indicate which of these documents you have already attached in a previous section. Do not submit a second copy of these documents if they have already been submitted in an earlier section of the application.
 - If you selected “No” in response to Question 1, indicate which of these documents you will attach in the Drag & Drop upload below 1.1.
 - To select multiple items from the multi-drop down, hold down the CTRL key while clicking each additional item.
 - If you have not already submitted these documents in a previous section, upload the documents you selected from the multi-drop down in the Drag & Drop field.

- **Note:** If the Applicant has already attached these documents in the “Legal Entity” section of the application, do not attach another copy in this section. For example, if the Applicant attached a copy of its articles of incorporation in the “Legal Entity” section of the application to demonstrate that it is a legal entity, and the Applicant indicates that its articles of incorporation contain evidence of its primary mission of promoting community development, the Applicant does not need to attach another copy of its articles of incorporation in this section.

Question 2:

- Enter the primary mission of Applicant (as stated in the submitted board-approved document(s)).
- The Applicant must demonstrate that it has a primary mission of community development by providing activities directed towards improving the social or economic conditions of underserved people or residents of distressed communities.
- The Applicant’s primary mission should evidence a mission of serving low-income individuals; individuals that lack adequate access to capital and/or financial services; distressed communities; or underserved people or communities. Also, note that Applicant primary missions that are directed solely toward moderate income, handicapped, single sex, or minority populations must be corroborated by activities in an eligible Target Market.
- An Applicant that is a Low-Income Credit Union as designated by the National Credit Union Administration (NCUA) is deemed to have a community development primary mission. Such Applicants are not required to make an entry in this narrative question if, (1) the Applicant has selected “NCUA Low-Income designation letter” in Question 1; and (2) the Applicant has attached a copy of its Low-Income Credit Union designation letter from NCUA.

Question 3:

- Provide a narrative describing how the Applicant’s primary mission is consistent with the CDFI Certification definition regarding primary mission, as stated above. Be sure to include:
 - Discussion of how the Applicant’s activities and financial products and services support the Applicant’s primary mission.
 - A brief profile of the Applicant’s customers/clients.

5.3.2 Product Information

The Applicant is asked to provide information on the financial products they offer on this page. Since an applicant may have multiple financial products, this subsection allows you to input this information into a dynamic table (see subsection G in section III for a detailed explanation on navigating these tables).

Answer Questions 1-4 for each product, clicking the **Save** button after each entry to capture your responses. Then click the **Add Row** button at the right of the Overview table to create a new row for each additional product entry.

Question 1:

- This question is not required. It is used to ensure the Applicant can identify the “active” record.

Question 2:

- Enter the Financial Product name.

Question 3:

- Select a product category from the drop down that best categorizes the Applicant’s products. These are the only product categories accepted by the CDFI Fund. If the Applicant offers a product that does not fall in one of these categories, (e.g. Grants), the CDFI Fund does not consider it to be a financing product.

Question 4:

- Enter a brief description of the Applicant’s products.

5.4 Financing Entity Section

REGULATED INSTITUTIONS do not have to submit any additional information in the financing entity section to demonstrate this certification criterion.

- A regulated Insured Depository Institution, Depository Institution Holding Company and Insured Credit Union is presumed to meet the financing entity certification criterion by virtue of being chartered by an appropriate federal banking agency, which licenses such entities to provide Financial Products.
- The three financing entity sections of the application that follow will be disabled and Applicants can proceed to the Target Market Narratives section. (Note: The financing entity subsections will still appear in the menu bar until you disable them by saving your response to Q2- Institution Type in subsection Applicant Information at the beginning of the application.)

NON-REGULATED INSTITUTIONS will be required to demonstrate their ability to provide financial products in this section.

- An organization that is not a regulated entity must engage in direct financing activity (e.g., the provision of Financial Products, Financial Services, and Development Services) as reflected on its financial statements and executed notes.
- An organization that is not a regulated entity must dedicate a predominance of its assets to Financial Products, Development Services, and/or other similar financing.
- An organization that is not a regulated entity must demonstrate that it has begun to use its own capital to provide Financial Products to non-affiliated entities. In general, to be deemed to have begun the use of “its own capital,” the organization must have closed an appropriate number of transactions within the specified time period to demonstrate that it is in regular operation. In determining the appropriate number of transactions, the CDFI Fund, in its sole discretion, may consider a variety of factors.
- An organization that is not a regulated entity must dedicate a predominance of its staff-time to the provision of Financial Products, Development Services, and/or other similar financing.
- An organization that is not a regulated entity must maintain sufficient capital to continue financing activities for at least three months.

5.4.1 Financing Entity: Assets Dedicated to Financing Products and Related Activities

Information entered in this section, including information entered into tables, should be from the Applicant’s most current year-to-date financial statements, provided in subsection “Financial Statements and Narratives”.

Information entered into the tables in this section should be for the Applicant only. Do not enter consolidated information from a parent’s financial statements.

5.4.1.1 Financial Statements and Narratives

Question 1:

- Attach a copy of the Applicant’s most recent audited year-end financial statements.
 - If the Applicant’s most recent fiscal year-end financial statement are unaudited, attach the unaudited statements.

Question 2:

- Attach a copy of the Applicant’s most recent year-to-date internal financial statements.

Question 3:

- Provide a narrative discussion that addresses how the Applicant’s activities and financial products and services, as indicated in the primary mission criteria narratives and Product Table, are reflected in the Applicant’s financial statements and Asset Table.
 - Make sure to explain how the Applicant’s financial products are reflected in the Applicant’s financial statements and Asset Information Table.
 - Make sure to explain any rows on the Asset Information Table where it is not obvious how information from the financial statements was translated onto the Asset Information Table.

5.4.1.2 Total Assets

Question 1:

- Enter your organization’s total assets.

Questions 2-8:

- For each question, select an answer from the drop down indicating whether or not you have assets dedicated to each category.
- After you click **Save**, a subsection will be enabled for any asset categories for which you select “Yes”.
- If you selected “No” for any asset categories, the subsection for that asset category will not appear. Complete the following subsections (3-9) as applicable.

5.4.1.3 Cash and Cash Equivalents

This subsection and those that follow allow you to input information on the Applicant’s assets into dynamic tables (see subsection G in section III for a detailed explanation on navigating these tables).

For each subsection page, answer Questions 1-3, clicking the **Save** button after each entry to capture your responses. Then click the **Add Row** button at the right of the Overview table to create a new row for each additional asset entry.

Question 1:

- Enter a name for the record (ex. 1, 2, 3, 4, etc.)

Question 2:

- Enter Balance Sheet Account Names as they appear on the financial statements.

Question 3:

- Enter dollar amount.

Question 4:

- Question 4 is an auto-calculated roll-up total field and will display the sum of the different assets you have entered in the table on this page (you may need to enter multiple records and click Save for this field to total).

When you have finished entering all asset information into the table, be sure to **Save** your responses.

Subtotals will be calculated automatically (after the Applicant **saves** each entry) and will likely not total to 100%, as not all assets are likely to be entered on the table. However, totals and subtotals should not exceed 100%.

NOTE- On “Cash and Cash Equivalents” section – include only amounts that are dedicated as financial product capital or specifically for financing activities – exclude amounts supporting general non-financing operations.

5.4.1.4 Loans Receivable and/or Equity Investments

Please refer to 3. “Cash and Cash Equivalents” for detailed instructions on how to complete this this asset table.

NOTE- For “Loans Receivable and/or Equity Investments” – include only those transactions that are “arms-length”, i.e. to non-affiliated entities as defined by the CDFI Fund.

5.4.1.5 Loans Purchased from CDFIs

Please refer to 3. “Cash and Cash Equivalents” for detailed instructions on how to complete this this asset table.

NOTE- On “Loans Purchased from CDFIs” – to qualify, these loans must be purchased from a certified CDFI.

5.4.1.6 Other Financing Assets

Please refer to 3. “Cash and Cash Equivalents” for detailed instructions on how to complete this asset table.

NOTE- On “Other Financing Assets” – enter loan guarantees in this section.

5.4.1.7 Financing-Related Activities

Please refer to 3. “Cash and Cash Equivalents” for detailed instructions on how to complete this this asset table.

NOTE- On “Financing Related Activities” – note that the CDFI Fund reserves the right to determine the eligibility of any Financing Related Activities not clearly falling into established Financial Product categories.

5.4.1.8 Development Services Assets

Please refer to 3. “Cash and Cash Equivalents” for detailed instructions on how to complete this this asset table.

NOTE- On “Development Services Assets” – typical assets in this category include, but are not limited to, pre-paid expenses or cash designated for Development Services activities.

5.4.1.9 Major Non-Financing Assets

Please refer to 3. “Cash and Cash Equivalents” for detailed instructions on how to complete this this asset table.

NOTE- On “Major Non-Financing Assets” – typical assets in this category include, but are not limited to, real estate in development or held for sale, rental properties managed by the Applicant (for either housing or business), etc.

5.4.1.10 Summary Assets Dedicated to Financing Products and Related Activities

This summary table pulls data from the Total Assets subsection and Subtotals from the Individual Products subsections and calculates percentages.

- Review the roll-up totals and the table and click **Save** to mark this section as complete.
- If you need to alter this summary table in any way, please return to the subsection that corresponds to the table row you wish to modify. Make any adjustments and **Save** to update information in the Summary table.

5.4.2 Financing Entity:Liquid Assets Available For Financing In the Next Three Months

This document provides detailed guidance on filling out each section of the CDFI-CERT Application, beginning with the Basic Information section. Please refer to the guidance here and in the Application for assistance as you complete your application.

5.4.2.1 Liquid Assets Narrative

Question 1:

- Describe the types and amounts of liquid assets that are available for financing activity and how they meet the demand in the Applicant’s pipeline of transactions.
 - **Note:** Make sure it is clear how the Applicant will be able to fund its expected pipeline of transactions, and continue in regular operation, (e.g. not run out of capital, and be able to operate as a financing organization.)

Questions 2-4:

- For each question, select an answer from the drop down indicating whether or not you have assets dedicated to each category.
- After you click **Save**, a subsection will be enabled for any asset categories for which you select “Yes”.
- If you selected “No” for any asset categories, the subsection for that asset category will not appear. Complete the following subsections (2-4) as applicable.

5.4.2.2 Cash and Cash Equivalents

This subsection and those that follow allow you to input information on the Applicant’s assets into dynamic tables (see subsection G in section III for a detailed explanation on navigating these tables).

For each subsection page, answer Questions 1-3, clicking the **Save** button after each entry to capture your responses. Then click the **Add Row** button at the right of the Overview table to create a new row for each additional asset entry.

Question 1:

- Enter a name for the record (ex. 1, 2, 3, 4, etc.)

Question 2:

- Enter Balance Sheet Account Names as they appear on the financial statements.

Question 3:

- Enter dollar amount.

Question 4:

- Question 4 is an auto-calculated roll-up total field and will display the sum of the different assets you have entered in the table on this page (you may need to enter multiple records and click Save for this field to total).

When you have finished entering all asset information into the table, be sure to **Save** your responses.

Subtotals will be calculated automatically (after the Applicant **saves** each entry) and will likely not total to 100%, as not all assets are likely to be entered on the table. However, totals and subtotals should not exceed 100%.

NOTE- On “Cash And Cash Equivalents” – include only those transactions that are “arms-length”, i.e. to non-affiliated entities.

5.4.2.3 Other Financing Assets

Please refer to 2. “Cash and Cash Equivalents” for detailed instructions on how to complete this this asset table.

NOTE- On “Other Financing Assets” – Applicant may include expected repayments from financing receivables.

5.4.2.4 Off Balance Sheet And Other Sources

Please refer to 2. “Cash and Cash Equivalents” for detailed instructions on how to complete this this asset table.

NOTE- On “Off Balance Sheet and Other Sources” – Applicant may include undrawn portions of lines of credit.

5.4.2.5 Projections

Question 1:

- Enter the projected dollar amount of Financing Transactions to be made in **next three months**.

Question 2:

- Enter the projected number of transactions in the **next three months**.

5.4.2.6 Summary Liquid Assets Available for Financing Transactions

This summary table pulls data from the Total Assets subsection and Subtotals from the Individual Products subsections and calculates percentages.

- Review the table and click **Save** to mark this section as complete.
- If you need to alter this summary table in any way, please return to the subsection that corresponds to the table row you wish to modify. Make any adjustments and **Save** to update information in the Summary table.

5.5 Financing Entity:Staff Allocation

5.5.1 Staff Allocation

Describe how each FTE position (including significant volunteer positions) supports Financial Product and Development Services activities. Explain how the organization utilizes consultants or Affiliate staff to provide the above-stated activities.

Question 1:

- Enter the total number of Full-Time Equivalent (FTE) Staff.

Question 2:

- Describe how each FTE position (including significant volunteer positions) supports Financial Product and Development Services activities. Explain how the organization utilizes consultants or Affiliate staff to provide the above-stated activities (see Overview table).

Question 3:

- Indicate if any of the FTE's are dedicated to major non-financing activities.

- “Major Non-Financing Activities” – typical staff activities in this category include, but are not limited to, real estate development or sales, rental property management (for either housing or business), etc.
- If “Yes” subsection “Staff Allocation: Major Non-Financing Activities” will be enabled.

5.5.2 Staff Allocation Table

Note: This is a direct-entry table, please see section 4.7 for additional help navigating these tables.

- Most of the fields on this table will auto-calculate based on the information you provided in other subsections and in this section.
- Enter the FTEs Devoted to Provision of Financing Products, FTEs Devoted to Financing-Related Activities, and FTEs Devoted to Development Services into this table.
- Totals and subtotals will be calculated automatically based on your responses.
- Review information in the table and click **Save** when you are finished to make sure you capture responses.

5.6 Target Market

An entity must serve at least one eligible Target Market, (Investment Area or Targeted Population). To be a certified CDFI, an organization must serve at least one eligible Target Market (either an Investment Area or Targeted Population). In addition, an organization must direct at least 60% of all of its Financial Product activities to one or more eligible Target Market.

Types of Target Markets

• **Investment Areas** – meet at least one of the following economic distress criteria and has significant unmet needs for Financial Products and Services, or are wholly located within an Empowerment Zone or Enterprise Community (as designated under section 1391 of the Internal Revenue Code of 1986 (26 U.S.C. 1391)).

- Economic Distress Criteria -
 - Poverty Rate greater than 20%
 - Median Family Income (MFI) at 80% or below specific MFI benchmarks
 - Unemployment Rate 1.5 time the national average

• **Targeted Populations**

- Low Income Targeted Populations – for a specified geographic unit, individuals whose family income (adjusted for family size) is:
 - For Metropolitan Areas, 80% of the area median family income; and
 - For non-Metropolitan Areas, the greater of:
 - 80% of the area median family income; or

- 80% of the statewide non-Metropolitan Area median family income

• **Other Targeted Populations** – for a specified geographic unit:

- African-American
- Hispanic
- Native American
- Native Alaskan, residing in Alaska
- Native Hawaiian, residing in Hawaii
- Other Pacific Islander, residing in Other Pacific Islands
- Other

TARGET MARKET INSTRUCTIONS

Applicants must create and save Target Market Maps for each of their individual Target Markets in the Community Impact Mapping System (CIMS). Each distinct Investment Area will need a separate map. Targeted Populations that share the same geographic boundaries may be combined in one map, however, those that do not share the same geographic boundaries will need separate maps. The map names are required to complete the Target Market sub sections and Board member accountability information.

Use the separate guidance on “Designating a Target Market In myCDFI Fund” to complete this requirement.

5.6.1 Target Market Descriptions

Question 1:

- Provide a brief description of the entire market (including geographic areas and populations) currently served by the Applicant.
 - Given that the Target Market indicates that the Applicant only directs at least 60% of its financing activities to eligible Target Markets, the totality of the Applicant’s markets served and its Target Market may not be identical. Moreover, the Applicant may characterize its markets differently than what is captured in the Target Market. This narrative provides the Applicant with the opportunity to describe its entire market expansively. However, within this discussion, indicate what portion of the Applicant’s entire market make up its Target Market.

Question 2:

- Does the Applicant’s Target Market(s) include Investment Area? Select Yes or No.
 - If the response is “Yes”, provide narrative description(s) of the significant unmet capital or financial service needs within each identified Investment Area:
 - If the response is “Yes”, provide a narrative explaining how the Applicant verifies that its financial activities (including all products and services) are directed towards Investment Areas.
 - If the response is “Yes”, provide a set of eligible tracts used for verifying activity to the

Investment Area Target Market.

Question 3:

- Does the Applicant's Target Market(s) include any of the following CDFI approved Other Targeted Populations: African Americans, Alaska Natives residing in Alaska, Hispanics, Native Americans, Native Hawaiians residing in Hawaii or Other Pacific Islanders living in other Pacific Islands? Select Yes or No
 - If the response is "Yes", Identify the proposed Other targeted Population(s)
 - If the response is "Yes", select the OTP Target Market proposed.
 - If the response is "Yes", provide a narrative explaining how the Applicant verifies that its financial activities (including all products and services) are directed towards the Other Targeted Population.

Question 4:

- Does the Applicant's Target Market(s) include OTP's other than African American's, Alaska Natives residing in Alaska, Hispanics, Native Americans, Native Hawaiians residing in Hawaii, and Other Pacific Islanders living in Other Pacific Islands? Select Yes or No
 - If the response is "Yes", Identify the proposed "Other" Other Targeted Population.
 - If the response is "Yes", enter the Other Other Targeted Population Target Market proposed.
 - If the response is "Yes", provide narrative description(s) of the significant unmet capital or financial service needs for each identified OTP.
 - If the response is "Yes", provide a narrative explaining how the Applicant verifies that its financial activities (including all products and services) are directed towards each Other-Other Targeted Population proposed.
 - If the response is "Yes" and the Applicant is serving Other Certified CDFIs, provide a narrative explaining how the Applicant verifies that its financial activities (including all products and services) are directed towards the Other-Other Targeted Population Certified CDFIs.

Question 5:

- Does the Applicant's Target Market(s) include Low Income Targeted Population? Select Yes or No
 - If the response is "Yes", provide a narrative explaining how the Applicant verifies that its financial activities (including all products and services) are directed towards Low Income Targeted Population.

5.7 Target Market CY

TARGET MARKET CY INSTRUCTIONS

An organization must serve at least one eligible Target Market (either an Investment Area or Targeted Population). In addition, an organization must direct at least 60% of all of its Financial Product activities to one or more eligible Target Markets in the Current Year (CY) and its Fiscal Year (FY) end.

Target Market information, in this sub section, must be provided based on closed transactions analysis during the Current Year (CY) to date. In order to designate a particular Target Market, the Applicant must already be providing Financial Products to the Target Market.

In general, both the number and dollar amount of the organization's Financial Product activities should be at least 60% of all of its Financial Product activities. If either the number or dollar figure for transactions is less than the 60% benchmark, the organization may still be deemed to meet the Target Market requirement. However, the organization must provide a compelling argument as to why one of the two figures is less than the 60% benchmark. The CDFI Fund reserves the right, in its sole discretion, to accept or reject such explanation.

5.7.1 Target Market CY Questions

Question 1:

- Is the Applicant's primary business activity to provide Financial Products to certified CDFIs and/or emerging CDFIs? Select "Yes" or "No" from the picklist.

Question 2:

- Estimated Values— Enter "Yes" if the Applicant estimated values on the Target Market table.
 - If the Applicant estimated values entered in the Target Market Table, provide a narrative explaining the methodologies used to derive the estimated values.

5.7.2 Total Activity By Product Category

Note: This is a direct-entry table, please see Section 4.7 for additional help navigating these tables.

For the Current Year activity, enter all the financing activity closed by Product Category. This data will be used as the denominator to calculate the percentage of activity to the Target Market, in both number of financial products closed and dollar amount of the financing products closed, in a separate sub section.

When data is entered by product category, the corresponding sub section will display in the left menu. The sub sections identified by product category will capture the number and dollar amount of activity to the Target Markets.

Product Category Column – The Financial Product activities categories considered acceptable by the CDFI Fund include loans, equity investments to non-affiliated entities, loan purchases originated by non-affiliated CDFIs, and loan guarantees.

Column – Enter the total number of closed transactions by product category in the Current Year.

\$ Column – Enter the total dollar amount of closed transactions by product category in the Current Year.

Be sure to **Save** to capture your responses.

5.7.3 Loans/ Equity Investments/ Loan Purchases/ Loan Guarantee

These four subsections ask the applicant to list financial activity transactions by product category.

For each subsection page, answer Questions 1-4 (see guidance below), clicking the **Save** button after each entry to capture your responses (for more on navigating Dynamic Tables, see Section 4.7). Then click the **Add Row** button at the right of the Overview table to create a new row for each additional entry as needed.

Question 1:

- Used by the system to keep track of each record. This can be used by the Applicant to help keep track of each record, as well.

Question 2:

- Enter the Map Name used in CIMS and in the Target Market related list that describes the Loan Guarantee made to the Target Market.
 - You must have created a Target Market Map in CIMS and a corresponding Target Market record in AMIS for this. Refer to Section 5.5.3.1

Question 3:

- Enter the number of Transactions in the CY to the Target Market.

Question 4:

- Enter the dollar amount of these Transactions in the CY to the Target Market.

When you have finished entering all financial product information into the table, be sure to **Save** your responses.

Questions 5-6 will display automatically calculated totals for Target Market activity based on the information you provide once you **Save** each record.

Questions 7-8 will display the total number of Loans/ Equity Investments/ Loan Purchases/ Loan Guarantees based on the information you entered into the Total Activity by Product Category table in the previous subsection.

5.7.4 Product Category Summary Table

Based on the information provided in the previous Target Market sub sections, the Product Category Summary Table is auto calculated. The information indicates whether or not the Applicant is meeting the required 60%

Target Market requirement.

Responses for questions #1 and #2 are only required if the percentage of total activity, in number and dollar, is less than the required 60%. If the activity is less than 60%, provide justification as to why the CDFI should consider the Applicant to meet the Target Market criterion.

- Review the summary table and click **Save** to mark the subsection complete.
- If you need to alter this summary table in any way, please return to the subsection that corresponds to the table row you wish to modify. Make any adjustments and **Save** to update information in the Summary table.

5.7.5 Total Deposits/Shares \$: Regulated Institution

This subsection is only applicable to Regulated Institutions only. So they need to be one of the Financial Institution Types such as Credit Union; Bank Holding Company; Bank or Thrift

Regulated Institutions must provide the total dollar amount of deposits or shares for the Current Year. This data will be used as the denominator to calculate the percentage of financial services activity to the Target Market, in both number of financial services provided and dollar amount of the financing services provided, in a separate sub section.

Question 1:

- Enter the total dollar amount of deposits or shares for the Current Year.

5.7.6 Deposits/Shares \$: Regulated Institution

This subsection is only applicable to Regulated Institutions only. So they need to be one of the Financial Institution Types such as Credit Union; Bank Holding Company; Bank or Thrift

For the Current Year activity, the financial services to the Target Market should be entered and identified with the maps created in CIMS and identified in the Target Markets related list found in the Organization Detail Page in AMIS.

Upon answering question #2 and 3, the information in the Deposits/Shares sub sections will display the percentage to the Target Market in the summary sub section.

Question 1:

- Used by the system to keep track of each record. This can be used by the Applicant to help keep track of each record, as well.

Question 2:

- Enter the Map Name used in CIMS and in the Target Market related list that describes the Deposits/Shares made to the Target Market.

Question 3:

- Enter the dollar amount of Deposits/Shares in the CY to the Target Market

Question 4:

- Auto calculated

Select Add Row, in the bottom right corner of the Overview matrix to include additional Target Markets where Deposits/Shares were provided in the CY.

5.7.7 Total Number of Members: Credit Unions

This subsection is only applicable to credit unions only.

Credit Unions must provide the total number of credit union members as of the Current Year. This data will be used as the denominator to calculate the percentage of members to the Target Market, in both number and dollar amount, in a separate sub section.

Question 1:

- Enter the total number of credit union members as of the CY.

5.7.8 Credit Union Members

This subsection is only applicable to credit unions only.

For the Current Year activity, the number of members to the Target Market should be entered and identified with the maps created in CIMS and identified in the Target Markets related list found in the Organization Detail Page in AMIS.

Upon answering question #2 and 3, the information in the Credit Union member sub sections will display the percentage to the Target Market in the summary sub section.

Question 1:

- Used by the system to keep track of each record. This can be used by the Applicant to help keep track of each record, as well.

Question 2:

- Enter the Map Name used in CIMS and in the Target Market related list that describes the Deposits/Shares made to the Target Market.

Question 3:

- Enter the number of credit union members as of the CY to the Target Market.

Question 4:

- Auto calculated

Select Add Row, in the bottom right corner of the Overview matrix to include additional Target Markets where Deposits/Shares were provided in the CY.

5.7.9 Total All Other Activities

For the Current Year activity, the Development Services and Other Activity should be entered and identified with the maps created in CIMS and identified in the Target Markets related list found in the Organization Detail Page in AMIS.

Upon answering question #1 - #3, the information in the Total All Other Activities sub sections will display the percentage to the Target Market in the summary sub section.

Question 1:

- Enter the total number of Development Service provided in the CY.

Question 2:

- Enter the total number for All Other Activity provided in the CY

Question 3:

- Enter the total dollar amount for All Other Activity provided in the CY.

5.7.10 All Other Activities

For the Current Year activity, the number of Development Services and All Other Activity to the Target Market

should be entered and identified with the maps created in CIMS and identified in the Target Markets related list found in the Organization Detail Page in AMIS.

Upon answering question #2 - #5, the information in the All Other Activities sub sections will display the percentage to the Target Market in the summary sub section.

Question 1:

- Used by the system to keep track of each record. This can be used by the Applicant to help keep track of each record, as well.

Question 2:

- Enter the Map Name used in CIMS and in the Target Market related list that describes the activity made to the Target Market.

Question 3:

- Enter the number of Development Services provided in the CY to the Target Market

Question 4:

- Enter the number of Other Activity provided in the CY to the Target Market

Question 5:

- Enter the number of Other Activity provided in the CY to the Target Market

When you have finished entering all financial product information into the table, be sure to **Save** your responses.

Questions 6-8 will display automatically calculated totals for Target Market activity based on the information you have provided.

Select Add Row, in the bottom right corner of the Overview matrix to include additional Target Markets to ALL Other Activities provided as of the CY.

5.7.11 All Other Activities Summary Table

Based on the information provided in the previous Target Market sub sections, the All Other Activities Summary Table is auto calculated. The information indicates at what level the Applicant is providing Other Activities to the Target Market.

- Review the summary table and click **Save** to mark the subsection complete.
- If you need to alter this summary table in any way, please return to the subsection that corresponds to the table row you wish to modify. Make any adjustments and **Save** to update information in the Summary table.

5.8 Target Market FYE

TARGET MARKET FYE INSTRUCTIONS

An organization must serve at least one eligible Target Market (either an Investment Area or Targeted Population). In addition, an organization must direct at least 60% of all of its Financial Product activities to one or more eligible Target Markets in the Current Year (CY) and its Fiscal Year (FY) end.

Target Market information, in this sub section, must be provided based on closed transactions analysis Fiscal Year End (FYE) to data. In order to designate a particular Target Market, the Applicant must already be providing Financial Products to the Target Market.

In general, both the number and dollar amount of the organization’s Financial Product activities should be at least 60% of all of its Financial Product activities. If either the number or dollar figure for transactions is less than the 60% benchmark, the organization may still be deemed to meet the Target Market requirement. However, the organization must provide a compelling argument as to why one of the two figures is less than the 60% benchmark. The CDFI Fund reserves the right, in its sole discretion, to accept or reject such explanation.

Please refer to the instructions in the Target Market FYE sub sections.

5.8.1 Target Market FYE Questions

Question 1:

- Is the Applicant’s primary business activity to provide Financial Products to certified CDFIs and/or emerging CDFIs? Select “Yes” or “No” from the picklist.

Question 2:

- Estimated Values— Enter “Yes” if the Applicant estimated values on the Target Market table.
 - If the Applicant estimated values entered in the Target Market Table, provide a narrative explaining the methodologies used to derive the estimated values.

5.8.2 Total Activity By Product Category

Note: This is a direct-entry table, please see Section 4.7 for additional help navigating these tables.

For the Fiscal Year End activity, enter all the financing activity closed by Product Category. This data will be used as the denominator to calculate the percentage of activity to the Target Market, in both number of financial products closed and dollar amount of the financing products closed, in a separate sub section.

When data is entered by product category, the corresponding sub section will display in the left menu. The sub sections identified by product category will capture the number and dollar amount of activity to the Target Markets.

Product Category Column – The Financial Product activities categories considered acceptable by the CDFI Fund include loans, equity investments to non-affiliated entities, loan purchases originated by non-affiliated CDFIs, and loan guarantees.

Column – Enter the total number of closed transactions by product category in the Fiscal Year End.

\$ Column – Enter the total dollar amount of closed transactions by product category in the Fiscal Year End.

Please refer to the instructions in the Target Market FYE sub sections

Be sure to **Save** to capture your responses.

5.8.3 Loans/ Equity Investments/ Loan Purchases/ Loan Guarantee

These four subsections ask the applicant to list financial activity transactions by product category.

For each subsection page, answer Questions 1-4 (see guidance below), clicking the **Save** button after each entry to capture your responses (for more on navigating Dynamic Tables, see Section 4.6). Then click the **Add Row** button at the right of the Overview table to create a new row for each additional entry as needed.

Question 1:

- Used by the system to keep track of each record. This can be used by the Applicant to help keep track of each record, as well.

Question 2:

- Enter the Map Name used in CIMS and in the Target Market related list that describes the Loan Guarantee made to the Target Market.
 - You must have created a Target Market Map in CIMS and a corresponding Target Market record in AMIS for this. Refer to Section 5.5.3.1

Question 3:

- Enter the number of Transactions in the FYE to the Target Market.

Question 4:

- Enter the dollar amount of these Transactions in the FYE to the Target Market.

When you have finished entering all financial product information into the table, be sure to **Save** your responses.

Questions 5-6 will display automatically calculated totals for Target Market activity based on the information you provide once you **Save** each record.

Questions 7-8 will display the total number of Loans/ Equity Investments/ Loan Purchases/ Loan Guarantees based on the information you entered into the Total Activity by Product Category table in the previous subsection.

5.8.3.1 Create a new Target Market record

Once your Target Market Maps are created in CIMS, you will need to create a Target Market Record for each Target Market in AMIS. These AMIS Target Market records will allow you to link information about your Target Markets to your CDFI Certification application.

To create a new Target Market Record in AIMS:

1. Log in to AMIS. From the home page select the Organizations tab.

My Tasks New Overdue

You have no open tasks scheduled for this period.

Calendar

Today 4/23/2018

You have no events scheduled for the next 7 days.

April 2018

Sun	Mon	Tue	Wed	Thu	Fri	Sat
01	02	03	04	05	06	07
08	09	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	01	02	03	04	05

AMIS Home Page

- On the Organizations home page, select your organization.

Applicant Search... Search testTMUser 1

Home **Organizations** Allocations Contacts Service Requests App Launcher Awards Reporting Schedule

Organizations Home

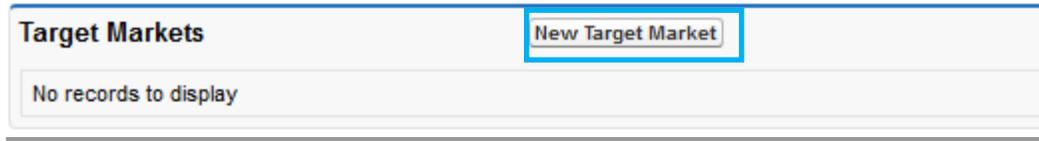
View: All Organizations Go!

Recent Organizations Recently Viewed

Organization Name	Mailing City	Phone
TM Test Org 02	city	(000) 000-0000

Organizations Home Page

- On your organization's detail page, scroll down to the Target Markets related list.



Target Markets Related List

4. Click **New Target Market**.

 Target Market Edit
New Target Market

Target Market Edit Save Save & New Cancel

Information I = Required Information

Target Market Map Name	<input type="text"/>	Status	Proposed
Account	<input type="text" value="TM Test Org 02"/>	Target Market Type	<input type="text" value="--None--"/>
Geographic Area	<input type="text"/>	OTP Other - Applicant Defined	<input type="text"/>

Membership

Democratically Elected by Membership

Save Save & New Cancel

New Target Market Edit

5. On the New Target Market edit page, enter information including:
 - a. The Target Market Map Name- The name you enter here should be identical to the name of the map for this Target Market you created in CIMS.
 - b. Status- Proposed.(This is not an editable field)
 - c. Account – The Organization it is tied to.
 - d. Target Market Type- Select what type of Target Market this is from the picklist options IA, LITP, and different OTPs.
 - e. Geographic Area – Lookup for County ,State, and National
 - f. OTP Other- Applicant Defined- If you selected “OTP Other” as your Target Market type, define here what other population you are targeting.
 - g. Democratically Elected by Membership – For credit unions using the special accountability provision,

6. Click **Save**. (If you are entering information about multiple Target Markets, click **Save & New** to

open a new New Target Market edit page.) You will be navigated to the Target Market detail page.

Target Market Printable View

Test Target Market

✓ Target Market has been saved.

[Accountable Members \(0\)](#)

Target Market Detail Edit Delete Clone

Target Market Map Name	Test Target Market	Status	Proposed
Account	TM Test Org.02	Target Market Type	LITP
Geographic Area	Golden Valley County	OTP Other - Applicant Defined	
Geographic Area Full	Golden Valley County, North Dakota		
Accountable Member Count	0		
TM Member % of Accountability	0%		

▼ **Membership**

Democratically Elected by Membership

▼ **System Information**

Created By [testTMUser_1](#), 10/17/2018 10:36 PM Last Modified By [testTMUser_1](#), 10/17/2018 10:36 PM

Edit Delete Clone

Accountable Members New Target Market Accountable Member

No records to display

Target Market Detail Page

7. Click the Account link to navigate back to your Organization’s detail page.
8. If adding Accountable Members for the Target Market click on the “New Target Market Accountable Member” button.

Target Market Accountable Member Edit

New Target Market Accountable Member

Target Market Accountable Member Edit Save Save & New Cancel

Information I = Required Information

Board Member Additional TM Accountability

Target Market Source of Accountability

Status Proposed

Available Chosen

- Board Member or Employee
- Board Member or Employee of non-affiliated charitable org
- Elected Official or staff to Elected Official

Save Save & New Cancel

New Target Market Accountable Member Edit Page

9. On the Target Market Accountable Member Edit page, enter information including:
 - a. Board Member- Lookup for the Board Member you need to associate with or provide more information for a Target Market
 - b. Additional TM Accountability – If the Board Member has Accountability to more than one Target Market select values.
 - c. Target Market – Lookup for any Target Market created in the Target Market section on the Organization Detail Page.
 - d. Source of Accountability – For each additional way in which the board member may be accountable to the Target Market, provide a detailed justification of the connection.
 - e. Status – Proposed. (This is not an editable field)
10. Click **Save**. (If you are entering information about multiple Target Market Accountable Member, click **Save & New** to open a new Target Market Accountable Member edit page.) You will be navigated to the Target Market detail page.

Target Market
Printable View

Test Target Market

✔ Target Market Accountable Member has been saved.

[Accountable Members \[1\]](#)

Target Market Detail Edit Delete Clone

Target Market Map Name	Test Target Market	Status	Proposed
Account	TM Test Org 02	Target Market Type	LITP
Geographic Area	Golden Valley County	OTP Other - Applicant Defined	
Geographic Area Full	Golden Valley County, North Dakota		
Accountable Member Count	1		
TM Member % of Accountability	0%		

▼ Membership

Democratically Elected by Membership

▼ System Information

Created By [testTMUser_1](#), 10/17/2018 10:36 PM Last Modified By [testTMUser_1](#), 10/17/2018 10:48 PM

Edit Delete Clone

Accountable Members New Target Market Accountable Member

Action	Target Market Accountable Member: Name	Board Name	Board Members Name	Record Type	Status
Edit Del	TMAM-000024	Test board 1	board_member1	Governmental Agency/Department Employee	Proposed

11. Click the Account link to navigate back to your Organization’s detail page.

5.8.4 Product Category Summary Table

Based on the information provided in the previous Target Market sub sections, the Product Category Summary

Table is auto calculated. The information indicates whether or not the Applicant is meeting the required 60% Target Market requirement.

Responses for questions #1 and #2 are only required if the percentage of total activity, in number and dollar, is less than the required 60%. If the activity is less than 60%, provide justification as to why the CDFI should consider the Applicant to meet the Target Market criterion.

- Review the summary table and click **Save** to mark the subsection complete.
- If you need to alter this summary table in any way, please return to the subsection that corresponds to the table row you wish to modify. Make any adjustments and **Save** to update information in the Summary table.

5.8.5 Total Deposits/Shares \$: Regulated Institution

This subsection is only applicable to Regulated Institutions only. So they need to be one of the Financial Institution Types such as Credit Union; Bank Holding Company; Bank or Thrift

Regulated Institutions must provide the total dollar amount of deposits or shares for the Fiscal Year End. This data will be used as the denominator to calculate the percentage of financial services activity to the Target Market, in both number of financial services provided and dollar amount of the financing services provided, in a separate sub section.

Question 1:

- Enter the total dollar amount of deposits or shares for the Fiscal Year End.

5.8.6 Deposits/Shares \$: Regulated Institution

This subsection is only applicable to Regulated Institutions only. So they need to be one of the Financial Institution Types such as Credit Union; Bank Holding Company; Bank or Thrift

For the Fiscal Year End activity, the financial services to the Target Market should be entered and identified with the maps created in CIMS and identified in the Target Markets related list found in the Organization Detail Page in AMIS.

Upon answering question #2 and 3, the information in the Deposits/Shares sub sections will display the percentage to the Target Market in the summary sub section.

Question 1:

- Used by the system to keep track of each record. This can be used by the Applicant to help keep track of

each record, as well.

Question 2:

- Enter the Map Name used in CIMS and in the Target Market related list that describes the Deposits/Shares made to the Target Market.

Question 3:

- Enter the dollar amount of Deposits/Shares in the FYE to the Target Market

Question 4:

- Auto calculated

Select Add Row, in the bottom right corner of the Overview matrix to include additional Target Markets where Deposits/Shares were provided in the FYE.

5.8.7 Total Number of Members: Credit Unions

This subsection is only applicable to credit unions only.

Credit Unions must provide the total number of credit union members as of the Fiscal Year End. This data will be used as the denominator to calculate the percentage of members to the Target Market, in both number and dollar amount, in a separate sub section.

Question 1:

- Enter the total number of credit union members as of the FYE.

5.8.8 Credit Union Members

This subsection is only applicable credit unions only.

For the Fiscal Year End activity, the number of members to the Target Market should be entered and identified with the maps created in CIMS and identified in the Target Markets related list found in the Organization Detail Page in AMIS.

Upon answering question #2 and 3, the information in the Credit Union member sub sections will display the percentage to the Target Market in the summary sub section.

Question 1:

- Used by the system to keep track of each record. This can be used by the Applicant to help keep track of each record, as well.

Question 2:

- Enter the Map Name used in CIMS and in the Target Market related list that describes the Deposits/Shares made to the Target Market.

Question 3:

- Enter the number of credit union members as of the FYE to the Target Market.

Question 4:

- Auto calculated

Select Add Row, in the bottom right corner of the Overview matrix to include additional Target Markets where Deposits/Shares were provided in the FYE.

5.8.9 Total All Other Activities

For the Fiscal Year End activity, the Development Services and Other Activity should be entered and identified with the maps created in CIMS and identified in the Target Markets related list found in the Organization Detail Page in AMIS.

Upon answering question #1 - #3, the information in the Total All Other Activities sub sections will display the percentage to the Target Market in the summary sub section.

Question 1:

- Enter the total number of Development Service provided in the FYE.

Question 2:

- Enter the total number for All Other Activity provided in the FYE

Question 3:

- Enter the total dollar amount for All Other Activity provided in the FYE.

5.8.10 All Other Activities

For the Fiscal Year End activity, the number of Development Services and All Other Activity to the Target Market should be entered and identified with the maps created in CIMS and identified in the Target Markets related list found in the Organization Detail Page in AMIS.

Upon answering question #2 - #5, the information in the All Other Activities sub sections will display the percentage to the Target Market in the summary sub section.

Question 1:

- Used by the system to keep track of each record. This can be used by the Applicant to help keep track of each record, as well.

Question 2:

- Enter the Map Name used in CIMS and in the Target Market related list that describes the activity made to the Target Market.

Question 3:

- Enter the number of Development Services provided in the FYE to the Target Market

Question 4:

- Enter the number of Other Activity provided in the FYE to the Target Market

Question 5:

- Enter the number of Other Activity provided in the FYE to the Target Market

When you have finished entering all financial product information into the table, be sure to **Save** your responses.

Questions 6-8 will display automatically calculated totals for Target Market activity based on the information you have provided.

Select Add Row, in the bottom right corner of the Overview matrix to include additional Target Markets to ALL Other Activities provided as of the FYE.

5.8.11 All Other Activities Summary Table

Based on the information provided in the previous Target Market sub sections, the All Other Activities Summary Table is auto calculated. The information indicates at what level the Applicant is providing Other Activities to the Target Market.

- Review the summary table and click **Save** to mark the subsection complete.
- If you need to alter this summary table in any way, please return to the subsection that corresponds to the table row you wish to modify. Make any adjustments and **Save** to update information in the Summary table.

5.6 Accountability

In this section the Applicant will identify their Board(s) whose members will provide accountability for the certification applicant organization.

- An organization must maintain accountability to its Target Market(s) – the residents of an Investment Area(s) and/or a Targeted Population(s) - through representation on its governing board and/or advisory board(s), and/or through other mechanisms such as focus groups, community meetings, and/or customer surveys.
 - **Note:** An organization may use multiple methods (as defined above) of creating accountability in any combination to demonstrate its accountability to its Target Market(s).
- If a board member of the certification applicant organization, or any member of his/her family, is a principal or staff member of the organization or its subsidiaries, affiliates or investors, he/she may not provide accountability for that organization, as he/she has a financial conflict of interest. The CDFI Fund defines “principal” as an individual that retains ownership, control, or power to vote twenty-five (25) percent or more of the outstanding shares of voting securities of the applicant CDFI.

For governing and advisory boards, the options for how board members may be representative of target markets are as follows:

For Investment Areas Board members may be:	For Low Income Targeted Populations Board members may be:	For Other Targeted Populations Board members may be:
Residents of the Investment Area.	Low-Income individuals who live or work in the area served.	Members of the Other Targeted Population who live or work in the area served: African American; Alaskan Native living in Alaska; Hispanic; Native Hawaiian living in Hawaii; or Other
Business owners located in the Investment Area. (Business should employ residents of the Investment area and/or provide goods and/or services to the Investment Area.)	Individuals who work for (as employee or board member) an organization that primarily provides services to <u>Low-Income</u> people in the area served.	
Elected officials for the Investment Area.		
Individuals who work for (as employee or board member) an organization that primarily provides services to <u>residents</u> of the Investment Area.		

When adding representative members to a board, use the following tips to ensure the CDFI has all information necessary to approve your board:

TIPs for Investment Areas

- Residents of the Investment Area – geocode the address of the board member to ensure that the board member resides in an eligible census tract in the Applicant’s Investment Area.
- Business owners located in the Investment Area - geocode the address of the board member’s business to ensure that the business is located in an eligible census tract in the Applicant’s Investment Area. Moreover, keep in mind that the Applicant needs to demonstrate how the board member is connected to the Investment Area as a business owner. In general, the Applicant should show how the business is principally providing goods and/or services to the local Investment Area residents where the business is located, and/or principally hiring the local residents of the Investment Area where the business is located.
- Elected officials for the Investment Area – in general, the Applicant should be able to demonstrate that the majority of the elected official’s jurisdiction is located in the Applicant’s Investment Area. For example, the majority of census tracts in the elected official’s jurisdiction are eligible census tracts in the Applicant’s Investment Area; or the majority of the residents in the elected official’s

jurisdiction are the residents of eligible census tracts in the jurisdiction and the Applicant's Investment Area.

- Individuals who work for (as employee or board member) an organization that primarily provides services to residents of the Investment Area – the organizations these board members work for are most typically non-profit and/or mission-driven organizations. If it is not self-evident from the mission of the organization, it is incumbent upon the Applicant to demonstrate how the organization primarily serves the residents of the Applicant's Investment Area.

TIPs for Low Income Targeted Populations:

- Low-Income individuals who live or work in the area served – indicate how the Applicant determined that the board member is low-income.
- Individuals who work for (as employee or board member) an organization that primarily provides services to Low-Income people in the area served - the organizations these board members work for are most typically non-profit and/or mission-driven organizations. If it is not self-evident from the mission of the organization, it is incumbent upon the Applicant to demonstrate how the organization primarily serves low-income people in the area.
- If an organization that is a credit union can demonstrate that a majority of its members meet the definition of a Low Income Targeted Population and demonstrate that its governing board is elected by the membership, the organization's governing board members will, at the sole discretion of the CDFI Fund, be deemed to be accountable to the Low Income Targeted Population of the organization's Target Market.

TIPs for Other Targeted Populations:

- Members of the Other Targeted Population who live or work in the area served – for board members to be accountable to Other Targeted Populations, the board members themselves must be members of the Other Targeted Population served, and in general should reside in the area served.

5.6.1 Boards

Question 1:

- Select Organization Boards you have added to AMIS from the related list.

Before an Advisory/Governing Board can be selected in the template application, Applicants must first create a board record on the applicant organization's detail page in AMIS.

To create a new board record:

- Exit the template application and navigate to your organization’s detail page. (Click the **Organizations** tab at the top of the page and select the hyperlink of your organization’s name from the “Recent Organizations” list or click **Go!** to view all orgs.)

Rahul Test Org_Credit Union

Customize Page | Edit Layout | Printable View | Help for this Page

« Back to List: Profiles

Org_Related Attachments (0) | Financial Data (0) | Program Profiles (5+) | Contacts (2) | External Contacts (0) | Target Markets (5) | Organization Boards (1) | Certifications (0) | Non-Compliance Predictions (0) | Awards (0) | Allocations (0) | NMTC Reviews (0) | Affiliates (0) | Notes & Attachments (0) | Enforcement Actions (0) | SF424s (0) | Shareholder Report (0) | Financial Statement Audits (0) | A-133 Audit Reports (0) | Service Requests (0) | Activity History (0) | Organization History (1) | Service Areas (0) | Subsidiaries (0) | ILRs (0)

Organization Detail Edit Sharing View Partner Scorecard Manage External Account

Organization Owner	System Administrator [Change]	Phone	1231231233
Organization Name	Rahul Test Org_Credit Union [View Hierarchy]	Fax	
Parent Organization		Website	http://www.tstorg.com
Parent Relationship		EIN/TIN	12-7777777
Has Delinquent Federal Debt		DUNS	
Verify Account	<input checked="" type="checkbox"/>	Organization Type	Regulated Institution
Has Default		MyCDFI-IDGen	41812
Recent Default Date		Legacy ID	41812
Years Since Default		18charOrgID	001f00000083qN7AAI
Previous Organization Names			

▼ **Organization Type**

Financial Institution Type	Credit Union	Date of Incorporation	
Organization Structure		Financial Activities Start Date	
Native CDFI?		Congressional District	
Sponsoring Entity?		Total Asset Size	
Faith-Based?		Fiscal Year End	5/1/2019
		Fiscal Year End Day	01

Organization Detail Page

- Scroll down to the Organization Boards related list.

Organization Boards **New Organization Board**

No records to display

Organization Boards Related List

- Click the **New Organization Board** button.



New Organization Board

Select Organization Board Record Type

Select a record type for the new organization board.

Select Organization Board Record Type

Record Type of new record

Available Organization Board Record Types

Record Type Name	Description
Advisory	
Governing	

Select Organization Board Record Type

4. Select your board type from the drop-down menu, "Advisory" or "Governing". Click **Continue**.

Organization Board Edit Save Save & New Cancel

Information = Required Information

Board Name <input style="width: 90%;" type="text"/>	Board Composition Date <input style="width: 80%;" type="text"/> [10/5/2018]
Organization <input style="width: 90%;" type="text"/> Rahul Test Org_Credit Union	Record Type <input type="text"/> Advisory

Member Narrative

Process of Selection <input style="width: 95%;" type="text"/>	How often does Board meet ? <input style="width: 95%;" type="text"/>
Board Member Feedback <input style="width: 95%;" type="text"/>	How is Information Used ? <input style="width: 95%;" type="text"/>

CDFI Section

50% of membership >= Target Market

Democratically Elected by Membership

Signature

Signature Attestation I hereby certify that none of the Governing Board or Advisory Board members listed here that are Accountable Representatives, nor any of their family members are principals or staff members of the Applicant, its subsidiaries, its affiliates or its investors.

Signature

Save Save & New Cancel

New Organization Board Edit Page

5. Complete all required fields (marked in red). If the Applicant intends to maintain accountability to the residents of its LIC through their representation on Advisory Board(s), provide a brief narrative detailing each of the following:
 - The process by which members are selected for the advisory board;
 - How often the advisory board meets (to be accountable, a board must meet at least annually);
 - How the board solicits (or intends to solicit) feedback from residents of LICs and how often this information is (or will be) collected (e.g., feedback collected semi-annually at community meetings, feedback collected annually through surveys, etc.); and
 - How the information is used (or will be used) to inform the actions of the governing board in developing the organization’s policies (e.g., an advisory board representative sits on the governing board; a member of the advisory board presents reports to the governing board, etc.).

6. Read and complete the Signature Attestation by selecting the checkbox. This signature is required to save the record.

Signature

Signature Attestation I hereby certify that none of the Governing Board or Advisory Board members listed here that are Accountable Representatives, nor any of their family members are principals or staff members of the Applicant, its subsidiaries, its affiliates or its investors.

Signature

New Board Record Signature

- Click **Save**. You will be forwarded to your new board's detail page.

[Printable View](#)

✔ Organization Board has been saved.

[Organization Board Members \[0\]](#)[Organization Board History \[1\]](#)

Organization Board Detail

[Edit](#) [Clone Board](#)

Board Name	Test Org Board	Board Composition Date	10/5/2018
Status	Proposed	Record Type	Advisory [Change]
Organization	Rahul Test Org Credit Union		
Alert			

▼ Member Narrative

Board Member Count	0	How often does Board meet ?	annually
Process of Selection	this is the process of selection	How is Information Used ?	narrative for information used
Board Member Feedback	board member feedback		
Board Member % of Accountability	0%		

▼ CDFI Section

The Special Credit Union provision allows credit unions to confirm that its democratically elected board members are accountable to the proposed Target Market(s), if it can show that 50% or more of its membership is of the Target Market(s).

For the Credit Union Streamlined Certification Application, the Special Credit Union provision is used based on the percentage of financing activity to the Target Market(s).

If the Credit Union is using the Special Credit Union provision it should select both boxes.

50% of membership >= Target Market	<input checked="" type="checkbox"/>
Democratically Elected by Membership	<input checked="" type="checkbox"/>

▼ Signature

Signature Attestation	I hereby certify that none of the Governing Board or Advisory Board members listed here that are Accountable Representatives, nor any of their family members are principals or staff members of the Applicant, its subsidiaries, its affiliates or its investors.		
Signature	<input checked="" type="checkbox"/>		
Created By	Rahul Badal , 10/5/2018 11:38 AM	Last Modified By	Rahul Badal , 10/5/2018 11:38 AM

[Edit](#) [Clone Board](#)

Organization Board Detail Page

- Scroll to the Organization Board Members related list.

Organization Board Members[New Organization Board Member](#)

No records to display

Organization Board Members Related List

- Click **New Organization Board Member** to add a board member.



New Organization Board Member

Select Organization Board Member Record Type

Select a record type for the new organization board member.

Select Organization Board Member Record Type

Record Type of new record: Not an LIC Representative ▼

Available Organization Board Member Record Types

Record Type Name	Description
Board Member or Employee of non-affiliated charitable org	An employee or Board Officer of a non-affiliated community-based or charitable organization providing more than 50% of its program activities and services to LIPs in the Service Area
CDFI Certification Application Board Member	ONLY Select if applying to the CDFI Certification Application
Elected Official or staff to Elected Official	Be, or work for, an elected official whose constituency is comprised principally of, or are residents of, qualified NMTC census tracts
Governmental Agency/Department Employee	An employee of a governmental agency or department that primarily serves LICs or whose job responsibility primarily involve serving LICs
Not an LIC Representative	Not an LIC Representative
Religious Leader	A religious leader whose congregation is located in a NMTC qualified census tract
Resident	Resides within a of qualified NMTC census tract in Service Area
Small Business Owner	Own, control, or manage a small business within a qualified NMTC census tract, in Service Area, that principally employees or provides appropriate goods and services to area LIC residents

Select Organization Board Member Record Type Page

10. Select the CDFI Certification Application Board.



Organization Board Member Edit

New Organization Board Member

Organization Board Member Edit

Board Name: LIC Representation Status

Board Members Name:

Record Type: CDFI Certification Application Board Member

Conflict of Interest: --None-- ▼

Street:

City:

State or US Territory: --None-- ▼

Zipcode:

Census Tract:

New Organization Board Member Edit Page

11. Complete all required fields (marked in red). Click **Save**.

Organization Board Member
Tom Gray

✓ Organization Board Member has been saved.

[Target Market Accountable Members \[0\]](#)

Organization Board Member Detail

Board Name	<input type="text" value="Gov Board 1"/>	LIC Representation Status
Board Members Name	Tom Gray	
Record Type	CDFI Certification Application Board Member [Change]	
Conflict of Interest	<input type="radio"/> No	
Street	<input type="text"/>	
City	<input type="text"/>	
State or US Territory	<input type="text"/>	
Zipcode	<input type="text"/>	
Census Tract	<input type="text"/>	

Target Market Accountable Members

No records to display

New Organization Board Member's Detail Page

12. You will be forwarded to the new board member's detail page. To add additional board members, navigate back to your board's detail page by clicking on the "Board Name" link.

If you are adding another board member of the same board member type, you can select the **Clone** button. This is useful if you have multiple board members that will have very similar responses to these fields. Just be sure to change the board member name to the new board member's and make any other necessary changes to these fields.

13. Once you have finished adding board members, your board will be complete and ready for approval. Return to your board's detail stage and review all information to verify it is correct.

To select your board record in the template application:

1. Launch the CDFI Certification application from the program profile. Navigate to the "Boards" section and open the subsection.

1. Select Organization Boards from AMIS * ?

Search Records...

Boards Related Record Field

2. Use the related record lookup to select a board. When you click in the gray search box where it says "Search Records" a list of board records for your organization will appear.

1. Select Organization Boards from AMIS * ?

Search Records... 

TestOrg Advisory Board Advisory Proposed 2018-07-27
TestOrg Governing Board Governing Proposed 2018-07-27

[Print Page](#)

List of Boards Available to Select

3. There may be one record or multiples depending on the number of boards that have been created for your organization. Select a board to attach to your application by clicking on the record name.

1. Select Organization Boards from AMIS * ?

TestOrg Advisory Board 

[View Record](#)
Record Type Name: Advisory
Board Status: Proposed
Board Composition Date: 2018-07-27

Selected Board Record

4. When you select a board, additional information about the board record will appear below the lookup field, as well as a link to "View Record" that will open that board record's detail page in a new window.

1. Select Organization Boards from AMIS * ?

TestOrg Advisory Board 

[View Record](#)
Record Type Name: Advisory
Board Status: Proposed
Board Composition Date: 2018-07-27

Add an Additional Related Record Field

5. Once you have selected a board, you can add additional boards (if needed) by clicking the green plus sign next to the search box. Click in the new search box and select the board you want to add.

6. **NOTE:** Remember additional boards can only be added if they have already been created in the applicant’s organization detail page.

1. Select Organization Boards from AMIS * 

TestOrg Governing Board  

[View Record](#)
Record Type Name: Governing
Board Status: Proposed
Board Composition Date: 2018-07-27

TestOrg Advisory Board  

[View Record](#)
Record Type Name: Advisory
Board Status: Proposed
Board Composition Date: 2018-07-27

Remove a Related Record Field

7. If you accidentally select a board record you do not wish to include, or create more search record fields than you need, click the red minus sign next to that search box to delete that row.
8. Once you have selected all the boards you wish to include, click **Save**.

5.7 Development Services

A CDFI directly, through an Affiliate, or through a contract with another provider, shall provide Development Services in conjunction with its Financial Products.

An organization must provide at least one Development Services activity in conjunction with the Financial Products it provides. The Development Services must be clearly linked to Financial Products offered by the organization (e.g., offering first-time home buyer counseling to applicants for down-payment assistance loans).

An organization must exercise significant control in directing the provision of its Development Services through its own staff, an Affiliate or a contract with another provider. It is not acceptable for an organization to simply refer its customers or potential customers to a non-affiliated provider

Please refer to the instructions in the Development Services sub sections.

5.7.1 Development Services Activity

Using the Development Services provided by NCUA in the “NCUA Documentation – Data Summary” in the “Development Services Reported to be offered by the credit union in connection with its lending products” field,

create a record for each Development Service. Additional Development Services, not identified on the NCUA Documentation, can be included.

If additional rows are needed, click the “Add Development Service Activity” button to add rows.

Input the Applicant’s development services activities into the dynamic table (see Section 4.6 Additional Information Tables for a detailed explanation on navigating these tables).

Question 1:

1. Record Number – This question is not required. It is used to ensure the Applicant can identify the “active” record.

Question 2:

2. Development Service Activity Name – Enter the Name of the Development Service provided

Question 3:

3. Development Services Activity Topic – Select the Topic of the Development Service provided

Question 4:

4. Related Product – Enter the name of the Financial Product, identified in the Product Table, that is directly related to each Development Service.

Question 5:

5. Format – enter the formats of the Development Services activities, (e.g. one-on-one, classroom, etc.)

Question 6:

6. Provider – select the type of provider delivering the Development Services from the drop-down menu. If the Development Services Provider is the Applicant CDFI, no additional information will be required for the sub-questions
 - If “Affiliate” is selected be sure to have included the Affiliate in the Organization Detail Page so it can be selected.
 - If “Other” is selected enter the name of the non-affiliated Development Service provider.
 - If “Affiliate” or “Other” is selected, provide a narrative identifying and describing the nature of the contractual relationship.
 - If “Affiliate” or “Other” is selected, provide a narrative specifying how the Applicant maintains control over the provider’s service provision.
 - If “Other” is selected, attach all service contract/agreements with non-affiliated Development Service provider.

Question 7:

7. Est. Clients Per Year (#) – enter the estimated annual number of clients receiving the Applicant’s Development Services.

Question 8:

8. Est. % of Dev Service Clients Receiving Applicant’s Financing – enter the estimated annual percentage of clients who are both receiving Applicant Development Services and Applicant Financial Products of the total number of clients receiving Applicant Development Services.

Question 9:

9. Est. % of Dev Service Clients Receiving Applicant’s Financing in the Target Market – enter the estimated annual percentage of clients receiving Applicant Development Services and Applicant Financial Products and is in, or is a part of, the Applicant’s Target Market of the total number of clients receiving Applicant Development Services.

Question 10:

10. Description of how Development Services Activity is provided in conjunction with Applicant’s products – Make sure the links between the Applicant Development Services activities and the Applicant Financial Products listed in each row are clearly identified and described. Some links will be fairly obvious, while others may be more nuanced and require more clarification.

Click **Save**. Create additional records of Development Services Activities by clicking the “Add Row” button to the right of the Overview table.

5.8 Non-Governmental Entity

A CDFI shall not be an agency or instrumentality of the United States, or any State or political subdivision thereof. An entity that is created by, or that receives substantial assistance from, one or more government entities may be a CDFI provided it is not controlled by such entities and maintains independent decision-making power over its activities.

Please refer to the instructions in the Non-Governmental Entity sub sections.

5.8.1 Non-Govt Entity

Question 1:

- Do one or more government entities or officials control the election or appointment of a majority of the members of the Applicant's board of directors, or control a substantial minority of such directors?

- If “Yes”, provide a narrative description and explanation.
- Make sure to explain how this circumstance does not evidence government control of the Applicant. If the CDFI Fund, in its sole discretion, determines that this circumstance evidences government control of the Applicant, the Applicant may not be certified.

Question 2:

- Does a majority or substantial minority of the Applicant’s board of directors consist of government officials (elected, appointed, employees, etc.)?
 - If “Yes”, provide a narrative description and explanation.
 - Make sure to explain how this circumstance does not evidence government control of the Applicant. If the CDFI Fund, in its sole discretion, determines that this circumstance evidences government control of the Applicant, the Applicant may not be certified.

Question 3:

- Does the Applicant’s organizing/establishing documents or by-laws require that a certain number of the Applicant’s board of directors be government employee’s or elected/appointed government officials?
 - If “Yes”, provide a narrative description and explanation.
 - Make sure to explain how this circumstance does not evidence government control of the Applicant. If the CDFI Fund, in its sole discretion, determines that this circumstance evidences government control of the Applicant, the Applicant may not be certified.

Question 4:

- Do one or more government entities have veto power over the selection of the Applicant’s executive director, CEO, or comparable officer, or specific investment decisions?

- If “Yes”, provide a narrative description and explanation.
- Make sure to explain how this circumstance does not evidence government control of the Applicant. If the CDFI Fund, in its sole discretion, determines that this circumstance evidences government control of the Applicant, the Applicant may not be certified.

Question 5:

- Does any government entity provide more than 50% of the Applicant’s operating and/or capital budget?
 - If “Yes”, provide a narrative description and explanation.
 - Make sure to explain how this circumstance does not evidence government control of the Applicant. If the CDFI Fund, in its sole discretion, determines that this circumstance evidences government control of the Applicant, the Applicant may not be certified.

Question 6:

- If the Applicant receives operating and/or capital funds from a government entity, does that government entity have the ability to control the use of those funds (for example, does a government entity have veto power over the lending/investing transactions made with those funds)?
 - If “Yes”, provide a narrative description and explanation.
 - Attach copies of any such contract or grant agreements, if such funds are governed by contract or grant agreements. If the Applicant has multiple service contracts/agreements, attach all such service contracts/agreements.

- Make sure to explain how this circumstance does not evidence government control of the Applicant. If the CDFI Fund, in its sole discretion, determines that this circumstance evidences government control of the Applicant, the Applicant may not be certified.

Question 7:

- Does any government entity manage any aspect of the Applicant's operations?
 - If "Yes", provide a narrative description and explanation.
 - Make sure to explain how this circumstance does not evidence government control of the Applicant. If the CDFI Fund, in its sole discretion, determines that this circumstance evidences government control of the Applicant, the Applicant may not be certified.

Question 8:

- Are any of the employees of the Applicant government employees or employees of an organization controlled by one or more government entities?
 - If "Yes", provide a narrative description and explanation.
 - Make sure to explain how this circumstance does not evidence government control of the Applicant. If the CDFI Fund, in its sole discretion, determines that this circumstance evidences government control of the Applicant, the Applicant may not be certified.

Question 9:

- If the Applicant organization is controlled by another entity, is that entity controlled by one or more government entities?
 - If "Yes", provide a narrative description and explanation.

- Make sure to explain how this circumstance does not evidence government control of the Applicant. If the CDFI Fund, in its sole discretion, determines that this circumstance evidences government control of the Applicant, the Applicant may not be certified.

Question 10:

- Does the applicant have any contractual or financial relationship with any federal, state or local government entities?
 - For Applicants that have any contractual or financial relationship with any Federal, State, or Local government entities, describe the nature of the contractual or financial relationship(s) with the Federal, State, or local government entities. Attach copy/copies of contracts with Federal, State or local government entities discussed above. If the Applicant has multiple service contracts/agreements attach all such copies of service contracts/agreements.

5.9 Attestation and Submission

5.9.1 Printing your Application

To print your application, click the **View PDF** link in the navigation menu at the top of the User Interface.



View PDF Button

This will generate a PDF of your application you can download using your browser's download function that you will be able to save to your computer and print. For more information on how to generate a PDF in this application, please see section 4.8 of this document.

5.9.2 Submitting your Application

All subsections must be marked complete in order for you to submit your application. To check which subsections have been marked complete, look for a green checkmark next to that section on the menu bar. Sections that are incomplete will not have a checkmark and will prevent you from successfully submitting the application.

You will not be able to submit an application until all items are marked complete. If you attempt to submit your application before all subsections are complete, you will receive error identifying which subsections remain incomplete. Go back and correct those subsections.

The section "Boards - Boards" has not been marked as completed.
The application has not been submitted. Please fix the errors and submit the application again.

Example of Error Message for Incomplete Subsection

Before you submit your application, the CDFI Fund recommends that you print and review your application.

ONCE SUBMITTED, YOUR APPLICATION RESPONSES MAY NOT BE ALTERED.

The designated Authorized Representative will need to attest that the information provided in the application is accurate and complete to the best of your organization's knowledge.

To Attest and Submit an application:

1. Log in to AMIS as an Authorized Representative for your organization. Only Authorized Representatives will be able to attest the application.
2. Select the **Attestation and Submission** tab from the very bottom of the menu bar.

Attestation and Submission

Authorized Representative Signature

I hereby certify that all of the information provided in connection with the above-named entity's certification as a CDFI is true, accurate and complete. The submission of such information has been duly authorized by the above-named entity's governing body

By selecting this checkbox, I agree to the terms stated above. *(Any Authorized Representatives)*

Electronic Signature Attestation

By selecting the checked box: I hereby consent to conducting this transaction by electronic means, and I hereby agree that I have executed an electronic process that constitutes, and provides the CDFI Fund with, my electronic signature, which shall be treated as an original signature and as having signed this Application, just the same as a pen-and-paper signature; I hereby acknowledge that all information contained in this Application and any attachments or supplements thereto will be subject to disclosure pursuant to the Freedom of Information Act (FOIA) 5 USC 552, et seq.; I hereby certify that all of the information that the Applicant has provided in this Application is true, correct, and complete to the best of my information, knowledge and belief; I hereby certify that the execution and submission of this Application has been duly authorized by the governing body of the Applicant; and hereby certify that I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, title 218, Section 1001). By selecting the checked box: I hereby consent to conducting this transaction by electronic means, and I hereby agree that I have executed an electronic process that constitutes, and provides the CDFI Fund with, my electronic signature, which shall be treated as an original signature and as having signed this Application, just the same as a pen-and-paper signature; I hereby acknowledge that all information contained in this Application and any attachments or supplements thereto will be subject to disclosure pursuant to the Freedom of Information Act (FOIA) 5 USC 552, et seq.; I hereby certify that all of the information that the Applicant has provided in this Application is true, correct, and complete to the best of my information, knowledge and belief; I hereby certify that the execution and submission of this Application has been duly authorized by the governing body of the Applicant; and hereby certify that I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, title 218, Section 1001).

By selecting this checkbox, I agree to the terms stated above. *(Any Authorized Representatives; Any Point of Contacts)*

Submit Application

Attestation and Submission Page

3. Read the **Authorized Representative Signature** and **Electronic Signature Attestation** text and signify agreement with these statements by selecting the checkboxes below each.
4. Once these statements are attested to, click **Submit Application**.
5. The Applicant will receive an email confirming that your application has been submitted that includes the Authorized Representative's attestation and signature.