

OFFICE OF CERTIFICATION POLICY AND EVALUATION

CDFI CERTIFICATION APPLICATION

AMIS SUBMISSION GUIDE
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WWW.CDFIFUND.GOV/CDFICERT



CDFI Certification Application AMIS Submission Guide

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1. INTRODUCTION

STOP: CDFI Certification Applicants must follow the detailed CDFI Certification Application instructions provided in the [CDFI Certification Application Guidance](#) in order to properly complete an Application.

If a submitted CDFI Certification Application does not comply with an instruction(s) in the CDFI Certification Supplemental Guidance and Tips manual, the Application may be rejected as incorrect, invalid, or incomplete.

If the CDFI Certification Supplemental Guidance and Tips manual is not available when an Applicant is preparing its CDFI Certification Application, the CDFI Fund strongly urges the Applicant to wait to submit the Application until the intended submission can be checked against the instructions in that manual.



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

An entity seeking to become certified as a CDFI must submit a CDFI Certification Application to the CDFI Fund in the Awards Management Information System (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 applicants interested in the CDFI Certification and currently 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 Certification Application in AMIS.

2.1 Launching the CDFI Certification Application

To Launch the CDFI Certification Application:

1. Sign into the Organization's AMIS account. From the Organization Detail page, click on the **Related** tab and scroll down to the Program Profiles related list.

Program Profiles (6+)		
Record Type	Program Profile Name	CIMS Mapping Tool
BEA	P-084711	▼
BGP	P-084714	▼
CDE-CERT	P-084708	▼
CDFI-CERT	P-084712	▼
CDFI-NACA	P-084709	▼
CMF	P-084710	▼
View All		

Program Profiles Related List

2. Click the **Program Profile Name** for the CDFI-CERT Program Profile to be directed to the Program Profile Detail page. Verify that the information under Organization Data heading within the "Program Profile" is up to date; update as necessary. Please refer to the *AE101: Getting Started – Navigating AMIS (for CDFI Fund External Users)* training manual on how to update an account.

- Once the information in the “Program Profile” has been verified, click the **Apply for CDFI Certification** button.

CDFI-CERT Program Profile Detail Page

- This will launch the CDFI Certification template Application.

CDFI Certification Template Application

- Complete the CDFI Certification Application and submit the Application (see guidance, Section 5, “CDFI Certification Application” below).

NOTE: If the Applicant seeks to obtain Determination of Responsible Financing Practices, Similar Financial Products, Similar Financial Services, Disregarded or Included Major Assets/Staff Time, Targeted Populations, And Target Market Assessment Methodologies then your Application will be reviewed by the CDFI Fund prior to being able to continue with the CDFI Certification Application.

6. 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 the email is delivered.*

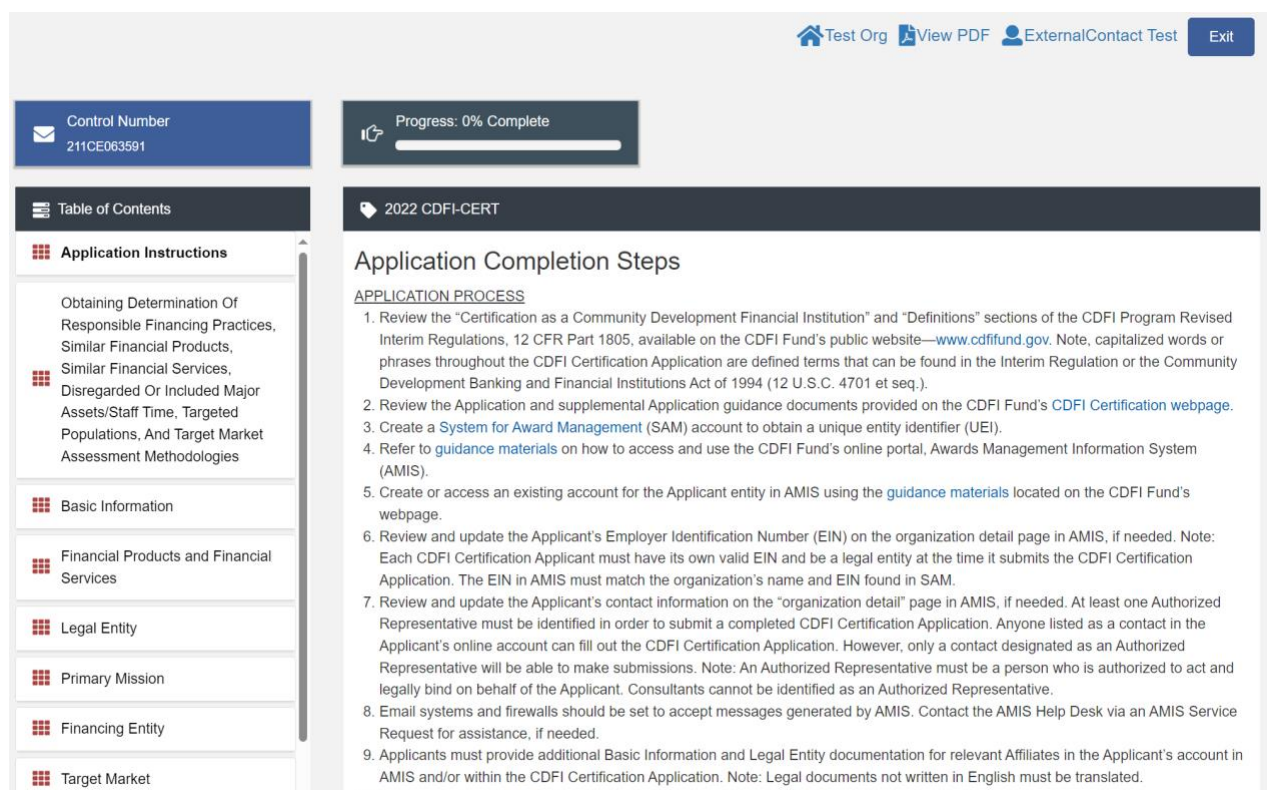
3. CDFI CERTIFICATION TEMPLATE APPLICATION APPEARANCE AND NAVIGATION

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

For question-level guidance of the CDFI Certification Application, please see [Section 5](#), below.

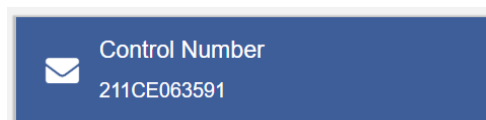
3.1 Application Layout

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.

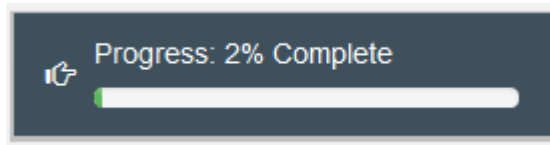


Application Home Page

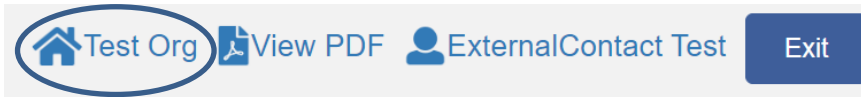
The header includes:



1. **Control Number:** The system-generated number assigned to your CDFI Certification Application.



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



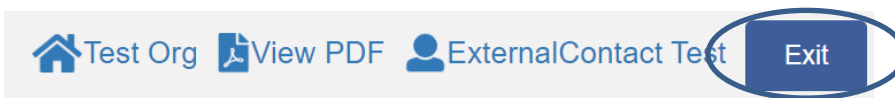
3. Organization (house icon): A hyperlink to your Organization Detail page. When you click this link, it will return you to your organization record in a new window.



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.



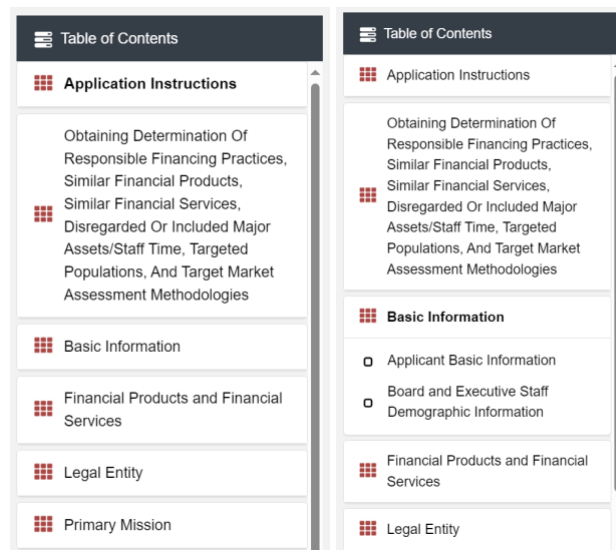
5. User (person icon): Name of user profile currently editing the Application.



6. Exit: Use this button to exit the Application **after** saving your work.

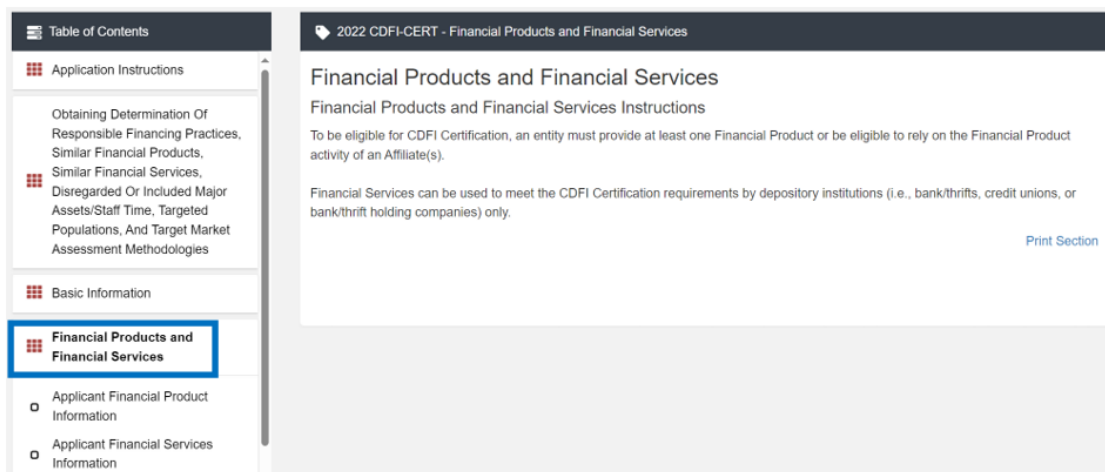
3.2 Using the Collapsible Menu

The menu on the lefthand 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

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

The screenshot shows a web application interface. On the left is a sidebar with a 'Table of Contents' menu. The menu items are: 'Application Instructions', 'Basic Information', 'Financial Products and Financial Services', and 'Applicant Financial Product Information' (which is highlighted with a blue box). The main content area is titled 'Applicant Financial Product Information' and contains three questions with dropdown menus for answers:

- BI-FP01 - Is the applicant a DIHC that does not directly offer any arm's-length, on-balance sheet Financial Products? *
- BI-FP02 - Is the Applicant seeking to use the CDFI Certification provision that allows on-balance sheet Financial Product activity that is not arm's-length to meet the CDFI Certification requirements solely for the purposes of participating in the BG Program? *
- BI-FP03 - Identify the Financial Product transaction types offered directly by the Applicant. * (The dropdown menu shows 'None')
- BI-FP05 - For each of the Financial Product types offered directly by the Applicant, select the available Financial Product purpose(s). *

A 'Bookmark Subsection' button is located in the top right corner of the main content area.

Subsection Page View

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

NOTE: 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.

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. For subsections that are pre-populated, you will still need to select the **Save** button for the subsection to be marked complete.

You will receive on-screen error messages and guidance based on any errors found (e.g., unanswered required fields). 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 *

Search Records...



Sample Required Field

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

Save

Save Button

The Application will save all responses. If any of your responses require a correction, the subsection will not 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.

Search Records...




Validation Error Message

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

Subsection was marked as completed!

Subsection Saved and Completed Message

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

 Basic Information

 **Applicant Basic Information**

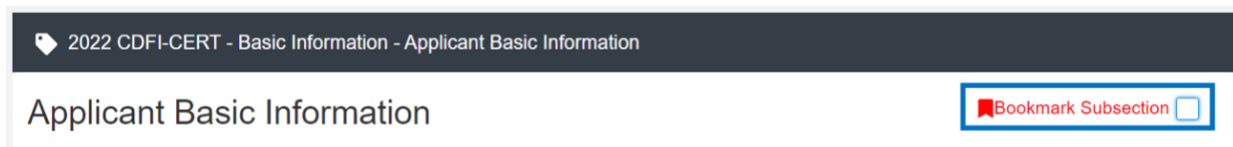
Completed Subsection Checkmarks

3.4 Time Management

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

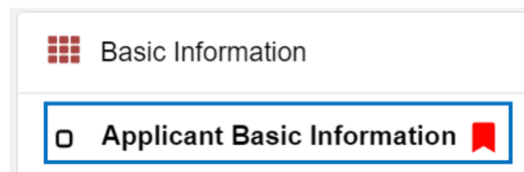
3.5 Bookmarks

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



Bookmark Subsection Checkbox

Click the checkbox to bookmark the subsection. A bookmark symbol will appear next to that subsection in the Application menu. The bookmark symbol is not visible if the section is collapsed.



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.

BI19 - Attach a copy of the Applicant's signed/dated governance approved document (bylaws, operating agreement, partnership agreement or similar documentation).



Upload Attachment Required Field

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

BI19 - Attach a copy of the Applicant's signed/dated governance approved document (bylaws, operating agreement, partnership agreement or similar documentation).
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 in the field below. If left blank, you will receive an error message: "This response is required."

1. Select Organization Boards from AMIS *

This response is required.

Missing Required Field Error Message

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

Product Category	#	
Loans	<div>Please enter a valid number.</div> <div>ab</div> <div>0 Decimal Places</div>	<div>\$</div>

Numerical Entry Error Message and Guidance

Fields that require a minimum or maximum number/percentage will be identified. The guidance provided in these error messages will give you a clear idea of how to correct the validation error.

4.2 Narrative Responses

All questions requiring a *narrative response* identify the 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 will truncate your response.**

1000 Characters Remaining

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 have 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. Also, formatting, such as bold, italicized, or underlined text, will not display in the narrative.

To copy and paste information in a Windows platform from an 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 key, then press C.** Alternatively, you can press your mouse's right button and then select **Copy**.
3. Go to the electronic Application. Click in the applicable text box. **Press and hold down the Ctrl key, 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**.

The text boxes allow only 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

NGE01 - Was the Applicant previously Controlled by a government entity or government-Controlled entity? *

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.

NGE01 - Was the Applicant previously Controlled by a government entity or government-Controlled entity? *

Yes ▼

NGE01.1 - If Yes, can the Applicant demonstrate that it has been more than 12 months since it transitioned from government control. *

▼

Dependent Question

Dependent Subsections

A **dependent subsection** is a subsection that is enabled or disabled for the Applicant to complete based on information the applicant has 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 an answer to “Does the Applicant offer Financial Services?”

BI-FS01 - Does the Applicant offer Financial Services?

Yes ▼

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 CDFI Applicant to respond to questions in any order, you are strongly encouraged to complete 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. Please note, these types of records are based on information previously entered on your Organization Detail page.

NOTE: *Begin typing the name of record in the gray search box and select the record you would like to use.*



Affiliate Name

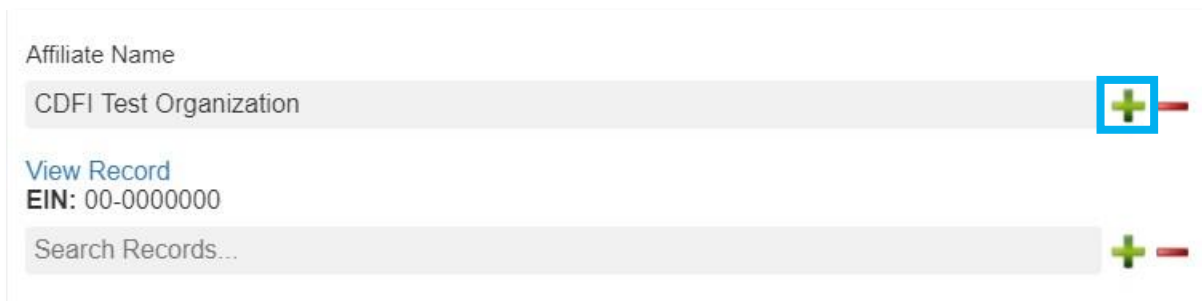
CDFI Test Organization

[View Record](#)

EIN: 00-0000000

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.



Affiliate Name

CDFI Test Organization

[View Record](#)

EIN: 00-0000000

Search Records...

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.

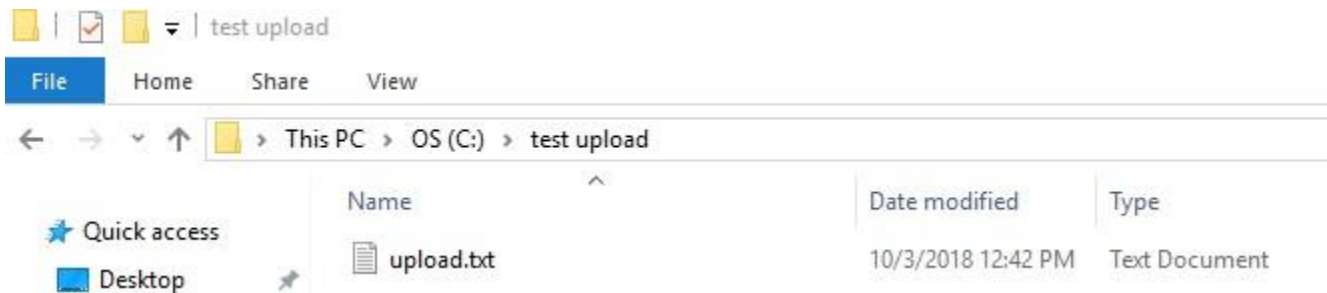
BI16.1 - **If Yes**, attach stock certificate summary report that indicates voting securities held.



Drag & Drop Upload Box

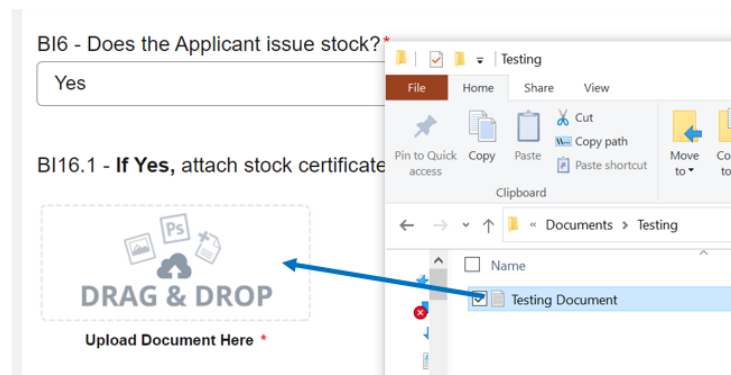
To upload using Drag & Drop:

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



Attachment to Upload in File Explorer

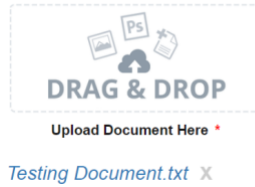
2. Return to the Application page. Using your cursor, drag the file you want to upload from File Explorer to the Drag & Drop upload box on the Application.



Upload File Using Drag & Drop

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

BI16.1 - If Yes, attach stock certificate summary report that indicates voting securities held.



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.

NOTE: Drag & Drop is the only option available for Applicants to attach files to the Application.

4.6 Additional Information Tables

Additional information tables collect information dynamically throughout the Application. This gives 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 about the Applicant’s affiliate entities, primary mission documentation, or offerings in connection with its lending products in the Basic Information, Primary Mission, and Development Services sections.

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](#)

Record Name	Completed	PM01	PM03	PM04
New Row (active)		Legal Entity documents;	The document(s) is signed by an officer(s) of the governing or managing board or the owner.;	The document(s) shows the date it was adopted via the date it was signed.;

[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

Enter a number for the record (ex. 1, 2, 3, 4...)

PM01 - Indicate the type(s) of document(s) presented as evidence of the Applicant's current Primary Mission of promoting community development (or, for Affiliates, a mission that supports and/or is consistent with the community development mission of the Applicant). *

Legal Entity documents ▼

PM02 - Attach all document(s) needed to evidence the Applicant's:

- Current primary mission of promoting community development (or, for Affiliates, a mission that supports and/or is consistent with the community development mission of the Applicant);
- Governing or managing board or owner approval of the current mission; and
- Date the current mission went into effect,



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.

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

Overview (1)

Record Name	Completed	PM01	PM03	PM04
1 (active)	✓	Legal Entity documents;	The document(s) is signed by an officer(s) of the governing or managing board or the owner.;	The document(s) shows the date it was adopted via the date it was signed.;
<div>Add Row</div>				

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)

Record Name	Completed	PM01	PM03	PM04
1	✓	Legal Entity documents;	The document(s) is signed by an officer(s) of the governing or managing board or the owner.;	The document(s) shows the date it was adopted via the date it was signed.;
New Row (active)				
<div>Add Row</div>				

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)

Record Name	Completed	PM01	PM03	PM04
1	✓	Legal Entity documents;	The document(s) is signed by an officer(s) of the governing or managing board or the owner.;	The document(s) shows the date it was adopted via the date it was signed.;
2 (active)	✓	Legal Entity documents;	The document(s) is signed by an officer(s) of the governing or managing board or the owner.;	The document(s) shows the date it was adopted via the date it was signed.;
<div>Add Row</div>				

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 click **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 Application will require direct data entry into certain data tables—for example, the Board and Executive Staff Demographic Information subsection. 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.

Question	Response
Governing Board	
Indicate the total number of Governing Board members. *	<div> <div></div> <div>0 Decimal Places</div> </div>
Indicate the total number of Governing Board members who identify as a member of a minority population. *	<div> <div></div> <div>0 Decimal Places</div> </div>
Percentage of Governing Board members who identify as a member of a minority population.	<div> <div></div> <div>%</div> </div>
Indicate the number of Governing Board members who identify as Black. *	<div> <div></div> <div>0 Decimal Places</div> </div>
Percentage of Governing Board members who identify as Black.	<div> <div></div> <div>%</div> </div>
Indicate the number of Governing Board members who identify as Asian. *	<div> <div></div> <div>0 Decimal Places</div> </div>
Percentage of Governing Board members who identify as Asian.	<div> <div></div> <div>%</div> </div>
Indicate the number of Governing Board members who identify as Native American. *	<div> <div></div> <div>0 Decimal Places</div> </div>
Percentage of Governing Board members who identify as Native American.	<div> <div></div> <div>%</div> </div>
Indicate the number of Governing Board members who identify as Native Alaskan. *	<div> <div></div> <div>0 Decimal Places</div> </div>

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. Direct-entry tables can also have the ability to enter responses to multiple 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 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

- 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:

- Log in to AMIS.
- Click on the Organizations tab and select your organization. On your Organization Detail page, navigate to the Program Profile related list.
- Select the CDFI-CERT Program Profile.
- On the Program Profile detail page, click on the **Related** tab, navigate to the Applications related list.

Detail
Related

Applications (1)			
Application Link Communities	Application Type Name	Status	PDF Link
App-063591	2022 CDFI-CERT	Submitted	View PDF

View All

Applications Related List

- Select the **View PDF** link to generate a PDF of the Application.
- The PDF of the Application will display all multi-selected picklist items that are not able to be viewed within the Application.

NOTE: Once the Application is submitted, you will no longer be able to launch the Application and generate a PDF in the User Interface (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. Most of these questions are drop-down menu selections or text entry responses, but a few require more detailed explanation or instruction.

NOTE: Across various sections of the CDFI Certification Application template, questions often appear out of chronological order even though the same questions are organized chronologically in this guidance document. This is because of the dependency question and section functions of Application; see [the Dependent Questions and Subsections section above \(Section 4.3\)](#).

NOTE: Depending on the user's computer desktop, there are circumstances where question response options might be somewhat obstructed from the user's view. This seems to happen only when a CDFI Certification Application question has a drop-down response option and is located at the bottom of an Application subsection. If this technical issue occurs while completing the Application, please expand the internet window to a full-screen size before scrolling down to view the relevant question in the subsection. If that tactic still does not resolve the issue, please utilize the wheel typically located in the middle of a computer mouse to scroll down in the subsection.

5.1 Obtaining Determination of Responsible Financing Practices, Similar Financial Products, Similar Financial Services, Disregarded or Included Major Assets/Staff Time, Targeted Populations, and Target Market Assessment Methodologies

Please refer to the guidance here and in the Application for assistance as you complete this section of the Application.

5.1.1 Obtaining Determination of Responsible Financing Practices, Similar Financial Products, Similar Financial Services, Disregarded or Included Major Assets/Staff Time, Targeted Populations, and Target Market Assessment Methodologies – General

Questions OD01 through OD05:

- Answering these questions “Yes”/“No” will enable dependent subsections, which will allow for specific entry to propose a new item.

5.1.2 OD01 – Propose a Similar Financial Product or Similar Financial Services

This subsection will appear only if OD01 was answered “Yes.” If the Applicant requests consideration of multiple similar Financial Products or similar Financial Services, repeat Questions OD01.1 through OD01.8.

Question OD01.1:

- Select the proposed activity, either Financial Product or Financial Service.

Question OD01.2:

- Provide the name of the proposed activity.

Question OD01.3:

- Provide a description of the proposed activity.

Question OD01.4:

- Identify the target borrower, investee, and/or service recipient.

Question OD01.5:

- Provide a description of any protections that ensure the proposed activity.

Question OD01.6:

- Provide a description of any evidence that the consumer is not harmed by the proposed activity.

Question OD01.7:

- Provide a description of any additional information.

Question OD01.8:

- Attach any relevant supporting documentation.

5.1.3 OD02 – Propose Amended Responsible Financing Practice Standards

This subsection will appear only if OD02 was answered “Yes.” If the Applicant requests amendment of multiple financing practice standards, repeat Questions OD02.1 through OD02.7.

Question OD02.1:

- Provide a description of the financing activity.

Question OD02.2:

- Provide a description of the current standard the financing activity does not meet.

Question OD02.3:

- Provide a description of how the financing activity serves a community development purpose.

Question OD02.4:

- Provide a description of any protections that ensure the financing activity does not harm consumers and/or conditions.

Question OD02.5:

- Provide a description of evidence that consumers are not harmed.

Question OD02.6:

- Provide a description of any additional information.

Question OD02.7:

- Attach any relevant supporting documentation.

5.1.4 OD03 – Propose Financing Entity Predominance Test

This subsection will appear only if OD03 was answered “Yes.” If the Applicant requests consideration of multiple major assets and/or staff time to be disregarded or included, repeat Questions OD03.1 through OD03.8.

Question OD03.1:

- Select the response for if you seek to disregard or include major assets and/or staff time.

Question OD03.2:

- Provide a description of the major assets and/or staff time to be disregarded or included.

Question OD03.3:

- Provide the dollar amount for the portion of the balance sheet line item(s) to be disregarded or included and the name of the balance sheet line item(s).

Question OD03.4:

- Provide the average full-time-equivalent (FTE) staff time to be disregarded.

Question OD03.5:

- Provide a description of how the Applicant determined the amount of the major asset(s) and/or staff time to be disregarded or included.

Question OD03.6:

- Provide a description for why the major asset(s) and/or staff time incorrectly appears to indicate the Applicant is not predominately a financing entity.

Question OD03.7:

- Provide a description for why the major asset(s) and/or staff time dedicated to this activity is essential for the Applicant to conduct its Financial Product and/or Financial Services activity.

Question OD03.8:

- Attach relevant supporting documentation.

5.1.5 OD04 – Propose Additional Targeted Population(s)

This subsection will appear only if OD04 was answered “Yes.” If the Applicant requests consideration of multiple Targeted Populations, repeat Questions OD04.1 through OD04.9. For each proposed Targeted Population, the Applicant also must submit a proposed Target Market assessment methodology (OD05.1 through OD05.7) for that Targeted Population.

Question OD04.1:

- Provide the name of/for the Targeted Population.

Question OD04.2:

- Provide a description of the Targeted Population.

Question OD04.3:

- Provide a description of the geographic location of the Targeted Population intended to be served.

Question OD04.4:

- Provide the map name of geography created in the CDFI Information Mapping System (CIMS).

Question OD04.5:

- Provide a description that demonstrates that the specific Targeted Population has significant unmet capital for Financial Services needs.

Question OD04.6:

- Select whether the Applicant serves the members of the Targeted Population directly or indirectly.

Question OD04.7:

- Provide a description of the specific evidence showing the proposed Targeted Population has disparities, controlling for poverty and income effects, in their access to Financial Products and Financial Services for the geographic population service area.

Question OD04.8:

- Attach relevant supporting documentation.

Question OD04.9:

- Provide a description of any additional information.

5.1.6 OD05 – Propose Other Target Market Assessment Methodologies

This subsection will appear only if OD05 was answered “Yes.” If the Applicant requests consideration of multiple Target Market assessment methodologies, repeat Questions OD05.1 through OD05.7.

Refer to the [Pre-Approved Target Market Assessment Methodologies](#) for more information on current Target Market Assessment Methodologies allowed by the CDFI Fund.

Question OD05.1:

- Select the applicable Target Market type.

Question OD05.2:

- Provide a description of the assessment methodology.

Question OD05.3:

- Attach any relevant supporting documentation.

Question OD05.4:

- Provide a description of how the proposed assessment methodology provides sufficient confidence that a transaction can be assigned to a specific Target Market.

Question OD05.5:

- Provide a description, if proposing a programmatic proxy, of the program's detailed eligibility criteria or the step-by-step process used to compare programmatic data to CDFI Fund definitions.

Question OD05.6:

- Provide a description of the process for record keeping as well as updating any methodology dependent on underlying data changes.

Question OD05.7:

- Provide a description of any additional information.

5.1.7 Attestation of CDFI Certification Related Proposals

If you selected "Yes" to any of the above questions, OD01 through OD05, please do not complete the Application until your CDFI proposal review has been approved or rejected.

If you selected "No" to ALL the above questions, OD01 through OD05, you will be able to continue completing the Application; however, you will need to complete a Transaction Level Report (TLR) first.

Once this subsection is complete and saved, the entire Obtaining Determination of Responsible Financing Practices, Similar Financial Products, Similar Financial Services, Disregarded or Included Major Assets/Staff Time, Targeted Populations, and Target Market Assessment Methodologies will be locked and read-only.

Attest/confirm that all the information provided in Questions OD01 through OD05 are true, accurate, and complete and that the appropriate subsections are complete in entirety and ready for their CDFI proposal review.

STOP: CDFI Certification Applicants must follow the detailed CDFI Certification Application instructions provided in the [CDFI Certification Application Guidance](#) in order to properly complete an Application.

If a submitted CDFI Certification Application does not comply with an instruction(s) in the CDFI Certification Supplemental Guidance and Tips manual, the Application may be rejected as incorrect, invalid, or incomplete.

If the CDFI Certification Supplemental Guidance and Tips manual is not available when an Applicant is preparing its CDFI Certification Application, the CDFI Fund strongly urges the Applicant to wait to submit the Application until the intended submission can be checked against the instructions in that manual.

5.2 Basic Information

5.2.1 Applicant Basic Information

BI01 and BI02:

- The Entity Name and Financial Institution Type fields are pre-populated from your AMIS account.
- If you need to modify any of this information, you will have to make edits on your entity's organization page or submit an AMIS Service Request.

BI03:

- Select whether the entity is a Depository Institution Holding Company.

BI04 through BI09:

- The Minority Depository Institution, EIN, UEI, Date of Incorporation/Organization/Establishment, Fiscal Year 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 make edits on your entity's organization page or submit an AMIS Service Request.

BI10 and BI10.1:

- Indicate if the Applicant meets the CDFI Certification requirements based on its own arm's-length, on-balance sheet Financial Product and/or direct Financial Services activity.
- If "No," then BI10.1 will become visible for the Applicant to indicate if the Applicant is applying for Certification solely to participate in the Bond Guarantee (BG) Program and is Controlled by a Certified CDFI.
- If "No," then BI10.2 will become visible for the Applicant to indicate if the Applicant is a Depository Institution Holding Company (DIHC) that does not engage in its own direct Financial Product or Financial Services activity and is

relying on the activity of an Affiliate(s) to meet the CDFI Certification requirements.

BI11 and BI11.1:

- Indicate if the Applicant completed at least one full 12-month fiscal year since the date of its incorporation/organization/establishment documentation was filed with or approved by the appropriate authorizing agency.
- If “No,” BI11.1 will become visible for the Applicant to indicate the exception(s) to the CDFI Certification requirement that 12 full months must have passed since an entity began its financing activity that the Applicant seeks to use.

BI12:

- If BI10.1 was “Yes,” indicate the Certified CDFI that Controls the Applicant.

BI13:

- If BI11.1 was “Applicant is a DIHC that does not engage in its own direct Financial Product or Financial Services activity and is relying on the activity of an Affiliate(s) to meet the CDFI Certification requirements,” indicate the Affiliate that has completed at least one full 12-month fiscal year prior to submission of the CDFI Certification Application.

BI14:

- Indicate if the CDFI Certification Applicant is an Affiliate of a Depository Institution Holding Company (DIHC).

BI15:

- Indicate if the CDFI Certification Applicant is a Subsidiary of an Insured Depository Institution (IDI).

BI16 and BI16.1:

- Indicate if the Applicant issues stock.
- If “Yes,” BI16.1 will become visible for the Applicant to attach a stock certificate summary report that indicates voting securities held.

BI17 through BI17.4:

- If BI11.1 was “Applicant seeks to use the CDFI Certification provision for spin-off entities,” BI17-BI17.4 will become visible for the Applicant.
 - Indicate if the Applicant demonstrates that at least one Financial Product it currently offers was transferred to the Applicant by at least one Affiliate.
 - Indicate if the Applicant demonstrates that at least one of its currently offered, transferred Financial Products has been offered by the Applicant and/or an original entity from which it received the Financial Product activity for at least one full fiscal year prior to submission of this Application.

- Indicate if the Applicant demonstrates that it has closed at least one such Financial Product using its own capital.
- Indicate if the Applicant demonstrates that for either the Applicant or an Affiliate from which it received Financial Product activity, an acceptable primary mission has been in place for at least the immediate six months completed prior to submission of the CDFI Certification Application.

BI18:

- Indicate if the Applicant has a Controlling Entity or any Affiliate(s) that engage in the provision of Financial Products or Financial Services.

BI19:

- Attach the Applicant's signed and dated board-/owner-approved document.

BI20:

- If BI02 is "Loan Fund" or "Venture Capital," indicate how governing or managing board/owner approval of the Applicant's bylaws, partnership agreement, or similar document and the date of approval is evidenced in the attached documentation.

BI21:

- If BI02 is "Loan Fund" or "Venture Capital," attach the additional documentation that evidences approval.

BI22:

- 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.

BI23:

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

5.2.2 Board and Executive Staff Demographic Information

Provide the following information about the members of the Applicant's governing leadership and Executive Staff. Governing leadership or Executive Staff members who identify as a member of more than one race and ethnicity may be counted under each race and ethnicity with which they identify.

This subsection is configured as a direct-entry table. Ensure that you provide responses for all the demographic information. There are formula fields in the table that will automatically provide values based on the responses you provide.

5.2.3 Affiliate Information

CDFI Certification Applicants that have Affiliates and/or other relevant entities subject to the CDFI Certification collective review must identify those Affiliates/other relevant entities and present information regarding them in the Affiliates section of the Application, and elsewhere, as noted in the different section instructions.

In order for Affiliate information to auto-populate in the CDFI Certification Application, where indicated, an Affiliate record must be created on the Applicant's AMIS Organization Profile page.

If the Applicant has multiple Affiliates that need to be reviewed in connection with one or more of the CDFI Certification requirements, repeat the "Affiliate – Basic Information" data entry for each applicable Affiliate.

This subsection allows you to input information into dynamic tables (see [subsection](#) for a detailed explanation on navigating these tables).

For each subsection page, answer BI-A01 through BI-A14, 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 entry, if necessary.

BI-A01:

- Type in the name of the Affiliate.

BI-A04 through BI-A04.2:

- Select if the Affiliate is a Certified CDFI.
- If "Yes," BI-A04.1 and BI-A04.2 will become visible for the Applicant.
 - Indicate if the Applicant seeks to use the CDFI Certification provision for BG Program participation, solely to participate in the CDFI Fund's BG Program.
 - Indicate if the Affiliate controls the Applicant.

BI-A05:

- Select if the Affiliate is a Certified Community Development Entity (CDE).

BI-A06 and BI-A06.1:

- Select if the Affiliate's sole line of business is the administration of another federal financing program(s).
- If "Yes," BI06.1 will become visible for the Applicant; indicate the other federal financing program(s).

BI-A07:

- If BI14 is "Yes," BI-A07 will become visible for the Applicant; select the relationship between the Applicant and the Affiliate.

BI-A08:

- If BI15 is “Yes,” BI-A08 will become visible for the Applicant; select the relationship between the Applicant and the Affiliate.

BI-A09:

- If BI14 is “Yes,” BI-A09 will become visible for the Applicant; select the relationship between the Applicant and the Affiliate.

BI-A10:

- If BI11.1 is “Applicant seeks to use the CDFI Certification provision for Spinoff entities,” BI-A10 will become visible for the Applicant; select the relationship between the Applicant and the original entity from which it received Spinoff Financial Product activity.

BI-A11:

- Identify the relationship between the Applicant and the Affiliate if the Applicant relies on the Affiliate to provide Development Services and the Affiliate relationship was not identified in any of the other Affiliate relationship data fields.

BI-A12:

- If BI-A04.1 is “Yes,” BI-A12 will become visible for the Applicant; provide the earliest date that the Affiliate can demonstrate that it closed an arm’s-length, on-balance sheet Financial Product or completed a Financial Services transaction.

BI-A13:

- Select if this Affiliate is a depository institution that currently provides Financial Services.

BI-A14 through BI-A14.2:

- If BI11.1 is “Applicant seeks to use the CDFI Certification provision for Spinoff entities,” BI-A14 will become visible for the Applicant; select if the Applicant is currently offering at least one arm’s-length, on-balance sheet Financial Product that was spun off by the original entity.
- If BI-A14 is “Yes,” BI-A14.1 will become visible for the Applicant; indicate at least one Financial Product that was spun off to the Applicant by the original entity.
- If BI-A14 is “Yes,” BI-A14.2 will become visible for the Applicant; provide the earliest date the original entity can demonstrate it closed a spinoff Financial Product currently offered by the Applicant.

5.3 Financial Products and Financial Services

5.3.1 Applicant Financial Product Information

BI-FP01:

- The response from BI10.2, if answered, will be pre-populated for this response if the Applicant is a DIHC that does not directly offer any arm's-length, on-balance sheet Financial Products.

BI-FP02:

- The response from BI10.1, if answered, will be pre-populated for this response if the Applicant is seeking to use the CDFI Certification provision that allows on-balance sheet Financial Product activity that is not arm's-length to meet the CDFI Certification requirements solely for the purposes of participating in the BG Program.

BI-FP03:

- Select the Financial Product transaction type(s) offered directly by the Applicant.

BI-FP04 and BI-FP04.1:

- If BI-FP03 is "Other similar financing (pre-approved by the CDFI Fund)," BI-FP04 will become visible for the Applicant.
 - Indicate if the "Other similar financing" has been pre-approved as an eligible new Financial Product category by the CDFI Fund.
- If BI-FP04 is Yes, provide the name of the new Financial Product category exactly as it appears in the approval letter from the CDFI Fund.

BI-FP05:

- Select the available Financial Product purpose(s).

BI-FP06:

- If BI-FP05 is "Other" (e.g., Intermediary support other Certified CDFIs), BI-FP06 will become visible for the Applicant; provide a description of the purpose.

BI-FP07:

- Indicate if the Financial Product transaction types are offered directly by the Applicant.

BI-FP08:

- Indicate if the Financial Product transaction types are on-balance sheet for the Applicant.

BI-FP09:

- Indicate if the Financial Product transaction types are offered by the Applicant at arm's-length.

BI-FP10:

- Provide the earliest date that the Applicant can demonstrate that it closed an arm's-length, on-balance sheet transaction with its Financial Product.

BI-FP11:

- Indicate if the Applicant reports all consumer Financial Product transactions to a major credit bureau.

5.3.2 Applicant Financial Services Information

BI-FS01:

- Indicate if the Applicant offers Financial Services.

BI-FS02:

- If BI03 is "Yes," BI-FS02 will become visible for the Applicant; indicate if the Applicant directly offers any Financial Services.

BI-FS03:

- If BI-FS01 is "Yes," BI-FS03 will become visible for the Applicant; indicate each of the Financial Services categories offered directly by the Applicant.

BI-FS04:

- If BI-FS01 is "Yes," BI-FS04 will become visible for the Applicant; provide the earliest date a Financial Services transaction was completed.

5.3.3 Affiliate Financial Product Information

This subsection will be visible only if BI10 is "No."

The questions in this subsection are the exact same as the questions asked in the Applicant Financial Product Information subsection but asked from an Affiliate's point of view.

5.3.4 Affiliate Financial Services Information

This subsection will be visible only if BI10 is "No."

The questions in this subsection are the exact same as the questions asked in the Applicant Financial Services Information subsection but asked from the Affiliate's point of view.

5.4 Legal Entity

To be a Certified CDFI, the Applicant must be duly organized and operating under the laws of the State or jurisdiction in which it is incorporated or established as of the date the Application is submitted. The Applicant must also have a valid EIN.

The CDFI Fund requires all CDFI Certification Applicants and relevant Affiliates to register with the U.S. Federal Government System for Award Management (SAM) to demonstrate that it is a legal entity. SAM will provide each registrant with a Unique Entity ID (UEI) that must be provided in the organization's profile page in AMIS.

To complete the Legal Entity section of the Application, Applicants will:

- Register with [SAM.gov](https://sam.gov) to obtain a UEI.
- Review auto-populated information in the Legal Entity fields for accuracy. If information is missing or inaccurate, submit all updates and make corrections in the Organization Detail page in AMIS prior to submitting the full Application for review. For assistance with technical issues, submit an AMIS Service Request.

The Applicant and/or Affiliate names in AMIS and SAM should match those listed in the Basic Information section. If not, the Application will be rejected.

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.

5.4.1 Legal Entity

LE01 through LE04:

- The EIN, UEI, Date of Incorporation/Organization/Establishment, and Applicant Institution Type fields are pre-populated from your AMIS account.
- If you need to modify any of this information, you will have to make edits on your entity's organization page or submit an AMIS Service Request.

LE11:

- If BI10.1 is "Applicant is applying for Certification solely to participate in the BG Program and is Controlled by a Certified CDFI," LE11 will become visible for the Applicant; attach the operating agreement between the Applicant and a Controlling Certified CDFI.

5.4.2 Legal Entity (Regulated)

LE05 through LE08:

- The Federal Regulator, Charter Number, FDIC Insurance Certificate Number, and RSSID Number fields are pre-populated from your AMIS account.
- If you need to modify any of this information, you will have to make edits on your entity's organization page or submit an AMIS Service Request.

LE09:

- Indicate whether the Applicant is State regulated or "Other."

LE10:

- Indicate the Applicant's insurer.

5.5 Primary Mission

A Certified CDFI shall have a primary mission of promoting community development.

In determining whether an entity has a primary mission of promoting community development, the CDFI Fund will consider whether the activities of the Applicant (and of certain Affiliates and, if applicable, entities relevant to the collective review) are, per regulation, purposefully directed toward improving the social and/or economic conditions of underserved people and/or residents of economically distressed communities. As part of its assessment, the CDFI Fund will consider whether the entity has a community development mission and strategy and whether the entity meets the CDFI Fund's standards for responsible financing practices.

5.5.1 Primary Mission – Applicant

This subsection allows you to input information into dynamic tables (see [subsection](#) for a detailed explanation on navigating these tables).

If the date the Applicant's most recent, formally adopted Primary Mission is still less than six full months prior to the submission of the CDFI Certification Application, answer PM01 through PM08, as needed, until a full six month's timeframe has been provided, 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.

PM01:

- Provide the type(s) of document(s) presented as evidence of the Applicant's current primary mission of promoting community development.

PM02:

- Attach all document(s) needed to evidence the Applicant's current primary mission of promoting community development (or, for Affiliates, a mission that supports and/or is consistent with the community development mission of the Applicant); governing or managing board or owner approval of the current mission; and date the current mission went into effect.

PM03:

- Indicate how the document(s) demonstrates governing or managing board or owner approval of the Applicant's current mission documentation.

PM04:

- Indicate how the document(s) demonstrates the date the current mission went into effect.

PM05:

- Provide a description of the current mission as stated in the provided mission documentation.

PM06:

- Indicate the page number(s) in the provided mission documentation where the current mission is articulated.

PM07:

- Provide the date that the Applicant's current mission was formally approved.

PM08:

- Provide the date by which an appropriate primary mission must have been in place. This is pre-populated.

PM09 through PM09.7:

- Is the date by which an appropriate primary mission was formally approved less than six months?
 - If the response to question above is "Yes," PM09.1 – Indicate the type(s) of document(s) presented as evidence that the Applicant had an immediate prior primary mission of promoting community development.
 - If the response to question above is "Yes," PM09.2 – Attach all document(s) needed to evidence the Applicant's; (1) immediate prior primary mission of promoting community development; (2) governing or managing board or owner approval of the immediate prior mission; and (3) date when the immediate prior mission went into effect.
 - If the response to question above is "Yes," PM09.3 – Indicate how the document(s) demonstrates governing or managing board or owner approval of the Applicant's immediate prior mission documentation.
 - If the response to question above is "Yes," PM09.4 – Indicate how the document(s) demonstrates the date the immediate prior mission went into effect.
 - If the response to question above is "Yes," PM09.5 – Provide the immediate prior mission exactly as stated in the attached mission documentation.
 - If the response to question above is "Yes," PM09.6 – Provide the page number(s) in that document where the immediate prior mission is articulated.
 - If the response to question above is "Yes," PM09.7 – Select the date that the Applicant's immediate prior mission was formally approved by its governing or managing board or owner.

5.5.2 Primary Mission – Applicant – Community Development Strategy

PM10 and PM10.1:

- Provide the community development objective(s) that address the social and/or economic conditions of underserved people and/or residents of economically distressed communities.
 - If PM10 is “Other,” PM10.1 will become visible for the Applicant; provide the objective and explain why it can be considered a community development objective.

PM11 and PM11.1:

- Provide the type of goal(s) supported by the Financial Product(s) in which the Applicant engages.
 - If PM11 is “Other,” PM11.1 will become visible for the Applicant; provide a description.

PM12 through PM12.5:

- Indicate if the Applicant has a board- or owner-approved strategic plan that provides evidence of a community development strategy.
 - If PM12 is “Yes,” PM12.1 will become visible for the Applicant; indicate how the document(s) demonstrate governing board or owner approval of the Applicant’s strategic plan that provides evidence of a community development strategy.
 - If PM12 is “Yes,” PM12.2 will become visible for the Applicant; attach board- or owner-approved strategic plan that provides evidence of a community development strategy.
 - If PM12 is “Yes,” PM12.3 will become visible for the Applicant; indicate the page number(s) from the attached document(s) where the community development strategy is articulated.
 - If PM12 is “No,” PM12.4 will become visible for the Applicant; attach a brief board- or owner-approved narrative that describes the community development outcomes that the Applicant believes will result from the provision of its Financial Products and Financial Services, and how those Financial Products and Financial Services lead to those outcomes.
 - If PM12 is “No,” PM12.5 will become visible for the Applicant; indicate how the document(s) demonstrate governing board or owner approval of the Applicant’s community development outcomes narrative.

5.5.3 Primary Mission – Applicant – Responsible Financing Practices

NOTE: A “Yes” response to several questions in the Responsible Financing Practices section may render an Applicant ineligible for CDFI Certification.

PM13:

- Indicate if the CDFI Fund provided the Applicant with documentation of any

amended standards for responsible financing practices applicable to the Applicant's own financing practices for the purpose of CDFI Certification.

PM14 and PM14.1:

- Indicate if underwriting standards for each of its covered mortgage, consumer, and/or small business loan products include an assessment of the borrower's ability to pay back the loan according to the terms of the loan, meet any of the borrower's other major financial obligations, and still pay basic expenses without having to reborrow or refinance.
 - If PM14 is "No," PM14.1 will become visible for the Applicant; provide a description.

PM15 through PM15.7:

- Indicate if the Applicant originates, purchase interests in, offer, arrange, market, or service any consumer loan products (including credit cards and purchased loans) that allow for an annual percentage rate in excess of 36% when that rate is calculated using the Military Annual Percentage Rate (MAPR) standard.
 - If PM15 is "Yes," PM15.1 will become visible for the Applicant; indicate the highest allowable MAPR percentage.
 - If PM15 is "Yes," PM15.2 will become visible for the Applicant; indicate if any of the consumer loan products in question have an annual default rate over 5% during the 12 full months immediately prior to submission of the Application.
 - If PM15 is "Yes," PM15.3 will become visible for the Applicant; indicate if any of the consumer loans in question include a leveraged payment mechanism.
 - If PM15 is "Yes," PM15.4 will become visible for the Applicant; indicate, if the product in question includes loans of \$1,000 or less, whether the repayment timeframes have been limited to no more than 12 months.
 - If PM15 is "Yes," PM15.5 will become visible for the Applicant; indicate if the Applicant waives any upfront fees for any refinance or new loan issued to the same borrower.
 - If PM15 is "Yes," PM15.6 will become visible for the Applicant; indicate if all fees spread evenly over the life of the loan and pro rata refundable in the event of early repayment (including through a refinance) for each of the Applicant's consumer installment loan products in question.
 - If PM15 is "Yes," PM15.7 will become visible for the Applicant; indicate if all loan payments are substantially equal and whether they amortize smoothly to a zero balance by the end of the loan term for each of the Applicant's consumer installment loan products in question.

PM16 through PM16.6:

- Indicate if the Applicant originate, purchase interests in, offer, arrange, market, or service small business loan products (including credit cards and purchased loans)

that allow for an annual percentage rate in excess of 36%.

- If PM16 is “Yes,” PM16.1 will become visible for the Applicant; indicate the highest allowable annual percentage rate (APR) percentage.
- If PM16 is “Yes,” PM16.2 will become visible for the Applicant; indicate if any of the small business loan products in question have an annual default rate over 5 percent during the 12 full months immediately prior to submission of the Application.
- If PM16 is “Yes,” PM16.3 will become visible for the Applicant; indicate if any of the small business loans in question include a leveraged payment mechanism.
- If PM16 is “Yes,” PM16.4 will become visible for the Applicant; indicate if all fees spread evenly over the life of the loan and pro rata refundable in the event of early repayment (including through a refinance) for each of the Applicant’s small business installment loan products in question.
- If PM16 is “Yes,” PM16.5 will become visible for the Applicant; indicate if all installment loan payments substantially equal and do they amortize smoothly to a zero balance by the end of the loan term for each of the Applicant’s small business installment loan products in question.
- If PM16 is “Yes,” PM16.6 will become visible for the Applicant; provide a description.

PM17 through PM17.4:

- PM17.1: Indicate the periodic payment due.
- PM17.2: Indicate the total amount to be repaid over the life of the loan.
- PM17.3: Indicate the total finance charges over the life of the loan.
- PM17.4: Indicate the annual percentage rate (APR) of the loan.

PM18:

- Indicate if the Applicant, if it is a non-depository institution, originates, purchases interests in, offers, arranges, markets, or services loans that exceed the interest limits that apply to non-depository institutions in the states where the borrower resides.

PM19 through PM19.7:

- PM19.1: Indicate if the Applicant offers covered mortgage loans that include negative amortization.
- PM19.2: Indicate if the Applicant offers covered mortgage loans that include interest-only payments.
- PM19.3: Indicate if the Applicant offers covered mortgage loans that include balloon payments.
 - If PM19.3 is “Yes,” PM19.3a will become visible for the Applicant; indicate whether the covered mortgage loans meet the criteria set forth in 12 CFR § 1026.43(f)(1)(i)-(vi).
 - If PM19.3 is “Yes,” PM19.3b will become visible for the Applicant; indicate

- if the new loan retains the original amortization period.
 - If PM19.3 is “Yes,” PM19.3c will become visible for the Applicant; indicate if the Applicant (as permitted by regulation) waives the need for a new appraisal and limits Application and origination fees.
 - If PM19.3 is “Yes,” PM19.3d will become visible for the Applicant; provide a description.
- PM19.4: Indicate if s adjustable-rate covered mortgages at less than the maximum rate in the first five years.
- PM19.5: Indicate if the Applicant offers covered mortgage loans with an original maximum term longer than 30 years.
 - If PM19.5 is “Yes,” PM19.5a will become visible for the Applicant; provide a description.
- PM19.6: Indicate if the Applicant verifies the income or assets of the borrower of a covered mortgage loan product.
- PM19.7: Indicate if the charge upfront points and fees on a covered mortgage loan product is in excess of the Qualified Mortgage limits.

PM20 and PM20.1:

- Indicate the tools the Applicant uses to assist struggling borrowers.
 - If PM20 is “Other,” PM20.1 will become visible for the Applicant; provide a description.

PM21:

- Indicate if the Applicant sells its charged-off consumer or small business debt to debt buyers.

PM22:

- Indicate if the Applicant has a current Community Reinvestment Act rating of Satisfactory or higher.

PM23:

- Indicate if the Applicant has a policy or practice in place for its Equity Investment Financial Products that prevents the Applicant from gaining Control over an investee except if the Applicant must save a business through ownership as a last resort for a limited period of time.

PM24:

- Indicate if the Applicant leverages, for its own benefit, the assets of any of its active investees.

5.5.4 Primary Mission – Applicant – Responsible Financing Practices – Financial Services

This subsection is visible only to Regulated Institutions.

PM25 and PM25.1:

- Indicate each of the listed features associated with a single checking or share account (including checkless checking) offered by the Applicant (i.e., select only the features that are offered as part of the same account; if other features are offered by the Applicant in different accounts, do not include).
- Provide the checking or share account that includes each of the selected features.

PM26 through PM26.5:

- Indicate if the account holder is subject to any potential overdraft fees.
 - If PM26 is “Yes,” PM26.1 will become visible for the Applicant; indicate the highest dollar amount charged for such a fee.
 - If PM26 is “Yes,” PM26.2 will become visible for the Applicant; indicate if such fees exceed the amount of the item being cleared.
 - If PM26.2 is “Yes,” PM26.2a will become visible for the Applicant; provide a description.
 - If PM26 is “Yes,” PM26.3 will become visible for the Applicant; enter the daily limits on the number and frequency of such fees that can be charged to an account holder.
 - If PM26 is “Yes,” PM26.4 will become visible for the Applicant; enter the annual limits on the number and frequency of such fees that can be charged to an account holder.
 - If PM26 is “Yes,” PM26.4a will become visible for the Applicant; provide a description.
 - If PM26 is “Yes,” PM26.5 will become visible for the Applicant; indicate each of the listed features included in the Applicant’s overdraft program.
 - If PM26.5 is “Other,” PM26.5a will become visible for the Applicant; provide a description.

PM27 through PM27.6:

- Indicate if the account holder is subject to any potential nonsufficient funds (NSF) fees.
 - If PM27 is “Yes,” PM27.1 will become visible for the Applicant; indicate the highest dollar amount charged for such a fee.
 - If PM27 is “Yes,” PM27.2 will become visible for the Applicant; indicate if fees exceed the amount of the item returned unpaid.
 - If PM27.2 is “Yes,” PM27.2a will become visible for the Applicant; provide a description.
 - If PM27 is “Yes,” PM27.3 will become visible for the Applicant; enter the daily limits on the number and frequency of such fees that can be charged to an account holder.
 - If PM27 is “Yes,” PM27.4 will become visible for the Applicant; indicate if fees can be charged more than once for the same transaction, regardless of whether the item is re-presented.
 - If PM27.4 is “Yes,” PM27.4a will become visible for the Applicant;

provide a description.

- If PM27 is “Yes,” PM27.5 will become visible for the Applicant; enter the annual limits on the number and frequency of such fees that can be charged to an account holder.
- If PM27 is “Yes,” PM27.6 will become visible for the Applicant; select each of the listed features included in the Applicant’s NSF policies.
 - If PM27.6 is “Other,” PM27.6a will become visible for the Applicant; provide a description.

5.5.5 Primary Mission – Affiliate – Responsible Financing Practices

This subsection will be visible only if BI10 is “No.”

The questions in this subsection are the exact same as the questions asked in the Primary Mission – Applicant – Responsible Financing Practices subsection but asked from the Affiliate’s point of view.

5.5.6 Primary Mission – Affiliate – Responsible Financing Practices – Financial Services

This subsection will be visible only if BI10 is “No.”

The questions in this subsection are the exact same as the questions asked in the Primary Mission – Applicant – Responsible Financing Practices – Financial Services subsection but asked from the Affiliate’s point of view.

5.5.7 Primary Mission – Affiliates – PM28

This subsection will be visible only if BI10 is “No.”

PM28:

- Provide a description of the activities of the Affiliate and how the Affiliate’s mission and activities support and/or are consistent with the community development mission of the Applicant.

5.6 Financing Entity

CDFI Fund regulations state that “a CDFI shall be an entity whose predominant business activity is the provision, in arms-length transactions, of Financial Products and/or Financial Services.”

5.6.1 Financing Entity – Applicant Only – General Information

FE-G01, FE-G01.1, and FE-G01.2:

- Indicate if the Applicant is Controlled by a Certified CDFI that has a date of

incorporation/organization/establishment at least 12 full months prior to submission of this CDFI Certification Application.

- Indicate if the Applicant uses Financial Product activity that is not arm's-length to meet any of the Financing Entity requirements.

FE-G02:

- Indicate if the Applicant's financial statements and current fiscal year-to-date balance sheets show assets held by the Applicant separately and independently from all other entities.

FE-G03:

- Attach financial statements for the Applicant's most recently completed fiscal year with non-consolidated balance sheet information.

FE-G04:

- **Attach financial statements with non-consolidated balance sheet information for Applicant's current fiscal year-to-date.**

5.6.2 Financing Entity – Applicant Only – Asset Predominance – Non-Consolidated Current Fiscal Year-to-Date Asset Data – FE-A01 through FE-A02

FE-A01:

- Enter the total assets from the current fiscal year-to-date balance sheet held by the Applicant only.

FE-A02:

- Indicate if the Applicant requests that any of its assets be disregarded for the purposes of the Financing Entity predominance test.
- If FE-A02 is "Yes," FE-A02.1 will become visible for the Applicant; indicate the line item for the asset held by the Applicant in the non-consolidated current fiscal year-to-date balance sheet for which it requests that some or all of the related asset be disregarded.
- If FE-A02 is "Yes," FE-A02.2 will become visible for the Applicant; indicate how the asset is used that qualifies it to be disregarded.
 - If FE-A02.2 is "Other," FE-A02.2a will become visible for the Applicant; provide a description.
 - If FE-A02 is "Yes," FE-A02.2b will become visible for the Applicant; indicate if the asset has been pre-approved by the CDFI Fund as one for which some or all of the assets used in that manner can be disregarded for the purposes of the CDFI Certification Financing Entity predominance test.
 - If FE-A02.2b is "Yes," FE-A02.2c will become visible for the Applicant; attach the disregarded asset approval letter.
- FE-A02.3, indicate the dollar amount for the portion of the line item in the current

fiscal year-to-date balance sheet to be disregarded.

- FE-A02.4, provide a description.

5.6.3 Financing Entity – Applicant Only – Asset Predominance – Non-Consolidated Current Fiscal Year-to-Date Asset Data – FE-A03

This subsection allows you to input information into dynamic tables (see [subsection](#) for a detailed explanation on navigating these tables).

FE-A03:

- FE-A03.1: Indicate the line item.
- FE-A03.2: Indicate how the asset qualifies as being dedicated to or derived from the direct provision of eligible Financial Products and/or Financial Services.
 - If FE-A03.2 is “Other,” FE-A03.2a will become visible for the Applicant; provide the asset source or committed use that qualifies it as being dedicated to or derived from the direct provision of eligible Financial Products and/or Financial Services.
 - If FE-A03.2 is “Other,” FE-A03.2b will become visible for the Applicant; select if this asset has been pre-approved by the CDFI Fund as qualifying as being dedicated to or derived from the direct provision of Financial Products and/or Financial Services.
- FE-A03.3: Enter the dollar amount for the portion of the line item that is dedicated to or derived from the direct provision of eligible Financial Products and/or Financial Services.
- FE-A03.4: Provide a description of how the amount was determined.

5.6.4 Financing Entity – Applicant Only – Asset Predominance – Non-Consolidated Current Fiscal Year-to-Date Asset Data – FE-A04

This subsection allows you to input information into dynamic tables (see [subsection](#) for a detailed explanation on navigating these tables).

FE-A04:

- FE-A04.1: Indicate the line item.
- FE-A04.2: Select the relevant activity(ies) associated with the asset.
 - If FE-A04.2 is “Other,” FE-A04.2a will become visible for the Applicant; provide a description.
- FE-A04.3: Enter the dollar amount for the portion of the line item that is dedicated to the selected activity.
- FE-A04.4: Provide a description of how the amount was determined.

5.6.5 Financing Entity – Applicant Only – Asset Predominance – Non-Consolidated Current Fiscal Year-to-Date Asset Data – FE-A05

This summary table pulls data from the previous subsection, Financing Entity – Applicant Only

– Asset Predominance – Non-Consolidated Current Fiscal Year-to-Date Asset Data – FE-A04, and calculates totals.

- Review the roll-up totals and the table (there is one descriptive question to answer), 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 this summary table.

5.6.6 Financing Entity – Applicant Only – Staffing Predominance

This subsection allows you to input information into dynamic tables (see [subsection](#) for a detailed explanation on navigating these tables).

FE-AS01:

- Enter the Average Total Full-Time Equivalent (FTE) Staff for the 12 months immediately prior to the submission of the CDFI Certification Application.

FE-AS02:

- Select if the Applicant requested that the use of any of its FTE staff be disregarded for the purposes of the Financing Entity predominance test.
- If FE-AS02 is “Yes,” FE-AS02.1 will become visible for the Applicant; select the use of FTE staff that qualifies it to be disregarded for the purposes of the Financing Entity predominance test.
 - If FE-AS02.1 is “Other,” FE-AS02.1a will become visible for the Applicant; indicate the other FTE staff use.
 - If FE-AS02.1 is “Other,” FE-AS02.1b will become visible for the Applicant; select if this FTE staff use has been pre-approved by the CDFI Fund as one for which some or all of the FTE staff used in that manner can be disregarded for the purposes of the CDFI Certification Financing Entity predominance test.
 - If FE-AS02.1 is “Other,” FE-AS02.1c will become visible for the Applicant; attach the approval letter.
- FE-AS02.2: Enter the amount of the Applicant’s average FTE staff to be disregarded.
- FE-AS02.3: Provide a description of how the amount of FTE staff to be disregarded was determined.

FE-AS03:

- FE-AS03.1: Select the use of FTE staff that qualifies it as being dedicated to the provision of Financial Products and/or Financial Services.
 - If FE-AS03.1 is “Other,” FE-AS03.1a will become visible for the Applicant; indicate the other FTE staff use.
 - If FE-AS03.1 is “Other,” FE-AS03.1b will become visible for the Applicant; select if this FTE staff use has been pre-approved by the CDFI Fund as one

for which some or all of the staff time used in that manner qualifies as being dedicated to the provision of Financial Products and/or Financial Services for the purposes of the CDFI Certification Financing Entity predominance test.

- If FE-AS03.1 is “Other,” FE-AS03.1c will become visible for the Applicant; attach the approval letter.
- FE-AS03.2: Enter the average number of overall FTE staff dedicated to the provision of Financial Products and/or Financial Services.
- FE-AS03.3: Provide a description of how the amount was determined.

FE-AS04:

- FE-AS04.1: Select the relevant activity(ies).
 - If FE-AS04.1 is “Other,” FE-AS04.1a will become visible for the Applicant; provide a description.
- FE-AS04.2: Enter the amount of the Applicant’s average FTE staff dedicated to the selected activity.
- FE-AS04.3: Provide a description of how the amount was determined.

5.6.7 Financing Entity – Applicant Only – Staffing Allocations – FE-AS05

This summary table pulls data from the previous subsection, Financing Entity – Applicant Only – Staffing Predominance, and calculates totals.

- Review the roll-up totals and the table (there is one descriptive question to answer), 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 this summary table.

5.6.8 Financing Entity – Applicant Only – Capital to Finance Financial Product Closing During Next Three Months

This subsection allows you to input information into dynamic tables (see [subsection](#) for a detailed explanation on navigating these tables).

FE-AC01:

- Enter the Average dollar amount of a Financial Product transaction financed by the Applicant over the 12 months immediately prior to the submission of the Application.

FE-AC02:

- FE-AC02.1: Provide the line item.
- FE-AC02.2: Select why the asset is considered to be liquid and available to finance the Applicant’s Financial Product closings over the next three months.
 - If FE-AC02.2 is “Other,” FE-AC02.2a will become visible for the Applicant;

provide a description.

- FE-AC02.3: Enter the dollar amount for the portion of the line item that will be available to finance the Applicant's Financial Product closings.
- FE-AC02.4: Provide a description of how the amount was determined.

FE-AC03:

- FE-AC03: Select if the Applicant has any off-balance sheet capital that will be available to it during the next three months to finance its eligible Financial Product closings.
- If FE-AC03 is "Yes," FE-AC03.1 will become visible for the Applicant; select the type of off-balance sheet capital available.
 - If FE-AC03.1 is "Other," FE-AC03.1a will become visible for the Applicant; provide a description.
- If FE-AC03 is "Yes," FE-AC03.2 will become visible for the Applicant; enter the dollar amount available.
- If FE-AC03 is "Yes," FE-AC03.3 will become visible for the Applicant; provide a description of why the off-balance sheet capital is considered to be formally committed.
- If FE-AC03 is "Yes," FE-AC03.4 will become visible for the Applicant; attach documentation evidencing that the off-balance sheet capital is formally available and that includes amount available.

FE-AC04:

- Enter the total capital available to finance eligible Financial Product closings over the next three months.

FE-AC05:

- Select if the available capital is greater than the average dollar amount of a Financial Product transaction financed by the Applicant over the 12 months immediately prior to the submission of the Application.

5.7 Target Market

To be a Certified CDFI, an entity must demonstrate that it serves at least one eligible Target Market (either an Investment Area or a Targeted Population). In addition, it must direct at least 60% of both the number and dollar volume of arm's-length, on-balance sheet Financial Products to one or more eligible Target Market(s).

Financial Services Option

A depository institution that has directed less than 60% but at least 50% of either the dollar volume or the total number of its Financial Products to one or more eligible Target Market(s) also has the option of meeting the Target Market test by demonstrating that at least 60% of its total unique depository account holders are members of one or more eligible Target

Market(s) *and* that it delivers to one or more eligible Target Market(s) at least:

- 60% number of Financial Products and 50% dollar volume of Financial Products; or
- 50% number of Financial Products and 60% dollar volume of Financial Products.

5.7.1 Target Market

NOTE: *Before completing the Target Market section of the CDFI Certification Application, a record representing each CDFI Certification Target Market component must be created in the Applicant's AMIS account. For instructions on how to create a market record, see [To Create a New Target Market Record in AMIS section below \(Section 5.12\)](#).*

This subsection allows you to input information into dynamic tables (see [subsection](#) for a detailed explanation on navigating these tables).

TM01:

- Select a proposed Target Market.

TM02:

- If TM01 is "Investment Area – Customized," TM02 will become visible for the Applicant; indicate the map that represents the Customized Investment Area, including both qualified and non-qualified census tracts and non-Metro counties/parishes.

TM03:

- If TM01 is "Investment Area – Pre-qualified" or "Investment Area – Customized" or "Investment Area – Non-Metro Customized" or "Investment Area – Non-Metro Counties/Parishes," TM03, TM03.1, and TM03.2 will become visible for the Applicant.
 - TM03.1: Select the type(s) of Financial Product(s) and/or Financial Service(s) needed within the Investment Area, but not currently available at a level sufficient to meet the need.
 - TM03.2: Indicate the basis for the Applicant's determination both that there exists a significant need for the Financial Products and/or Financial Services identified within the Investment Area and that they are not currently available at sufficient levels to meet the existing need.

TM04:

- If TM01 is "New Targeted Population (Pre-approved by the CDFI Fund)," TM04 will become visible for the Applicant; indicate if the new Targeted Population has been pre-approved by the CDFI Fund.
- If TM04 is "Yes," TM04.1 will become visible for the Applicant; provide the name of the new Targeted Population exactly as it appears in the approval letter from the CDFI Fund.

- If TM04 is “Yes,” TM04.2 will become visible for the Applicant; attach a letter from the CDFI Fund approving the new Targeted Population.

TM05:

- Select if the Applicant is proposing multiple Target Markets.

TM06:

- Select if the Applicant proposes to use the Financial Services option to meet the required Target Market activity threshold.

TM07:

- Attest that only a CDFI Fund-approved Target Market assessment methodology(ies) was and will continue to be used to determine whether or not Financial Product transactions and/or depository accounts have been directed to an eligible Target Market.

TM08:

- Select the Target Market assessment methodology(ies) used by the Applicant.
- If TM08 is “LITP.2: Programmatic Proxy,” TM08.1 will become visible for the Applicant; indicate the programmatic proxy.
- If TM08 is “LITP.5 Organization Proxy,” TM08.2 will become visible for the Applicant; indicate the organization proxy.
- If TM08 is “Separately approved assessment methodology,” TM08.3a will become visible for the Applicant; provide the name of the Target Market assessment methodology(ies) that was separately approved by CDFI Fund.

5.7.2 Target Market – General Financial Products and Financial Services Activity Information

TM-G01:

- Review the Financial Product transaction types closed by the Applicant during its most recently completed fiscal year. The response visible here is displaying the responses selected in BI-FP03.

TM-G02:

- Review if the Financial Product activity data include any Other similar financing that does not appear on the approved list of Financial Products. The response visible here is displaying the responses selected in BI-FP04.

5.7.3 Target Market – Depository Institutions (ONLY)

This subsection is visible only to Regulated Institutions, based on your Financial Institution Category.

TM-G03:

- This question is visible only if TM06 is “Yes.” Select all of the Financial Services account type(s) for which the Applicant’s depository account holders had open as of the last day of the last full month completed just prior to submission of the CDFI Certification Application.

5.7.4 Target Market – Applicant and Relevant Affiliate(s) – Financial Product Activity by Financial Product Category and Target Market Component (Most Recently Completed Fiscal Year)

This summary table pulls data from the appropriate fiscal year’s Target Market Calculation Data record and displays that information in this subsection, in this summary table.

- Review the totals/the table and click **Save** to mark this section as complete.
- If you need to alter this summary table in any way, please submit an AMIS Service Request.

5.7.5 Target Market – Applicant and Relevant Affiliate(s) – Financial Services Activity by Financial Services Category and Target Market Component (Most Recently Completed Fiscal Year)

This subsection is visible only if the response to Question TM06 is “Yes.”

This summary table pulls data from the appropriate fiscal year’s Target Market Calculation Data record and displays that information in this subsection, in this summary table.

- Review the totals/the table and click **Save** to mark this section as complete.
- If you need to alter this summary table in any way, please submit an AMIS Service Request.

5.8 Development Services

To be a Certified CDFI, the Applicant must have a track record of providing Development Services in conjunction with its Financial Products and Financial Services either directly, through an Affiliate, or through a contract with another provider.

5.8.1 Development Services

DS01:

- The response from BI10.1, if answered, will be pre-populated for this response, if the Applicant seeks to use the CDFI Certification provision for BG Program participation, to meet the CDFI Certification Development Services requirements.
 - If DS01 is “Yes,” DS01.1 will become visible for the Applicant; provide the

page number(s) and/or section(s) of the operating agreement between the Applicant and a Controlling Certified CDFI that indicates that the training/counseling activity is provided to the Controlling Certified CDFI, and provide the relevant text.

- If DS01 is “Yes,” DS01.2 will become visible for the Applicant; provide the page number(s) and/or section(s) of the operating agreement between the Applicant and a Controlling Certified CDFI, indicating such financing product(s) for which training/counseling being provided is offered to a Controlling Certified CDFI, and provide the relevant text.
- If DS01 is “Yes,” DS01.3 will become visible for the Applicant; attach the Operating Agreement between the Applicant and a Controlling Certified CDFI.

DS02:

- Select the purpose of the Financial Product(s) or Financial Service(s) that is offered by the Applicant and connected to the Development Service being offered by the Applicant.
 - If DS02 is “Other,” DS02.1 will become visible for the Applicant; provide a description of the Financial Product or Financial Service.

DS03:

- Select the topic of a Development Service currently offered by the Applicant (directly or through another provider/resource) to un-Affiliated third parties that promotes success with at least one of the Applicant’s Financial Products or Financial Services.
 - If DS03 is “Other,” DS03.1 will become visible for the Applicant; provide a description of the topic, and explain how it is relevant as a Development Service.

DS04:

- Provide a description of the Development Service offered, including format, frequency, and how it prepares the current or potential customers, borrowers, or investees to use at least one of the Applicant’s Financial Products or Financial Services.

DS05:

- Select the entity that provides one or more Development Services.
 - If DS05 is “Non-Affiliate(s) (e.g., contractor),” DS05.1 will become visible for the Applicant; attach the agreement.
- DS05.2: Select if the agreement identifies the Development Service topics.
- DS05.3: Select if the agreement describes how the contracted third-party entity’s activity is routinely reviewed and monitored.
- DS05.4: Select if the agreement identifies the Development Service outcomes.
- DS05.5: Select if the agreement identifies the number of sessions for the

Development Services.

- DS05.6: Select if the agreement identifies the mechanism for obtaining customer feedback on the Development Service.

5.9 Accountability

To be a CDFI, an entity must maintain accountability to residents of its Investment Area or Targeted Population, through representation by individuals on its governing board and/or Advisory Board(s).

5.9.1 General Information

The Applicant will identify up to two board(s) to maintain accountability to the proposed Target Market. The boards will be selected from the Applicant's Organization Detail page. For additional guidance on related board questions and to present its board(s) and/or accountable board members, please see the CDFI Certification Supplemental Guidance and Tips document.

5.9.2 General Information – Collective Review

This subsection will be visible only if the response to BI10 is "No." This subsection allows you to input information into dynamic tables (see subsection for a detailed explanation on navigating these tables).

The Applicant will identify up to two board(s) to maintain accountability to the proposed Target Market. The boards will be selected from the Applicant's Organization Detail page. For additional guidance on related board questions and to present its board(s) and/or accountable board members, please see the CDFI Certification Supplemental Guidance and Tips document.

5.9.3 To Create a New Organization Board Record in AMIS

NOTE: *Before an Advisory/governing board can be selected in the template Application, Applicants must first create a board record on the Applicant's Organization Detail page in AMIS.*

To Create a New Board Record:

1. Exit the template Application and navigate to the Applicant's Organization Detail page. (Click the Organizations tab at the top of the page and select the hyperlink of the Applicant's organization's name from the "Recently Viewed" list.) The search bar at the top of the AMIS page can also be used to navigate to the Applicant's Organization page.

Home
Organizations
Allocations
Contacts
Service Areas
Service Requests
Awards
Reporting Schedule
More

Organization
Test Org

Edit
Refresh SAM
Printable View

Type

Phone
(510) 555-1212

Website

Organization Owner
AMIS Support User

Industry

Mailing Address
123 Mail Street
Small Town, AL 11111
USA

Details

Related

Organization Name
Test Org

Parent Relationship

Phone
(510) 555-1212

Website

EIN/TIN
44-4444441

DUNS
123456789

UEI
123456789102

Organization Type

Financial Institution Type
Credit Union

Date of Incorporation
12/10/1952

Organization Detail Page

2. Scroll down to the Organization Boards related list.

Organization
Test Org

Edit
Refresh SAM
Printable View

Type

Phone
(510) 555-1212

Website

Organization Owner
AMIS Support User

Industry

Mailing Address
123 Mail Street
Small Town, AL 11111
USA

Details

Related

New A-133 Audit Report

New ILR

Add Related Attachment

New Org Board

New CDFI Loan Purchase

Organization Boards Related List

3. Click the **New Org Board** button. Select your board purpose from the drop-down menu and the Program Profile. Click **Next**.

Details

Related

New Org Board

* Purpose

--None--

Next

123456789102

Select Org Board Purpose

4. Complete all required fields (marked in red). Different questions will be asked based on the Purpose selected.
5. Once complete, a new Board record will be created and visible on your Organization's Board related list.

Organization Boards (6+)				New
Board Name	Status	Alert	Board Composition Date	
TESTER	In progress			▼
TEST ADV	In progress			▼
Placeholder Board Name	In progress			▼
Placeholder Board Name	In progress			▼
Board 3	In progress			▼
AB one	Proposed			▼
				View All

Organization Board Record Related List

6. Once you click on the newly created Board record, you will navigate to the Organization Board detail page.

Organization Board

Board 3

Change Record Type

Printable View

Submit for Approval

Detail

Related

Board Name

Board 3

Organization

Test Org

Purpose

CDFI Certification - collective review for another entity - Accountability self-provided

Record Type

Governing

Board Type

Governing board

Organization Board Detail Page

7. Within the drop-down menu, click **New Org Board Member** button.

Organization Board Board 3		Change Record Type	Printable View	Submit for Approval	▼
Detail Related					
Target Market Accountable Members (0)					
		New Org Board Member			
		Edit Org Board			
		New Target Market Accountable Member			

Organization Board Members New Button

8. Proceed to complete all required fields (marked in red). Different questions will be asked based on the responses selected.

New Org Board Member

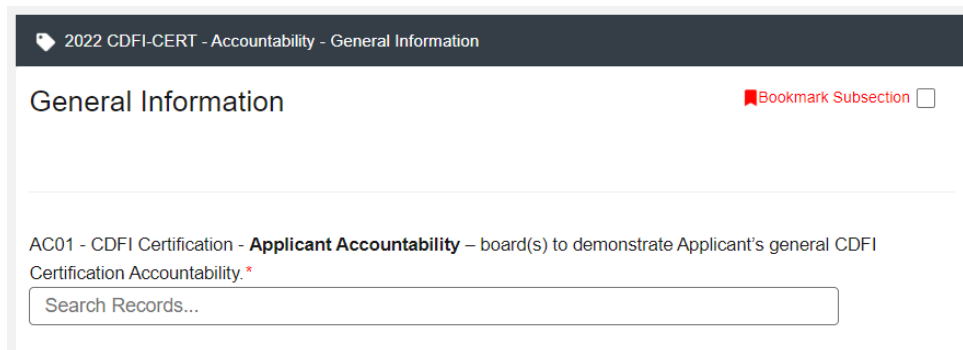
9. Once complete, a new Board Member will be created, and the detail page will be visible.

New Organization Board Member's Detail Page

10. To add additional board members, navigate back to your board's detail page by clicking on the **Board Name** link.
11. Present board members as accountable to the CDFI Certification Target Market component(s) included in the overall Target Market by creating accountable board member records. For instructions on how to create an accountable board member record, start with Step 7 in the [To Create a New Target Market Record in AMIS section below \(Section 5.12\)](#).
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 Certification Application from the Program Profile. Navigate to the Accountability section and open the General Information subsection.
2. Search for the relevant Organization Board record in the Applicant Accountability related record field. Then, select it from the list of Organization Board records associated with Applicant's Organization Detail page. Please note, an Organization Board record can be added only if it has already been created in the Applicant's Organization Detail page.



2022 CDFI-CERT - Accountability - General Information

General Information Bookmark Subsection ☐

AC01 - CDFI Certification - **Applicant Accountability** – board(s) to demonstrate Applicant's general CDFI Certification Accountability.*

Search Records...

Applicant Accountability Related Record Field

NOTE: Begin typing the name of the Organization Board record in the gray search box and select the record you would like to use.

5.10 Non-Government Entity

To be a Certified CDFI, the Applicant may not be an agency or instrumentality of the United States, or of any state or political subdivision therein.

A CDFI that is operated or Controlled by a tribal government is eligible to apply for Certification. Indian tribes are not agencies or instrumentalities of the United States or of any state or political subdivision therein.

5.10.1 Non-Government Entity

NGE01:

- Select if the Applicant is previously Controlled by a government entity or government-Controlled entity.
 - If NGE01 is "Yes," NGE01.1 will become visible for the Applicant; select if the Applicant demonstrates that it has been more than 12 months since it transitioned from government control.
 - If NGE01 is "Yes," NGE01.2 will become visible for the Applicant; attach evidence that the Applicant is no longer Controlled by a government entity or government-Controlled entity.

NGE02:

- Select if one or more government entities or officials Control the election or appointment of a majority of the members of the Applicant's governing board or Control a substantial minority of such members.
 - If NGE02 is "Yes," NGE02.1 will become visible for the Applicant; provide explanation.

NGE03:

- Select if a government or government-Controlled entity has a Controlling ownership interest in the Applicant as one of its owners, members, or partners or, if the Applicant issues stock, by owning or having the power to vote 25% or more of the voting stock shares.
 - If NGE03 is "Yes," NGE03.1 will become visible for the Applicant; provide explanation.

NGE04:

- Select if the Applicant's governing board contains members that are government officials.
 - If NGE04 is "Yes," NGE04.1 will become visible for the Applicant; provide the governing board members that are government officials.
 - If NGE04 is "Yes," NGE04.1a will become visible for the Applicant; provide the government agency.
 - If NGE04 is "Yes," NGE04.1b will become visible for the Applicant; provide the board member's title and role with the government agency.
 - If NGE04 is "Yes," NGE04.2 will become visible for the Applicant; select if a majority or substantial minority of the Applicant's board of directors consists of government officials.
 - If NGE04.2 is "Yes," NGE04.2a will become visible for the Applicant; provide explanation.
 - If NGE04 is "Yes," NGE04.3 will become visible for the Applicant; select if the Applicant's organizing/establishing documents or bylaws require that a certain number of the Applicant's governing board be government employees or elected/appointed government officials.
 - If NGE04.3 is "Yes," NGE04.3a will become visible for the Applicant; provide explanation.

NGE05:

- Select if one or more government entities have veto power over the selection of the Applicant's executive director, CEO, or comparable officer, or over specific investment decisions.
 - If NGE05 is "Yes," NGE05.1 will become visible for the Applicant; provide explanation.

NGE06:

- Select if any government entity provides more than 50% of the Applicant's operating and/or capital budget.
 - If NGE06 is "Yes," NGE06.1 will become visible for the Applicant; provide explanation.
 - If NGE06 is "Yes," NGE06.2 will become visible for the Applicant; select if the government entity has the ability to control the use of those funds.
 - If NGE06 is "Yes," NGE06.3 will become visible for the Applicant; attach documentation.
 - If NGE06 is "Yes," NGE06.4 will become visible for the Applicant; provide the page number of the document that provides confirmation.

NGE07:

- Select if any government entity manages any aspect of the Applicant's operations.
 - If NGE07 is "Yes," NGE07.1 will become visible for the Applicant; provide explanation.

NGE08:

- Select if any of the employees of the Applicant are government employees or employees of an organization Controlled by one or more government entities.
 - If NGE08 is "Yes," NGE08.1 will become visible for the Applicant; provide explanation.

NGE09:

- Select if the entity is Controlled by one or more government entities.
 - If NGE09 is "Yes," NGE09.1 will become visible for the Applicant; provide explanation.

NGE10:

- Select if 50% or more of the Applicant's funding to support programs or activities is developed by a government entity and implemented by the Applicant on behalf of that government entity come from a single government entity.
 - If NGE10 is "Yes," NGE10.1 will become visible for the Applicant; provide explanation.
 - If NGE10 is "Yes," NGE10.2 will become visible for the Applicant; attach contract documentation.
 - If NGE10 is "Yes," NGE10.3 will become visible for the Applicant; provide the page number of the document that provides confirmation.

5.11 Native American CDFI Designation

5.11.1 Native American CDFI Designation – General

NA01:

- Select if the Applicant wants to be designated as a Native American CDFI.

NA02:

- If NA01 is “Yes,” NA02 will become visible for the Applicant; select the Native Community(ies) that received the Financial Products and/or the depository accounts.

5.11.2 Native American CDFI Designation Table 1: Native Financing Test

This subsection will be visible only if NA01 is “Yes.”

This summary table pulls data from the appropriate fiscal year’s Target Market Calculation Data record and displays that information in this subsection, in this summary table.

- Review the totals/the table and click **Save** to mark this section as complete.
- If you need to alter this summary table in any way, please submit an AMIS Service Request.

5.11.3 Native American CDFI Designation – Activity Directed to Native Communities

This subsection will be visible only if NA01 is “Yes.”

NA-NC01:

- Select if the Applicant is a DIHC that does not engage in its own direct Financial Product or Financial Service activity and is relying on its Affiliates to meet the CDFI Certification Financing Entity or Target Market requirements.
 - If NA-NC01 is “Yes,” NA-NC01.1 will become visible for the Applicant; provide all Affiliate(s) that are required to be presented for review in connection with the CDFI Certification.

NA-NC02:

- Select if the Applicant attests that Financial Product transactions counted have and will continue to be directed to Native Communities using the assessment methodology(ies) that was pre-approved by the CDFI Fund.

NA-NC03:

- Select the assessment methodology(ies) used by the Applicant.
- If NA-NC03 is “Separately approved assessment methodology,” NA-NC03.1 will become visible for the Applicant; provide a description.

5.11.4 Native American CDFI Designation – Native Community Accountability

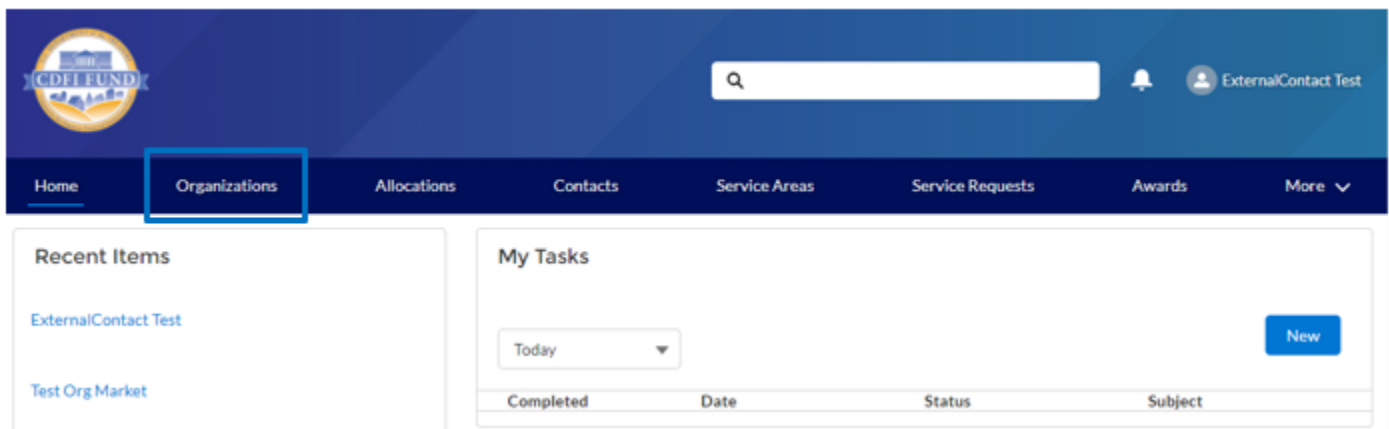
This subsection will be visible only if NA01 is “Yes.”

NA-CA01:

- Select the board(s) to demonstrate Applicant’s Native American CDFI Accountability.

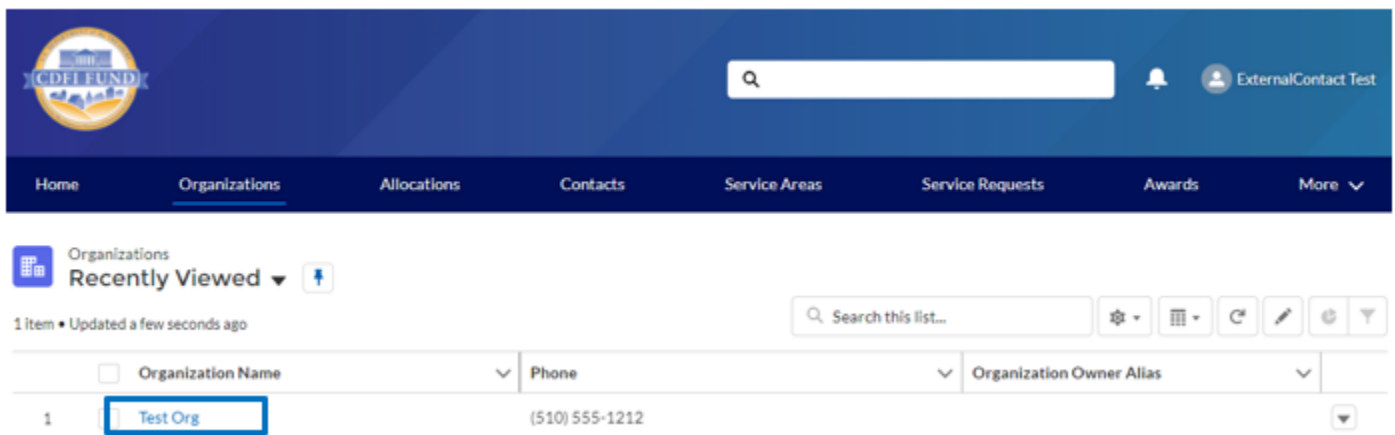
5.12 To Create a New Target Market Record in AIMS

1. Log in to AMIS. From the home page, select the Organizations tab. (The search bar at the top of the AMIS page can also be used to navigate to the Applicant’s Organization page.)



AMIS Home Page

2. On the Organizations home page, select your organization.



Organizations Home Page

3. On your Organization Detail page, click on the Related tab and scroll down to the

Target Market related list.

Details

Related

Related Tab

Target Markets (2)

New

Target Market Map Name	Target Market Type	Geographic Area	Status
Test Org Market			Proposed
Test Org Market 2			Proposed

View All

Target Markets Related List

- Click **New Target Market**.

New Target Market

Information

* Target Market Map Name

* Account

Test Org

Status

Proposed

Target Market Type

--None--

OTP Other - Applicant Defined

Membership

Democratically Elected by Membership

☐

Cancel

Save & New

Save

New Target Market Edit

- On the New Target Market edit page, enter information including:
 - The Target Market Map Name – The name you enter in this field should be identical to the name of the map you created in CIMS for this Target Market.
 - Status – Proposed. (This is not an editable field.)
 - Account – The Organization to which the proposed Target Market record is tied.
 - Target Market Type – Select the proposed Target Market type from the picklist options that include IA, LITP, and different OTPs (Other Target

Populations) Target Market types.

- e. OTP Other – Applicant Defined – If you selected “OTP Other” as your Target Market type, define what other population you are targeting in this field.
 - f. Democratically Elected by Membership – This checkbox is for credit unions proposing to utilize the special Accountability provision for credit unions.
6. Click **Save**. (If you are entering information about multiple Target Markets, click **Save & New** to open a new Target Market edit page.)
 7. If adding Accountable Members for the Target Market, navigate to the Organization Board record that is composed of a member for which you are attempting to create a Target Market Accountable Member record. Click on the **New Target Market Accountable Member** link.

Organization Board
Board 3

Printable View Submit for Approval New Org Board Member

Edit Org Board
New Target Market Accountable Member

Detail Related

Board Name	Board 3	Record Type	Governing
Organization	Test Org	Board Type	Governing board
Purpose	CDFI Certification - collective review for another entity - Accountability self-provided	Program Profile	P-068275

New Target Market Accountable Member Edit Page

8. On the Target Market Accountable Member Edit page, enter information including:
 - a. Target Market – Lookup for any Target Market created in the Target Market section on the Organization Detail page.
 - b. Board Member – Lookup for the Board Member with whom you need to associate or provide more information for a Target Market.
 - c. Target Market type(s) – Select the type for which the board member is potentially accountable.
 - d. Click **Next** and continue to complete the new Target Market Accountable Member creation process. (Different questions will appear based on the responses provided.)

New Target Market Accountable Member Record Creation Window

9. If there are multiple Accountable Members to add, click on the **New Target Market Accountable Member** link again.
10. Click the **Organization** link to navigate back to the Applicant's Organization Detail page.

5.13 Attestation and Submission

5.13.1 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 that you can download using your browser's download function. Then, you will be able to save the PDF to your computer and print it. For more information on how to generate a PDF in this Application, please see Section 4.8 of this document.

5.13.2 Submitting Your Application

All subsections must be marked as complete in order for you to submit your Application. To check which subsections have been marked as 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 as complete. If you attempt to submit your Application before all subsections are complete, you will receive an error message identifying which subsections remain incomplete. If an error message is received, you will need to 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

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)*

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)*

CDFI CERT Proposals Confirmation Attestation

I hereby certify that all of the information provided in connection with the above-named entity's certification as a CDFI has been reviewed and updated based on the CDFI Proposal Review process.

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

Submit Application

Attestation and Submission Page

3. Read the **CDFI CERT Proposals Confirmation Attestation, 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 the Application has been submitted, including the Authorized Representative's attestation and signature.