

CERTIFICATION, COMPLIANCE MONITORING AND EVALUATION



CDFI CERTIFICATION APPLICATION

GUIDANCE FOR
NCUA LOW-INCOME
CREDIT UNIONS
UPDATED NOVEMBER 2018



CDFI Streamline 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 Streamline Certification Application Submission*.

An entity seeking to be certified as a Community Development Financial Institutions (CDFI) 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 CDFI Certification applicants with instructions on how to complete a CDFI Streamline 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 Streamline Certification Application

To Launch the CDFI Streamline Certification Application:

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

Program Profiles		
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) »		

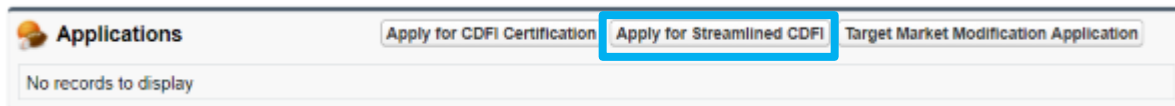
Program Profiles Related List

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

<div>Program Profile</div> <div>P-082087</div> <div>« Back to List</div> <div>Applications (0)</div>			
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

3. 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 **Apply for Streamlined CDFI** button.



Certification Applications Related List

4. This will launch the CDFI Streamline Certification application.

 A screenshot of the 'CDFI Certification Application – Streamlined for Credit Unions' page. The page has a header with the 'CDFI FUND' logo, navigation links ('CDFI Test Org', 'View PDF', 'Rahul Badal'), and an 'Exit' button. A sidebar on the left contains a 'Table of Contents' and several menu items: 'Application Instructions', 'Basic Information', 'Legal Entity', 'Primary Mission', 'Target Market Narratives', 'Target Market FYE', 'Boards', and 'Development Services'. The main content area shows the application title, a progress bar at 0%, and two sections: 'ELIGIBILITY FOR LID CU STREAMLINED APPLICATION PROCESS' with a bulleted list of requirements, and 'CDFI CERTIFICATION DESIGNATION' with a paragraph and a bulleted list of criteria.

CDFI Streamlined Certification Template Application

5. Complete the CDFI Certification Application and submit the application (see guidance, sections 5 below).

6. The CDFI Fund will notify the Application submitter via email regarding their CDFI Streamline 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 Streamlined Certification Application Template

Appearance and Navigation

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

For question-level guidance of the CDFI Streamline 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.

CDFI FUND

CDFI Test Org View PDF Rahul Badal Exit

Control Number
181CE051275

Progress: 0% Complete

Table of Contents

- Application Instructions
- Basic Information
- Legal Entity
- Primary Mission
- Target Market Narratives
- Target Market FYE
- Boards
- Development Services

CDFI-CERT-CU

CDFI Certification Application – Streamlined for Credit Unions

ELIGIBILITY FOR LID CU STREAMLINED APPLICATION PROCESS

- Must be identified as eligible for Streamlined process by NCUA
- Must receive specific application documentation from NCUA
- Must be a Low Income Designated (LID) credit union by NCUA (including State designations confirmed by NCUA)
- Must be insured by NCUA
- Must apply using only Low Income Targeted Population and Investment Area Target Markets
- Credit unions not meeting any of these requirements may apply for CDFI Certification using the standard application instructions

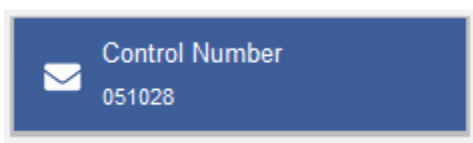
CDFI CERTIFICATION DESIGNATION

CDFI Certification Designation is a designation conferred by the CDFI Fund. In order to be certified as a CDFI, a financial institution must meet each of the following seven certification criteria at the time a CDFI Certification Application is submitted to the CDFI Fund:

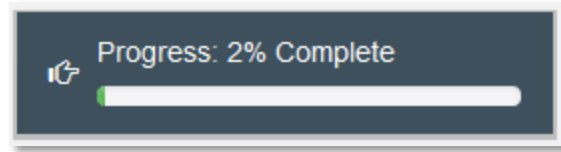
- Be a legal entity;
- Have a primary mission of promoting community development;

Application Home Page

The header includes:



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



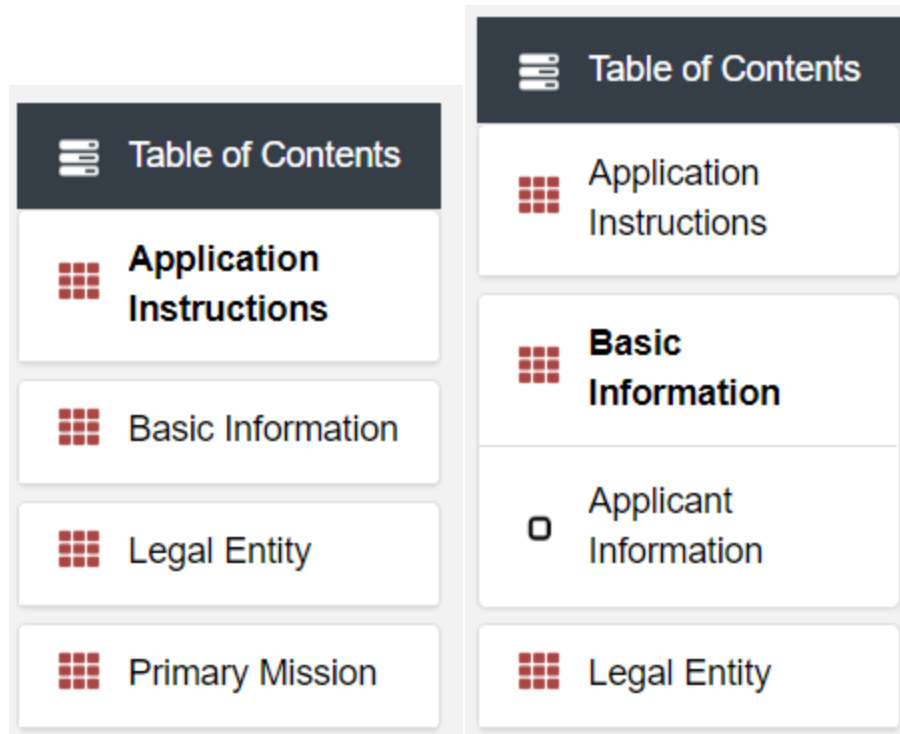
2. Progress Bar: Keeps track of your progress as you complete portions of the application. The progress bar may not start at 0% due to information already pre-populated in the application.



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.

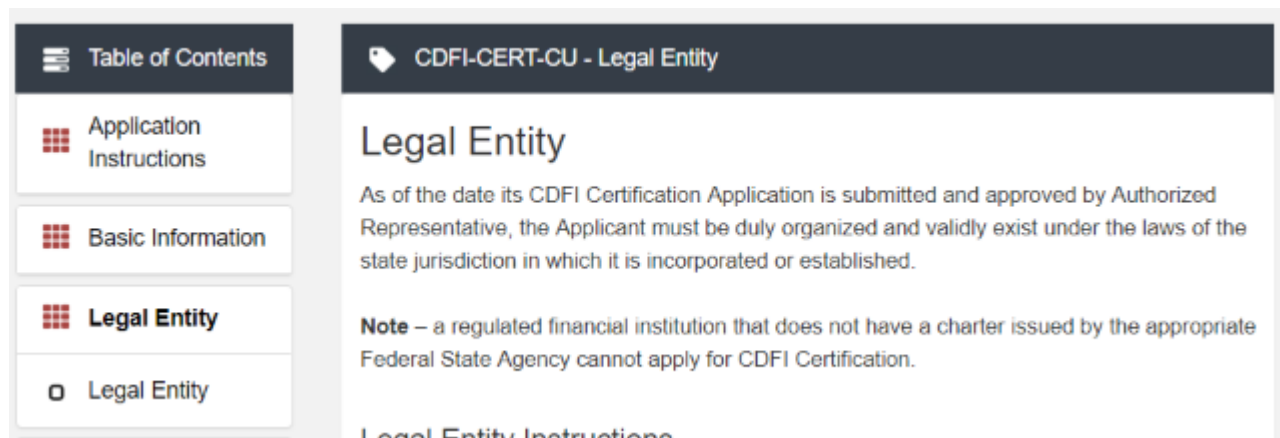
3.2 Using the Collapsible Menu

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

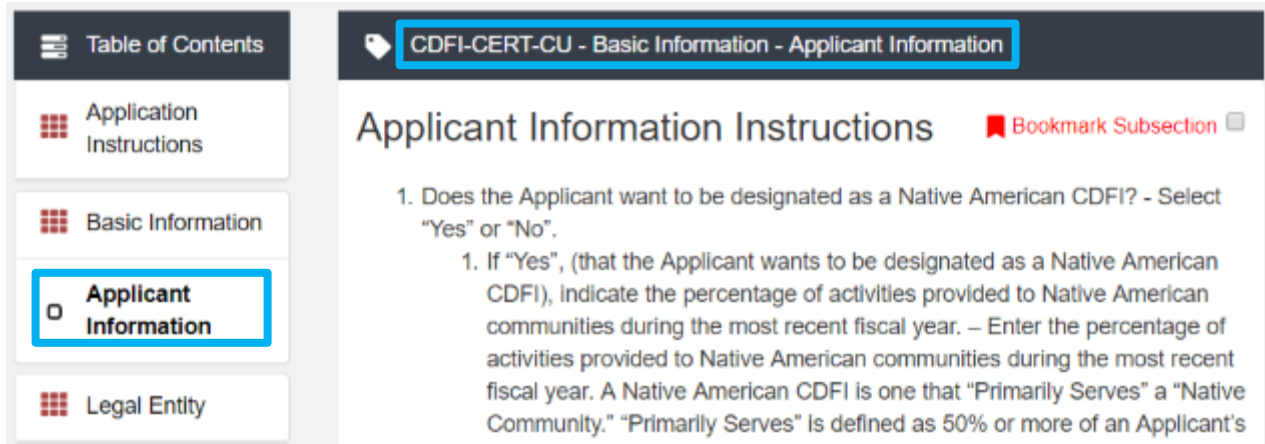
Click on the section title in the menu to expand and view subsections. This will display links to subsections below the section title in the menu bar.



Legal Entity Section Page View

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

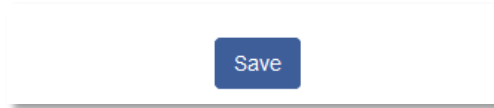
When you click **Save** at the bottom of a subsection page, the application will save your answers. If there are any errors, you will receive on-screen error messages and guidance based on the errors found. After clicking **Save**, you can navigate away from the subsection and your answer will be saved. **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 *.



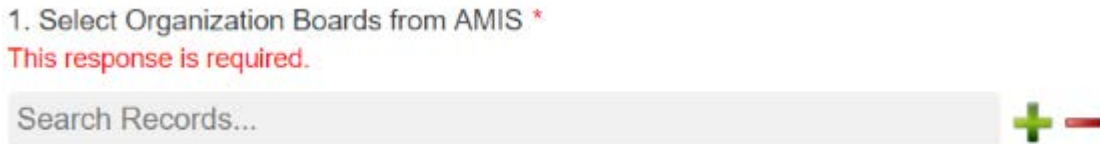
Sample Required Field

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



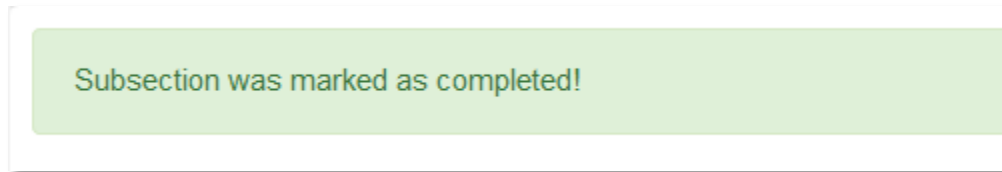
Save Button

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.”



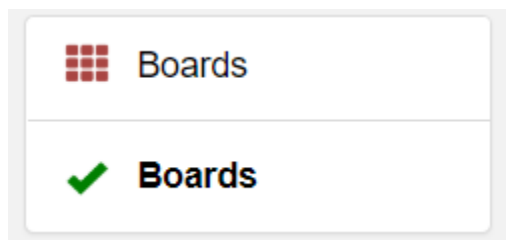
Validation Error Message

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

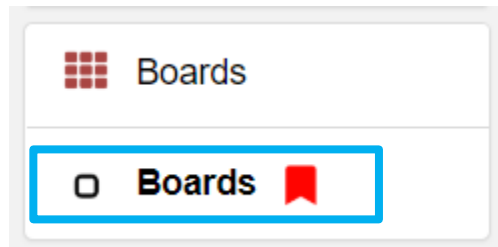
If you need to flag a subsection to return to later, use the bookmark feature. When you click on any subsection, you will see the **Bookmark Subsection** checkbox visible in the upper-right of the display.

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 Streamline Certification Application Form Features

4.1 Validation Rules, Error Messages, and Guidance

There are rules associated with required fields and other information in the application. When you **Save** a subsection and errors are detected, you will see error messages displayed by the field that needs to be adjusted. Please follow all error message 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.

2. Attach NCUA Data Summary



Upload Attachment Required Field

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

2. Attach NCUA Data Summary

An attachment is required for this question.



Missing Attachment Error Message

You will receive a similar error message if you omit a response in any other required field, like a text box.

1. Select Organization Boards from AMIS *

This response is required.

Search Records...



Error Message for required response

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

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 your organization's boards.

1. Select Organization Boards from AMIS * ?

+

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

Related Record Field

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 a board in the gray search box and select the record you would like to use.

1. Select Organization Boards from AMIS * ?

+

[View Record](#)

Record Type Name: Advisory
Board Status: Proposed
Board Composition Date: 2018-07-27

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.

1. Select Organization Boards from AMIS * ?

+

[View Record](#)

Record Type Name: Advisory
Board Status: Proposed
Board Composition Date: 2018-07-27

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.

1. Select Organization Boards from AMIS * ?

TestOrg Advisory Board



[View Record](#)

Record Type Name: Advisory

Board Status: Proposed

Board Composition Date: 2018-07-27

Remove a Related Record 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

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

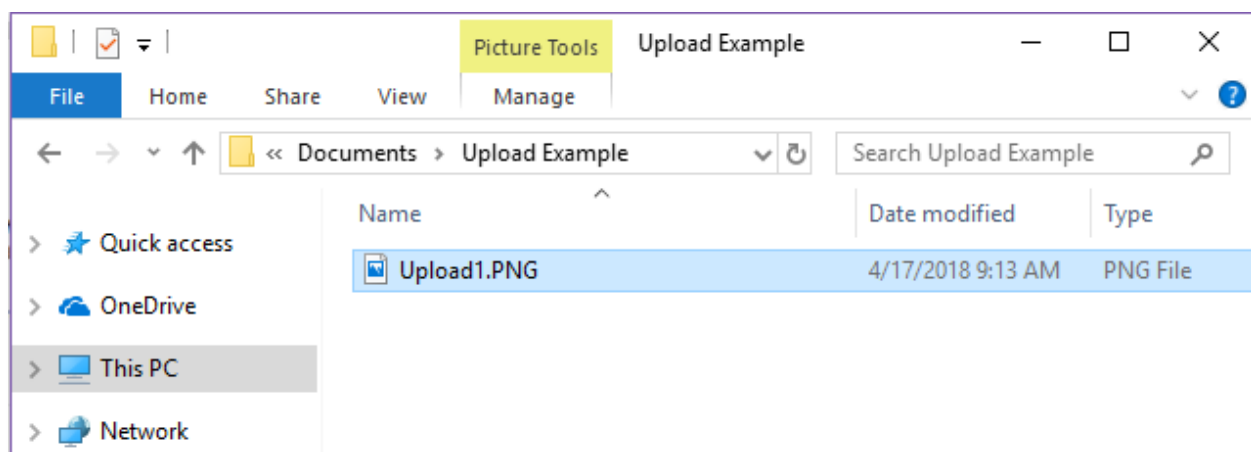
2. Attach NCUA Data Summary



Drag & Drop Upload Box

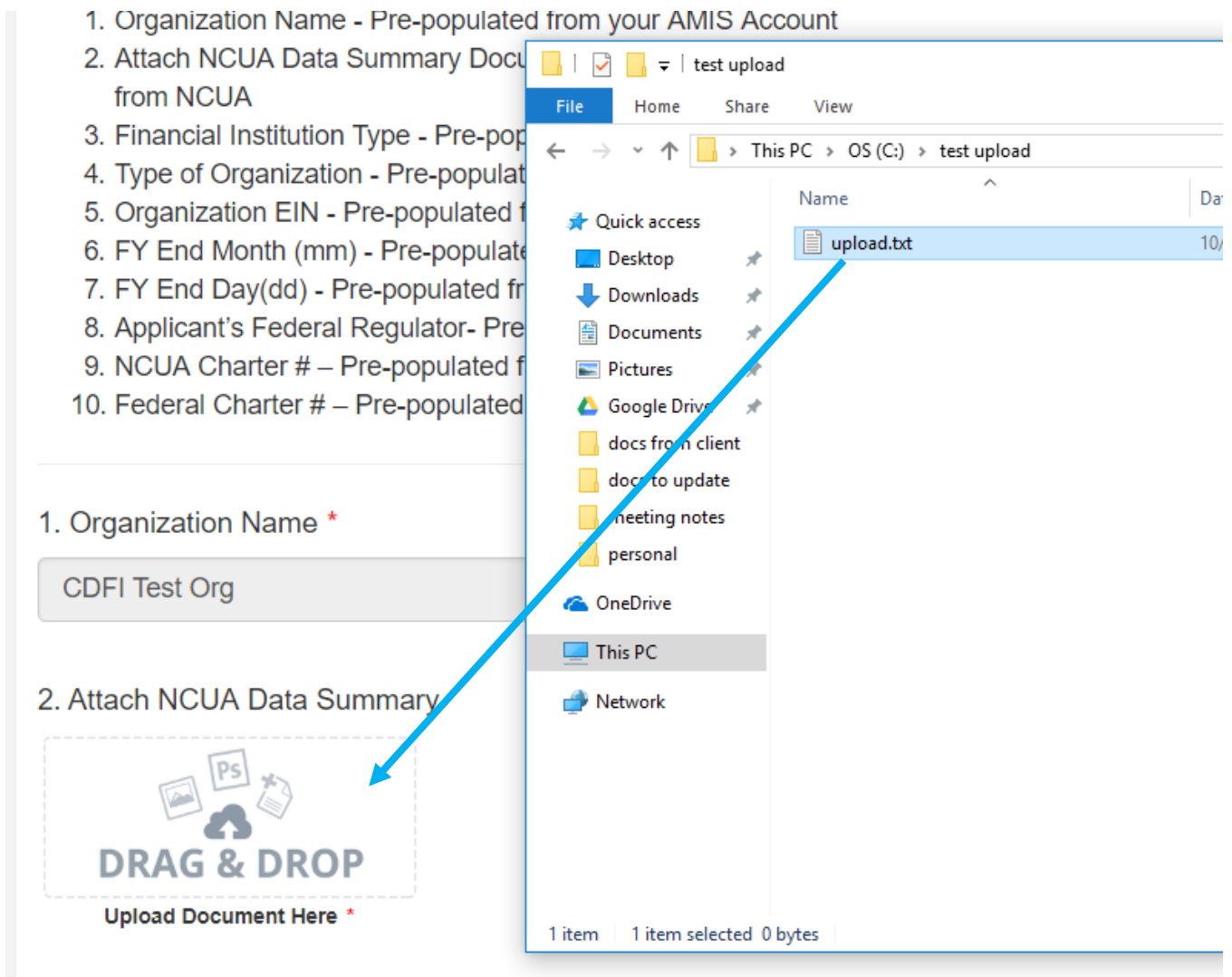
To upload using the Drag & Drop:

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

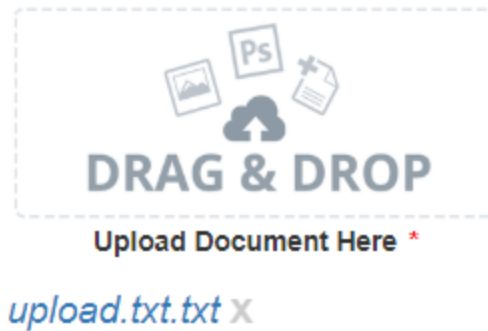
2. Return to the Application page. Using your cursor, drag the file you want to upload from File Explorer to the Drag & Drop upload box on the Application.



Upload File Using Drag & Drop

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

2. Attach NCUA Data Summary



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.

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 Streamline Certification Application, an Additional Information table is used to collect information on 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	DS Activity Name	Dev Services Act Topic
New Row (active)			

[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. Development Service Activities Name

2. Development Service Activities Topic *

3. Related Products *

255 Characters Remaining

4. Format *

5. Provider *

6. Estimated Clients Per Year (#) *

0 Decimal Places

New Row Entry Fields

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

Save

Download CSV

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.

Overview (1)

[Add Row](#)

Name	Completed	DS Activity Name	Dev Services Act Topic
Dev 1 (active)	✓	Dev Service 1	Financial Education/Financial Literacy

[Add Row](#)

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)

[Add Row](#)

Name	Completed	DS Activity Name	Dev Services Act Topic
Dev 1 (active)	✓	Dev Service 1	Financial Education/Financial Literacy

[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	DS Activity Name	Dev Services Act Topic
Dev 1	✓	Dev Service 1	Financial Education/Financial Literacy
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	DS Activity Name	Dev Services Act Topic
Dev 1	✓	Dev Service 1	Financial Education/Financial Literacy
Dev 2 (active)	✓	Dev Service 2	Financial Management

[Add Row](#)

Selected Active Record

7. 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

Most applications will require the applicant 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.

The CDFI Streamline Application will require the applicant to enter table data.

Target Market Analysis	#	%	\$	%
All Qualified IA Total	<input type="text"/> 0 Decimal Places	<input type="text"/> % 2 Decimal Places	\$ <input type="text"/> 2 Decimal Places	<input type="text"/> % 2 Decimal Places
All Qualified LITP Total	<input type="text"/> 0 Decimal Places	<input type="text"/> % 2 Decimal Places	\$ <input type="text"/> 2 Decimal Places	<input type="text"/> % 2 Decimal Places

Target Market Analysis Table

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.

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.

Applications Apply for CDFI Certification					
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 Streamline 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 section includes question responses that are pre-populated from your organization's account information in AMIS. Ensure that this information is up to date so that accurate information is reflected in the application.

You can update your organization's data by clicking on your organization's name at the top of the application.

5.1.1 Applicant Information

Question 1

- 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. – Enter 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 people or communities.”

Question 2

- 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 3

- Type in the name of the Point of Contact identified on the AMIS Organization Detail Page.

5.2 Legal Entity

As of the date its CDFI Certification Application is submitted and approved by Authorized Representative, the Applicant must be duly organized and validly exist under the laws of the state jurisdiction in which it is incorporated or established.

Note – a regulated financial institution that does not have a charter issued by the appropriate Federal State Agency cannot apply for CDFI Certification.

NCUA has conferred the legal entity criteria for the streamlined certification applicant. The Applicant must ensure that the information provided and entered on the AMIS Organization Detail page is accurate.

The Streamlined Certification Applicant must upload the “NCUA Documentation – Data Summary” provided to the Applicant LID from NCUA.

5.2.1 Legal Entity

Question 1, 3-10

- Organization Name, Financial Institution Type, Type of Organization, Organization EIN, FY End Month (mm), FY End Day(dd), Applicant’s Federal Regulator, NCUA Charter #, Federal Charter #are pre-populated from your AMIS account.

Question 2

- Attach NCUA Data Summary Documentation
 - Data Summary provided to the Application LID from NCUA.

5.3 Primary Mission

A CDFI shall have a primary mission of promoting community development. In determining whether an Applicant has such a primary mission, the CDFI Fund will consider whether the activities of the Applicant are purposefully directed toward improving the social and/or economic conditions of underserved people (which may include Low-Income persons and persons who lack adequate access to capital and/or Financial Services) and/or residents of economically distressed communities (which may include Investment Areas).

Primary Mission Instructions

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 provide a copy of the designation letter.

The Applicant is required to complete the Product Information sub-section. In order to complete the Product Information sub-section, the Applicant must completely fill out the product table using the list of products provided by NCUA and include any additional products not identified by NCUA. To confirm the product record has been completely filled out, the overview table should show each product as “Complete”.

5.3.1 Product Information

The CDFI Fund recognizes the following types of Financial Products - Loans, eligible equity investments, and similar financing activities (as determined by the Fund) including the purchase of loans originated by certified CDFIs and the provision of eligible loan guarantees.

TIP – In order to complete the Product Information section, the Applicant must enter the requested data in each product record. To confirm the product record has been completely filled out, the overview table should show each product as “Complete”.

NOTE: Click “Add Row” to add more Product records

Click “Delete Record” to delete records

Information on product information is collected in this subsection by an Additional Information table. Enter your responses to questions for one subsidiary at a time, click save, and then “Add Row” in the table overview in order to create a record for a different product. Answer the questions for your second product and save. Repeat this process until all of your products have been entered and are visible as individual records in the Overview table. (For more detailed guidance on using Additional Information tables, see section 4.6). Answer questions 1 – 4 for each product for which the CDFI Applicant is seeking certification.

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 dropdown 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 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.

The Streamlined CDFI Certification Applicant must identify an Investment Area and/or Low Income Targeted Population Target Market only. If the Streamlined CDFI Certification Applicant wants to propose an Other Targeted Population, it is not eligible to do so in the Streamlined CDFI Certification Applicant.

Types of Target Markets

Investment Areas (IA) – a geographic unit, or contiguous geographic units entirely located within the United States geographic boundaries that meet specific distressed criteria.

Low Income Targeted Population (LITP) – individuals whose income meet certain requirements for a geographic unit

Other Targeted Populations (OTP) – Serving an Other Targeted Population requires providing financial products to an identifiable group of individuals that lack adequate access to capital and have historically been denied credit.

TIP – NCUA has conducted the analysis of the LID Credit Union’s financing activity. The Applicant will use the “NCUA Documentation – Loan Analysis” to complete the Target Market section.

TIP – if the Applicant is wants to propose an Other Targeted Population (OTP) it is not eligible to do so for the Streamlined Certification Application.

5.4.1 Target Market Descriptions

Question 1

- Does the Applicant’s Target Market Include an Investment Area?
- If “Yes”
 - If the Applicant’s Target Market includes an Investment Area(s), provide the geographies identified in the NCUA – Data Summary document found in the “Proposed Target Market: Low Income Targeted Population/Investment Area(s) in the following counties” field.
- If “No”
 - Continue to Question 2

Question 2

- Does the Applicant’s Target Market include a Low Income Targeted Population?
- If “Yes”
 - If the Applicant’s Target Market includes a Low Income Targeted Population, provide the geographies identified in the NCUA – Data Summary document found in the “Proposed Target market: Low Income Targeted Population/Investment Area(s) in the following counties” field.
- If “No”
 - Make sure an Investment Area has been identified in question

5.5 Target Market FYE

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 End (FYE).

Target Market information, for this sub section, was analyzed by NCUA based on closed transactions during the time period defined by NCUA and the CDFI Fund. In order to be approved for a Target Market, the Applicant must already be providing Financial Products to the Target Market.

The Target Market information needed for the Target Market Analysis section has been provided to the Credit Union in the “NCUA Documentation – Loan Analysis”.

5.5.1 Target Market Analysis

Upload the “NCUA Documentation – Loan Analysis” document provided to the Applicant LID CU by NCUA.

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

Use the “NCUA Documentation – Loan Analysis” to enter the total percentage of activity to the Investment Area and/or Low Income Targeted Population.

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

5.6 Accountability

Accountability - Instruction

An entity must maintain accountability to residents of its Investment Area or Targeted Population, through representation on its Governing Board and/or Advisory Board(s). The Applicant may use these methods of creating accountability to its Target Market in any combination that is reasonable.

The CDFI Fund provides a special provision of accountability for credit unions that demonstrate that over 50% of their membership is of each proposed Target Market(s). The credit union is then able to use its democratically elected board members for accountability.

For the purpose of meeting accountability for the Streamlined Certification Application, the LID credit union can (1) demonstrate that over 50% of the activity is to one or more Target Markets in order to use the special accountability provision for credit unions that its Governing Board is democratically elected by the membership and therefore accountable; (2) provide each Governing Board member’s address to verify accountability to one or more Investment Areas; and (3) provide specific information about the way in which each Governing Board member may be directly connected to the Low Income Targeted Population.

Create new Organization Boards in AMIS by selecting the Organization Name link at the top of the Streamlined CDFI Certification Application Template page and navigating to the Organization Boards related list in AMIS. Once the board has been created, you will then be able to add the board members by selecting the New Organization Board Member related list Using the Governing Board member list provided by NCUA in the “NCUA Documentation – Data Summary” enter each board member’s accountability and provide their address and/or the census tract in which the board member resides.

5.6.1 Boards

Before the Governing Board can be selected in the application, Streamlined Certification Applicants must first create a board record on the applicant organization’s detail page in the Organization Detail Page.

NOTE: Be reminded that the Credit Union **MUST** enter each board member’s accountability as a Resident and provide their address and/or the census tract in which the board member resides.

Using the Governing Board member list provided by NCUA in the “NCUA Documentation – Data Summary” in the “Governing board members” field, create the board record.

Once the board record has been created in the Organization Detail Page, you will be able to search the name of the board to select it in the Streamlined Certification Application.

Question 1- Select Organization Board from AMIS

- This question is a related record lookup field that will allow you to select a board record associated with your organization. (For more on related record fields, please see section 4.4).

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

To create a new board record:

- From the Organization header click on the Organization name 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

« 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]

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

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	✓	Organization Type	Regulated Institution
Has Default		MyCDFI-IDGen	41812
Recent Default Date		Legacy ID	41812
Years Since Default		18charOrgID	001t00000083qN7AAI
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

Governing ▼

ContinueCancel


Available Organization Board Record Types

Record Type Name	Description
Advisory	
Governing	

Select Organization Board Record Type

- Select your board type from the drop-down menu, “Governing”. Click **Continue**.

Organization Board Edit
New Organization Board

Organization Board Edit		Save	Save & New	Cancel
Information		! = Required Information		
Board Name	<input type="text"/>	Board Composition Date	<input type="text"/>	[10/22/2018]
Organization	TM Test Org 02 	Record Type	Governing	
CDFI Section				
50% of membership >= LITP TM	<input type="checkbox"/>			
50% of membership >= IA TM	<input type="checkbox"/>			
Democratically Elected by Membership	<input 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 type="checkbox"/>			
		Save	Save & New	Cancel

New Organization Board Edit Page

- 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	<input checked="" type="checkbox"/>

New Board Record Signature

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

Organization Board Test board 33

[Printable View](#)

✓ Organization Board has been saved.

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

Organization Board Detail

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

Board Name	Test board 33	Board Composition Date	10/22/2018
Status	Proposed	Record Type	Governing [Change]
Organization	TM Test Org 02		
Alert			

▼ 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

50% of membership >= LITP TM ☐

50% of membership >= IA TM ☒

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 ☒

Created By [testTMUser_1](#), 10/22/2018 6:46 PM

Last Modified By [testTMUser_1](#), 10/22/2018 6:46 PM

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

Organization Board Detail Page

7. Scroll to the Organization Board Members related list.

Organization Board Members	New Organization Board Member
No records to display	

Organization Board Members Related List

8. 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 Board Member or Employee of non-affiliated charitable org ▼

Continue Cancel

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

9. Select the CDFI Certification Application Board.



Organization Board Member Edit

New Organization Board Member

Organization Board Member Edit Save Save & New Cancel

Board Name Advisory Board 1

Board Members Name

Record Type CDFI Certification Application Board Member

Conflict of Interest --None-- ▼

Street

City

State or US Territory --None-- ▼

Zipcode

Census Tract

LIC Representation Status

Save Save & New Cancel

New Organization Board Member Edit Page

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

NOTE: For the Streamlined Certification Application, the board members address must be provided. The credit union MUST enter the address for accountability even though these fields are not required.

Organization Board Member
Tom Gray

✓ Organization Board Member has been saved.

Target Market Accountable Members [0]

Organization Board Member Detail [Edit] [Delete] [Clone]

Board Name	Gov Board 1	LIC Representation Status
Board Members Name	Tom Gray	
Record Type	CDFI Certification Application Board Member [Change]	
Conflict of Interest	No	
Street		
City		
State or US Territory		
Zipcode		
Census Tract		

[Edit] [Delete] [Clone]

Target Market Accountable Members [New Target Market Accountable Member]

No records to display

New Organization Board Member's Detail Page

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

To select your board record in the template application:

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

1. Select Organization Boards from AMIS * ?

Search Records...

[Save]



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 * ?

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.

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

6. 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.
7. Once you have selected all the boards you wish to include, click **Save**.

NOTE: Advisory Board were used in the images above for demonstration purposes only. A Streamlined Certification Applicant must use its Governing Board to meet the Accountability criterion.

5.5 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.

5.5.1 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:

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

Question 2:

- Development Service Activity Name – Enter the Name of the Development Service provided

Question 3:

- Development Services Activity Topic – Select the Topic of the Development Service provided

Question 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:

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

Question 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:

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

Question 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:

- 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:

- 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.

5.6 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.

5.6.1 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.

5.7 Attestation and Submission

5.7.1 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.

5.7.2 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.

CDFI-CERT-CU

Attestation and Submission

Authorized Representative Signature

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.

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

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)

Submit Application

Attestation and Submission Page

3. Read the **Electronic Signature Attestation** sections and signify agreement with the statement by selecting the checkbox.

Attestation and Submission

Authorized Representative Signature

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.

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

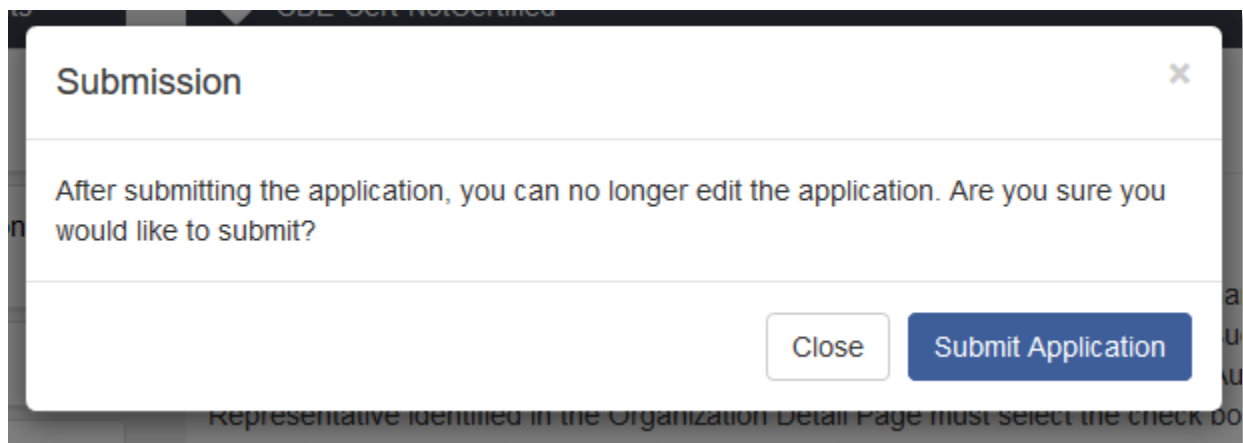
Authorized Representative Signature

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)*

Attestation and Submission Page- Attested

- Once the statement is attested to, click **Submit Application**. A dialog box will appear. Confirm that you would like to submit the application and understand the application cannot be edited after this point.



Submission Dialog Box

- If any of your sections/subsections are incomplete, your submission attempt will be unsuccessful. An error message will identify which subsection is incomplete.

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.

Application Submission- Failed Attempt Error Message

- If your submission is successful, the application will return this message:

Thank you for submitting your application for CDFI Certification. A CCME staff member will review your application for accuracy and completeness. You should expect to receive a determination from the CDFI Fund within the next 90-days.

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

Application Submission- Successful Attempt Message

7. You will receive an email confirming that your application has been submitted that includes the Authorized Representative's attestation and signature.