The Community Development Office of the Federal Reserve Bank of Kansas City developed the Community Development Investments Resource Guide to assist financial institutions with meeting their community development investment needs under the Community Reinvestment Act (CRA) in the Tenth District. The guide is not intended as a comprehensive listing of all of the investment opportunities available; however, it is a resource to help CRA Officers and Compliance Officers develop and consider their investment options and strategies.

Find national, multi-state, and state resources to assist you with your CRA programming. You’ll also find Community Development Financial Institutions (CDFIs) and Minority Depository Institutions (MDIs) that are CRA-eligible doing business in your market.

Qualifying community development investments must have community development as their primary purpose. Community development includes: affordable housing or community services targeted to LMI individuals and families; activities that promote economic development by providing financing for small businesses or small farms; or activities that revitalize or stabilize LMI geographies, distressed or underserved non-metro middle-income areas, or designated disaster areas. Community development activities must benefit the bank’s assessment areas or a broader or statewide regional area that includes the assessment area.
A qualified investment is any lawful investment, deposit, membership share or grant that has community development as its primary purpose. It may be direct or indirect, or through an affiliate. Considerations are given to innovative or complex investments.

When developing the CRA program for your institution, consider the following potential community partners for achieving your community development goals:

- For-profit and nonprofit housing developers for LMI population
- Community housing development organizations (CHDOs)
- Community development financial institutions (CDFIs)
- Community development credit unions (CDCUs)
- Nonprofit neighborhood based organizations
- Small business development centers (SBDCs)
- Governmental agencies (city, county, state and federal)
- Foundations
- Secondary mortgage market

Best practices:

- Understand your bank’s CRA performance evaluation criteria
- Assess your bank’s performance context
- Assess your community and its credit needs
- Match bank products and services with community credit needs
- Develop performance, rating goals and objectives
- Review Regulation H/Part 24 – Public welfare (OCC) 12 CFR 24, (Fed) Reg H 12 CFR 208.22, (FDIC) 12 CFR 362. Investments that are primarily designed to promote the public welfare under the investment authority.

Examples of community development investments includes, but are not limited to:

- Investments
- Grants
- Deposits or shares in financial intermediaries
- Engagement in affordable housing serving LMI needs
- Small business financing
- Community services for LMI
- Supporting essential activities to sustain economic development
- Low-income housing tax credit developments

CRA OneSource

CRA OneSource is your one-stop site to assist with your Community Reinvestment Act (CRA) needs. CRA OneSource can be a time-saver, helping you better understand the regulation, prepare for an exam or grow your banks CRA program. Use the site to find:

- Guides
- Webinars
- Articles and Publications
- Templates and Spreadsheets

The materials on CRA OneSource are public resources from the FDIC, OCC, FFIEC and Federal Reserve Banks. Questions regarding the tools and their application should be directed to your primary regulator. Visit www.kansascityfed.org/community/cdi/craonesource to begin using the tool today.

Investment Connection

Investment Connection brings community and economic development organizations together with the broader funding community. Find proposals that would receive CRA consideration through our events and the searchable database. More information at Investment Connection - Federal Reserve Bank of Kansas City (kansascityfed.org)

Community Development at the Federal Reserve Bank of Kansas City

We promote economic development and public understanding that leads to progress for lower-income individuals and communities. More information on CRA programming and resources, including CRA Officer Roundtables, Investment Connection, training programs and articles at: www.kansascityfed.org/community
Many of the organizations listed have a national or multi-state footprint and may be operating in your assessment area at the local level. There are also organizations that can customize programs to help match your assessment area.

**CDFI Coalition**
The CDFI Coalition is the unified national voice of CDFIs. The mission of the CDFI Coalition is to encourage fair access to financial resources for America’s underserved people and communities. The CDFI Coalition is a primary source of information and knowledge about the CDFI field for the general public, media, public officials, private sector lenders, as well as CDFIs.

(202) 204-3957  
www.cdfi.org

**CDFI Fund**
Through monetary awards and the allocation of tax credits, the CDFI Fund helps promote access to capital and local economic growth in urban and rural low-income communities across the nation. CDFI Fund’s numerous programs help locally based organizations further goals such as: economic development (job creation, business development, and real estate development); affordable housing (housing development and homeownership); and community development financial services (provision of basic banking services to underserved communities and financial literacy training).

(202) 653-0421  
email: cdfihelp@cdfi.treas.gov  
www.cdfifund.gov

**Community Action Partnership**
The Community Action Partnership is the nonprofit, national membership organization representing the interests of over 1,000 Community Action Agencies (CAAs) across the country that annually help 15 million low-income Americans achieve economic security.

(202) 265-7546  
email: info@communityactionpartnership.com  
www.communityactionpartnership.com

**Community Reinvestment Fund (CRF)**
Transform the community development finance system by accessing capital markets on behalf of local development lenders to enable them to increase their impact on the lives of people and their communities. CRF supplies capital to local community development lenders and enables financial institutions, socially-motivated investors and accredited individuals to reach their social investment goals.

(800) 475-3050  
www.crfusa.com

**Enterprise Community Partners**
Enterprise is a leading provider of capital and expertise for affordable housing and community development. Enterprise works with partners — developers, investors, government, community-based nonprofits and others — to reach a common goal of affordable housing.

www.enterprisecommunity.org

**Housing Assistance Council (HAC)**
HAC has helped local organizations build affordable homes in rural America since 1971. HAC emphasizes local solutions, empowerment of the poor, reduced dependence and self-help strategies. HAC assists in the development of both single- and multi-family homes and promotes homeownership for working low-income rural families through self-help and the ‘sweat equity’ construction method. HAC offers services to public, nonprofits and private organizations throughout the rural United States. The mission of HAC is to improve housing conditions for the rural poor, with an emphasis on the poorest of the poor in the most rural places.

(202) 842-8600  
email: hac@ruralhome.org  
www.ruralhome.org

**IFF**
313-309-7825  
https://iff.org

**Inclusiv**
*Formerly Known As National Federation of Community Development Credit Union (The Federation)*
The mission of The Federation is to help low- and moderate-income people and communities achieve financial independence through credit unions.

(212) 809-1850  
email: info@inclusiv.org  
www.inclusiv.org

**League of United Latin American Citizens (LULAC)**
The mission of LULAC is to advance the economic condition, educational attainment, political influence, housing, health and civil rights of the Hispanic population of the United States.

(202) 833-6130  
www.lulac.org

**LiftFund**
(888) 215-2373  
www.liftfund.com
Local Initiatives Support Corporation (LISC)
LISC is dedicated to helping community residents transform distressed neighborhoods into healthy and sustainable communities of choice and opportunity, good places to work, do business and raise children. LISC mobilizes corporate, government and philanthropic support to provide local community development organizations with: loans, grants and equity, investments local, statewide and national, policy support, and technical and management assistance. LISC is a national organization with a community focus. LISC program staff are based in every city and many of the rural areas where LISC-supported community development takes shape. In collaboration with local community development groups, LISC staff helps identify priorities and challenges, delivering the most appropriate support to meet local needs.
(212) 455-9800
email: development@lisc.org
www.lisc.org

National Association for the Advancement of Colored People (NAACP)
The mission of the NAACP is to ensure the political, educational, social and economic equality of rights of all people and to eliminate racial hatred and racial discrimination. The NAACP works to ensure the political, educational, social and economic equality of all citizens.
(410) 580-5777
www.naacp.org

National Association of Development Organizations (NADO)
NADO provides advocacy, education, networking and research for regional development organizations that primarily serve small metropolitan and rural regions. The association is an advocate for federal programs and policies that promote regional strategies and solutions for addressing local community and economic development needs.
(202) 921-4440
email: info@nado.org
www.nado.org

National Association for Latino Community Asset Builders (NALCAB)
NALCAB is the national voice for a diverse group of Latino-led community development corporations and other community based organizations that focus on asset building. NALCAB’s mission is to build financial and human assets as well as real estate and technology resources in Latino families, communities and organizations.
(210) 991-9100
email: info@nalcab.org
www.nalcab.org

Unidos U.S.
Unidos is the largest national Hispanic civil rights and advocacy organization in the United States. To achieve its mission, Unidos conducts applied research, policy analysis, and advocacy, providing a Latino perspective in five key areas: assets and investments; civil rights and immigration; education; employment and economic status; and health. In addition, it provides capacity-building assistance to its affiliates who work at the state and local level to advance opportunities for individuals and families.
(202) 785-1670
email: info@unidosus.org
www.unidosus.org

NeighborWorks America
NeighborWorks America creates opportunities for people to live in affordable homes, improve their lives and strengthen their communities. NeighborWorks America is a national nonprofit organization created by Congress to provide financial support, technical assistance and training for community-based revitalization efforts. They aim to advance Race, Equity Diversity and Inclusion (REDI) beginning with promoting diversity in the workforce and encouraging community development.
(202) 760-4000
www.neighborworks.org

Opportunity Finance Network (OFN)
OFN is a leading network of private financial intermediaries that identifies and invests in opportunities to benefit low-income and low-wealth people in the United States. OFN’s mission is to lead the opportunity finance system to scale through capital formation, policy, and capacity development with a financing fund for CDFIs and managed assets for institutional investors in CDFIs.
(202) 618-6100
email: info@ofn.org
www.ofn.org

Prosperity Now
Prosperity Now (formerly CFED) is a multi-faceted organization that works at the local, state and federal levels to create economic opportunity that alleviates poverty.
(202) 408-9788
email: hello@prosperitynow.org
www.prosperitynow.org
The Reinvestment Fund (TRF)
TRF is a national program for financing neighborhood revitalization. TRF builds wealth and opportunity for low-wealth people and regions by providing analytical tools to ensure accessibility to essential opportunities including: affordable living, nutritious food, quality healthcare and education, as well as providing support for local businesses.
(215) 574-5800
email: info@reinvestment.com
www.reinvestment.com

Rural Community Assistance Corporation (RCAC)
RCAC is a nonprofit organization that provides technical assistance, training and financing so rural communities can achieve their goals and visions. RCAC's work endeavors to focus on environmental infrastructure, affordable housing, economic development, leadership development, and community development finance. RCAC services are available to a variety of communities including those with populations fewer than 50,000, other nonprofit groups, and tribal organizations. RCAC seeks new partnerships and opportunities to advance comprehensive community development and is committed to green initiatives in its programs and its organizational operations.
(916) 447-2854
www.rcac.org

Rural LISC
Rural LISC’s mission is to build the capacity of resident-led rural communities, increase their production and impact, and demonstrate the value of investing in rural communities to catalyze economic, health, and educational growth. Rural LISC supports partners by providing building and development grants, tailored technical assistance, training, a network of support, and strategy synthesis.
(202) 785-2908
www.lisc.org/rural

United Way
United Way works to improve lives by mobilizing the caring power of communities around the world to advance the common good. It works to connect all sectors of society — individuals, businesses, non-profits, and governments — to create long-term social change that produces healthy, well-educated and financially-stable individuals and families. United Way’s goal is to raise, invest, and leverage billions of dollars annually in philanthropic contributions to generate sustained impact in local communities.
(703) 836-7112
www.unitedway.org

National Urban League
The mission of the National Urban League movement is to enable African Americans to secure economic self-reliance, parity, power and civil rights. Economic Empowerment invests in the financial literacy and employability of adults through job training, homeownership and entrepreneurship.
(212) 558-5300
www.nul.org

Examples of federal agencies that have community development programs:

Housing and Urban Development (HUD)
HUD’s mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. HUD is working to strengthen the housing market to: bolster the economy and protect consumers, meet the need for quality affordable rental homes, utilize housing as a platform for improving quality of life, and build inclusive and sustainable communities free from discrimination.
(202) 708-1112
www.hud.gov

United States Department of Agriculture — Rural Development (RD)
RD is committed to helping improve the economy and quality of life in rural America. Its financial programs support essential public facilities and services such as water and sewer systems, housing, health clinics, emergency service facilities, and electric and telephone services. RD promotes economic development by supporting loans to businesses through banks, credit unions and community-managed lending pools. They offers technical assistance and information to help agricultural producers and cooperatives get started and improve the effectiveness of their operations; RD also provides technical assistance to enhance community empowerment programs.
(202) 690-4730
www.rd.usda.gov

U.S. Small Business Administration (SBA)
The SBA was created to aid, counsel, assist and protect the interests of small business concerns. They preserve free competitive enterprise and strengthen the overall economy of the United States. The SBA recognizes that small business is critical to the economic recovery and building America’s future by helping the United States compete in today’s global marketplace. The SBA encourages Americans to start, to build, and to grow businesses.
(800) 827-5722
email: answerdesk@sba.gov
www.sba.gov
Bureau of Indian Affairs (BIA)
BIA is responsible for the administration and management of 55 million surface acres and 57 million acres of subsurface mineral estates held in trust by the United States for American Indians, Indian tribes and Alaska natives. BIA’s mission is to “… enhance the quality of life, to promote economic opportunity and to carry out the responsibility to protect and improve the trust assets of American Indians, Indian tribes, and Alaska natives.” BIA currently provides services to approximately 1.9 million American Indians and Alaska natives. (202) 208-5116
www.bia.gov

Consumer Financial Protection Bureau (CFPB)
The central mission of the CFPB is to make markets for consumer financial products and services work for people — whether applying for a mortgage, choosing among credit cards or using any number of other consumer financial products. Additionally, they implement and enforce federal consumer finance laws to guarantee equal opportunity access to markets, products, and services. (855) 411-2372
www.consumerfinance.gov

U.S. Department of Commerce (DOC)
The DOC promotes job creation, economic growth, sustainable development and improved standards of living for all Americans by working in partnership with businesses, universities, communities and U.S. workers. The DOC touches the daily lives of the American people in many ways, with a wide range of responsibilities in the areas of trade, economic development, technology, entrepreneurship and business development, environmental stewardship, and statistical research and analysis. (202) 482-2000
www.commerce.gov

U.S. Economic Development Administration (EDA)
EDA’s investment policy is designed to establish a foundation for sustainable job growth and building durable regional economies throughout the United States. EDA builds upon two key economic drivers - innovation and regional collaboration. Innovation is key to global competitiveness, new and better jobs, a resilient economy, and the attainment of national economic goals. Regional collaboration is essential for economic recovery because regions are the centers of competition in the new global economy. EDA encourages its partners around the country to develop initiatives that advance new ideas and creative approaches to address rapidly evolving economic conditions. (202) 482-2000
www.eda.gov

Bank and Credit Union Regulatory Agencies
For additional resources:
Federal Reserve Bank of Kansas City with branches in Denver, Oklahoma City and Omaha
www.KansasCityFed.org
Federal Deposit Insurance Corporation (FDIC)
www FDIC.gov
National Credit Union Administration (NCUA)
www.ncua.gov
Office of the Comptroller of the Currency (OCC)
www.occ.treas.gov

Local Resources
Review national and multi-state lists, as the organizations listed may be working in your local community.

Community, city and county resources:
• Economic Development Office
• Housing Office (review consolidated plan)
• Nonprofit listing– www.Guidestar.com
• Workforce Development Office
CDFIs

Affordable Mortgage Solutions
3245 Eliot Street
Denver, CO 80211
(720) 442-0928
www.habitatmetrodenver.org

Colorado Enterprise Fund
1888 Sherman Street, Suite 530
Denver, CO 80203
(303) 860-0242
www.coloradoenterprisefund.org

Colorado Housing Assistance Corporation
670 Santa Fe Drive
Denver, CO 80204
(303) 572-9445
www.chacouline.org

Colorado Housing Enterprises, LLC dba Community Resources and Housing Development Corporation (CRHDC)
7505 Lowell Boulevard, Suite 200
Westminster, CO 80030
(303) 428-1448
www.crhdcc.org

Columbine Federal Credit Union
4902 E. Dry Creek Road
Centennial, CO 80122
(720) 283-2346
https://columbinefcu.org/

Community Choice Credit Union
6921 East 72nd Avenue
Commerce City, CO 80022
(303) 287-8025
www.yourbetterbankingchoice.com

Community Enterprise Development Services
1450 South Havana Street, Suite 620
Aurora, CO 80012
(303) 569-8165
www.cedfinance.org

DreamSpring
1441 18th Street, Suite 150
Denver, CO 80202
(800) 508-7624
www.dreamspring.org

Enterprise Community Partners
1035 Osage Street, Suite 1125
Denver, CO 80204
(303) 376-5412
www.enterprisecommunity.org

First Southwest Bank
720 Main Street
P.O. Box 1339
Alamosa, CO 81101
(719) 587-4200
www.fswb.com

Greenline Community Development Fund, LLC
1324 15th Street
Denver, CO 80202
(303) 586-8000
www.greenlineventures.com

HomesFund
124 East 9th Street
Durango, CO 81301
(970) 259-1418
www.homesfund.org

Impact Development Fund
200 E. 7th Street, Suite 412
Loveland, CO 80537
(970) 494-2021
www.impactdf.org

Mercy Community Capital
(Formerly) Mercy Loan Fund
1600 Broadway, Suite 2000
Denver, CO 80202
(303) 830-3300
www.mercyloanfund.org

Native American Bank, N.A.
201 N. Broadway
Denver, CO 80203
(800) 368-8894
www.nativeamericanbank.com

Nuvista Federal Credit Union
2711 Commercial Way
Montrose, CO 81401
(970) 249-8813
www.nuvista.org

Oweesta Corporation
(Formerly listed as) First Nations Oweesta Corporation
2432 Main Street
Longmont, CO 80501
(303) 774-8838
www.oweesta.org

Rocky Mountain MicroFinance Institute
1209 West 10th Avenue
Denver, CO 80204
(720) 941-5037
www.rmmfi.org
Colorado

Rural Community Assistance Corporation
3120 Freeboard Drive, Suite 201
West Sacramento, CA 95691
(916) 447-2854
www.rcac.org

Triple Bottom Line Foundation
7400 W. 14th Avenue Suite 101
Lakewood, CO 80214
(866) 590-4377
www.icastusa.org/triple-bottom-line-foundation/

For more information on CDFIs, visit www.cdfifund.gov

Minority-owned banks

Native American Bank, N.A.
Minority Status: Native American
201 N. Broadway
Denver, CO 80203
(800) 368-8894
www.nativeamericanbank.com

For more information on minority-owned banks, visit www.fedpartnership.gov or https://www.fdic.gov/regulations/resources/minority/mdi.html

Statewide resources

Colorado Directory of Economic Development Organizations
The Colorado Economic Development Directory directly links to the websites and contacts for many economic development organizations in Colorado and related content such as Area Profiles and Area Surveys.
https://eda.gov/resources/economic-development-directory/states/co.htm

Colorado Division of Housing
The mission of the Colorado Division of Housing is to ensure that Coloradans live in safe, decent and affordable housing by helping communities meet their housing goals.
1313 Sherman Street, Room 518
Denver, CO 80203
(303) 864-7810
https://www.colorado.gov/pacific/dola/division-housing

Colorado Housing and Finance Authority (CHFA)
CHFA's mission is to finance the places where people live and work throughout Colorado. CHFA provides fixed-rate financing to homebuyers, small to medium sized businesses, and multifamily rental housing developers. CHFA also provides education and technical assistance about affordable housing and economic development.
1981 Blake Street
Denver, CO 80202
(303) 297-2432
www.chfainfo.com

Colorado Rural Development Council (CRDC)
CRDC is a partnership committed to advancing rural interests identified by listening to the needs of rural people.
CRDC encourages and assists locally defined community development by fostering creative partnerships, knowledge, communications and resources to effectively implement the community's visions.
2738 S. Newton Street
Denver, CO 80236
(303) 934-9117
www.rd.usda.gov/co

Office of Economic Development and International Trade (OEDIT)
OEDIT fosters a positive business climate that encourages quality economic development through financial and technical assistance provided in support of local and regional economic development activities throughout the State of Colorado.
OEDIT offers a host of programs and services tailored to support business development at every level.
1600 Broadway, Suite 2500
Denver, CO 80202
(303) 892-3840
www.choosecolorado.org

Colorado Lending Source
CLS is a membership based organization with the mission to foster economic growth of diverse small businesses in Colorado. This non-profit serves as a resource for lenders and small businesses. Membership is free to individuals. CSL provides members information on events, successes, and the latest news.
1441 18th Street, Suite 100
Denver, CO 80202
(303) 657-0010
https://www.coloradolendingsource.org/
CDFIs

Citizens Bank of Weir  
(Formerly listed as CBW Bank)  
109 East Main Street  
Weir, KS 66781  
(620) 396-8221  
cbwbank.com

EquiShare Credit Union  
405 East Central  
Wichita, KS 67202  
(316) 263-6171  
www.equishare.org

IFF  
3105 Gillham Road, Suite 200  
Kansas City, MO  
(816) 335-4200  
www.iff.org

Mazuma Credit Union  
7260 West 135th Street  
Overland Park, KS 66223  
(913) 574-5000  
www.mazuma.org

For more information on CDFIs visit www.cdfifund.gov

Minority-owned banks

Citizens Bank of Weir  
(Formerly listed as CBW Bank)  
Minority Status: Asian/Pacific Islander American  
109 East Main Street  
Weir, KS 66781  
(620) 396-8221  
cbwbank.com

Liberty Bank & Trust Co.  
Minority Status: Black /African American  
1314 North 5th Street  
Kansas City, KS 66101  
(913) 321-7200  
www.libertybank.net

For more information on minority-owned banks, visit www.fedpartnership.gov  
or www.fdic.gov/regulations/resources/minority/mdc.html

Statewide resources

Kansas Department of Commerce and Housing  
As the state’s lead economic development agency, the Kansas Department of Commerce strives to empower individuals, businesses and communities to achieve prosperity in Kansas.  
1000 SW Jackson Street, Suite 100  
Topeka, KS 66612  
(785) 296-3481  
www.kansascommerce.com

Kansas Directory of Economic Development Organizations  
The Kansas economic development directory links to the websites and contacts for many economic development organizations in Kansas and related content such as Area Profiles and Area Surveys as executive summaries about business locations.  
(847) 304-4655  

Kansas Housing Resources Corporation  
Kansas Housing Resources Corporation enhances Kansas communities with housing opportunities. This goal is achieved through using a variety of strategies and approaches, including increasing homeownership opportunities, leveraging the construction of more affordable rental housing, preserving existing housing through rehabilitation, promoting energy efficiency improvements for owner-occupied and rental housing, providing affordable housing through rent assistance to low-income families and senior citizens, and creating housing opportunities for previously underserved persons and communities.  
611 South Kansas Avenue, Suite 300  
Topeka, KS 66603  
(785) 217-2001  
www.kshousingcorp.org

NetWork Kansas  
NetWork Kansas is devoted to the growth of entrepreneurship and small businesses throughout the state of Kansas. This mission is to promote an entrepreneurial environment by providing a central portal that connects entrepreneurs and small business owners with the right resources — expertise, education and economic resources — when they are needed most. In pursuit of this mission, NetWork Kansas partners with well-respected business development organizations and educational institutions that work with entrepreneurs and small business owners who have the vision and potential to succeed.  
P.O. Box 877  
Andover, KS 67002  
(877) 521-8600  
www.networkkansas.com
**Missouri**

**CDFIs**

**Alltru Federal Credit Union**  
(Formerly listed as 1st Financial Federal Credit Union)  
1232 Wentzville Parkway  
Wentzville, MO 63385  
(636) 916-8300  
www.alltrucu.org

**AltCap**  
3200 Wayne Avenue  
Kansas City, MO 64109  
(816) 216-1851  
www.alt-cap.org

**Assemblies of God Credit Union**  
1535 North Campbell Avenue  
Springfield, MO 65803  
(417) 831-4398  
www.agcu.org

**Central Bank of Kansas City**  
2301 Independence Boulevard  
Kansas City, MO 64124  
(816) 483-1210  
www.centralbankkc.com

**Century Bank of the Ozarks**  
42 Court Square  
Gainesville, MO 65655  
(417) 679-3321  
www.cbozarks.com

**First Malden Bancshares, Inc.**  
1009 North Douglass Street  
Malden, MO 63863  
(573) 276-2257  
www.fmmbank.com

**First Missouri Bank of SEMO**  
500 Independence Avenue  
Kennett, MO 63857  
(573) 717-7376  
www.fmmbank.com

**Gateway Community Development Fund, Inc.**  
707 N. 2nd Street, Suite 308  
St. Louis, MO 63102  
(314) 436-7810  
www.gatewaycdfi.com

**Guadalupe Centers Federal Credit Union**  
1015 Avenida Cesar Chavez  
Kansas City, MO 64108  
(816) 842-6473  
www.guadalupefcu.com

**Holy Rosary Credit Union**  
533 Campbell Street  
Kansas City, MO 64106  
(816) 221-2734  
www.holyrosarycu.org

**IFF**  
4177 Broadway Boulevard, Suite 100  
Kansas City, MO 64111  
(816) 335-4200  
www.iff.org

**Impacto Fund, Inc.**  
2130 Jefferson Street  
Kansas City, MO 64108  
(816) 221-3442  
www.impactofund.org

**International Institute CDC**  
3401 Arsenal Street  
St. Louis, MO 63118  
(314) 773-9090  
www.iistl.org

**Justine Peterson Housing & Reinvestment Corporation**  
1023 N. Grand Boulevard  
St. Louis, MO 63106  
(314) 533-2411  
www.justinepetersen.org

**Legacy Bank & Trust Company**  
(Formerly Ozark Heritage Financial Group)  
175 Johnstown Drive  
Rogersville, MO 65742  
(417) 753-4343  
www.legacybankandtrust.com

**LiftFund**  
(888) 215-2373  
www.liftfund.com

**LimeBank**  
(Formerly Farmers State Bank)  
1630 South Killingsworth Avenue  
Bolivar, MO 65613  
(417) 777-3322  
www.fsbmo.com

**LISC Kansas City**  
600 Broadway, Suite 280  
Kansas City, MO 64105  
816-753-0055  
www.lisc.org/kansas-city/
Missouri

Multipli Credit Union
818 North Benton Avenue
Springfield, MO 65802
(417) 865-3912
www.mycucommunity.com

Peoples Community Bank
101 Sycamore Street
Greenville, MO 63944
(573) 224-3267
www.peoplecommunitybank.com

River Region Credit Union
3124 West Edgewood
Jefferson City, MO 65109
(573) 635-4185
www.rrcu.org

St. Louis Community Credit Union
3651 Forest Park
St. Louis, MO 63108
(314) 534-7610
www.stlouiscommunity.com

Technical Assistance Corporation
1627 Washington Avenue
St. Louis, MO 63103
(314) 333-7018
www.ricdfi.org

UBC Credit Union
1547 South Broadway
St. Louis, MO 63104
(314) 621-1950
www.ubccreditunion.com

United Consumers Credit Union
1111 East 23rd Street
Independence, MO 64055
(816) 325-6900
www.ucummo.com

Urban Strategies
720 Olive Street, Suite 2600
Saint Louis, MO 63101
(314) 421-4200
www.urbanstrategiesinc.org

For more information on CDFIs visit www.cdfifund.gov

Minority-owned banks

Liberty Bank and Trust
Minority Status: Black/African American
4701 Troost Avenue
Kansas City, MO 64110
(816) 822-8560
www.libertybank.net

Peoples Bank of Seneca
Minority Status: Native American
1615 Cherokee Avenue
Seneca, MO 64865
(417) 776-2111
www.peoplesbankofseneca.com

For more information on minority-owned banks, visit www-fedpartnership.gov or https://www.fdic.gov/regulations/resources/minority/mdi.html

Statewide resources

Kansas City, Missouri Community Development Entity (KCM)
KCM provides investment capital in order to incentivize revitalization and redevelopment efforts in highly distressed neighborhoods in Kansas City, MO.
2657 Independence Avenue
Kansas City, MO 64124
(816) 231-3312
www.necscchamber.com

Missouri Department of Economic Development
Business and Community Services
301 West High Street
Jefferson City, MO 65102
(573) 571-4962
www.missouridevelopment.org

Missouri Directory of Economic Development Organizations
The Missouri economic development directory links to the websites and contacts for many economic development organizations in Missouri.
www.gdi-solutions.com/directory/edo/missouri.htm

Missouri Housing Development Commission (MHDC)
MHDC functions as a bank, providing financing directly to developers of affordable rental properties. The commission also provides funding for home loans to qualified, first-time buyers through a network of certified, private mortgage lenders.
920 Main Street, Suite 1400
Kansas City, MO 64105
(816) 759-6600
www.mhdc.com
Nebraska

CDFIs

Chadron Federal Credit Union
126 East 3rd Street
Chadron, NE 69337
(308) 432-2588
www.chadronfcu.com

Community Development Resources
912 North 70th Street
Lincoln, NE 68510
(402) 436-2387
www.cdr-nebraska.org

Ho-Chunk Community Capital Inc.
509 HoChunk Plaza North
Winnebago, NE 68071
(402) 878-2192
www.hccdc.org

Midwest Housing Development Fund, Inc.
515 North 162nd Avenue, Suite 202
Omaha, NE 68118
(402) 334-8899
www.mhdfinc.com

Native360 Loan Fund, Inc.
211 West 3rd Street
Grand Island, NE 68801
(308) 850-0303
https://native360.org/

Nebraska Enterprise Fund
330 North Oakland Avenue
Oakland, NE 68045
(402) 685-5500
www.nebbiz.org

Omaha 100, Incorporated
2401 Lake Street
Omaha, NE 68111
(402) 342-3773
www.omaha100.org

Rural Investment Corporation
145 Main Street, P.O. Box 136
Lyons, NE 68038
(402) 687-2100
www.cfro.org

For more information on CDFIs visit: www.cdfifund.gov
Minority-owned banks

For more information on minority-owned banks, visit
www.fedpartnership.gov
or https://www.fdic.gov/regulations/resources/minority/mdi.html

Statewide resources

Nebraska Department of Economic Development
The Nebraska Department of Economic Development’s mission is to provide quality leadership and services that enable Nebraska communities, businesses and people to succeed in a global economy.
301 Centennial Mall South
P.O. Box 94666
Lincoln, NE 68508
(800) 471-3111
opportunity.nebraska.gov

Nebraska Department of Economic Development - Rural Development Commission
The Rural Development Commission advocates for effective development in rural Nebraska.
1101 Halligan Drive, Building 10
North Platte, NE 69101
(308) 380-4966
www.neded.org

Nebraska Directory of Economic Development Organizations
The Nebraska economic development directory links to the websites and contacts for many economic development organizations in Nebraska and related content such as Area Profiles and Area Surveys.
www.gdi-solutions.com/directory/edo/nebraska.htm

Nebraska Investment Finance Authority (NIFA)
NIFA provides Nebraskans a broad range of financial resources for homeownership, rental housing, agriculture, manufacturing, medical and community development endeavors. NIFA also provides technical assistance for activities related to these areas, while preserving and growing the asset base used to provide these resources.
1230 O Street, Suite 200
Lincoln, NE 68508
(402) 434-3900
www.nifa.org
New Mexico

CDFIs

DreamSpring
2000 Zearing Avenue NW
Albuquerque, NM 87104
(888) 265-5676
www.dreamspring.org

Everyone's Federal Credit Union
505 East Route 66 Boulevard, P.O. Box 1023
Tucumcari, NM 88401
(575) 461-0433
www.everyonesfcu.com

First Financial Credit Union
4910 Union Way NE
Albuquerque, NM 87107
(505) 766-5600
www.ffnm.org

Guadalupe Credit Union
3601 Mimbres Lane
Santa Fe, NM 87507
(505) 982-8942
www.guadalupecu.org

Homewise, Inc.
1301 Siler Road, Building D
Santa Fe, NM 87507
(505) 983-9473
www.homewise.org

Housing Assistance Council
3939 San Pedro, N.E. Suite C-6
Albuquerque, NM 87110
(202) 842-8600
www.ruralhome.org

LiftFund
(888) 215-2373
www.liftfund.com

Native Community Capital
6 Arrowhead Rd. P.O. Box 176
Laguna, NM 87026
(855) 628-2272
www.nativecommunityfinance.org

Native Partnership for Housing, Inc.
1664 South Second Street
Gallup, NM 87301
(505) 722-0551
www.nativepfh.org

New Mexico Community Development Loan Fund
423 Iron Street Southwest, PO Box 705
Albuquerque, NM 87103
(505) 243-3196
www.loanfund.org

Northern New Mexico School Employees Federal Credit Union
614 Alta Vista Street
Santa Fe, NM 87505
(505) 982-3802
www.nnmsfcu.org

Nusenda Credit Union
10090 Coors Boulevard NW, PO Box 8530
Albuquerque, NM 87114
(505) 889-7755
www.nusenda.org

Rio Grande Credit Union
301 Rio Bravo Boulevard SE
Albuquerque, NM 87105
(505) 262-1401
www.riograndecu.org

Rural Community Assistance Corporation
3120 Freeboard Drive, Suite 201
West Sacramento, CA 95691
(916) 447-2854
www.rcac.org

Santa Fe Community Housing Trust
1111 Agua Fria Street
Santa Fe, NM 87501
(505) 989-3960
www.housingtrustonline.org
States Employees Credit Union
813 St. Michaels Drive
Santa Fe, NM 87505
(505) 983-7328
www.secunm.org

Tierra Del Sol Housing Corporation
210 East Idaho Avenue
Las Cruces, NM 88005
(575) 541-0477
www.tdshc.org

Tiwa Lending Services
P.O. Box 1270
Isleta Pueblo, NM 87022
(505) 916-0556
www.tiwalending.org

Ventana Fund
715 8th Street NW
Albuquerque, NM 87102
www.ventanafund.org

Women’s Economic Self-Sufficiency Team
609 Broadway Boulevard NE
Albuquerque, NM 87102
(505) 246-6900
www.west.org

For more information on CDFIs visit www.cdfifund.gov

Minority-owned banks

Community 1st Bank Las Vegas
Minority Status: Hispanic
600 Douglass Avenue
Las Vegas, NM 87701
(505) 425-7584
www.cflb.com

Centinel Bank of Taos
Minority Status: Hispanic American
512 Paseo del Pueblo Sur
Taos, NM 87571
(575) 758-6700
www.centinelbank.com

For more information on minority-owned banks, visit www.fedpartnership.gov
or https://www.fdic.gov/regulations/resources/minority/mds.html

Statewide resources

New Mexico Directory of Economic Development Organizations
The New Mexico economic development directory has websites and contacts for many economic development organizations in New Mexico and related content such as Area Profiles and Area Surveys.
www.gdi-solutions.com/directory/edo/new_mexico.htm

New Mexico Economic Development Department
The New Mexico Economic Development department looks to enhance the lifestyle of all New Mexicans.
1100 S. St. Francis Drive
Santa Fe, NM 87505
(505) 827-0300
www.gonm.biz

New Mexico Mortgage Finance Authority (MFA)
The MFA is a quasi-public entity that provides financing for housing and other related services to low- to moderate-income New Mexicans. As the state’s official housing agency, MFA administers more than 35 programs that finance housing for the homeless, develop new affordable housing; and help families become first-time homeowners. MFA partners with lenders, realtors, nonprofits, local governments and developers throughout the state to make its programs available to all eligible New Mexicans.
344 4th Street SW
Albuquerque, NM 87102
(505) 843-6880
www.housingnm.org

For more information on CDFIs visit www.cdfifund.gov
or https://www.fdic.gov/regulations/resources/minority/mds.html

Federal Reserve Bank of Kansas City
CDFIs

**Arbuckle Federal Credit Union**
317 South Broadway Avenue
Ada, OK 74820
(580) 332-0181
email: ArbuckleFCU@arbucklefcu.com
www.arbucklefcu.com

**Bank of Cherokee County, Inc.**
125 East 1st Street
Tahlequah, OK 74464
(918) 456-3900
www.bankofcherokeecounty.net

**Chickasaw Community Bank**
909 South Meridian Avenue
Oklahoma City, OK 73108
(405) 946-2265
www.bank2online.com

**Choctaw Home Finance Corporation**
207 Jim Monroe Road
Hugo, OK 74743
(580) 326-7521
email: lwilliams@choctawhousing.com
www.choctawhomefinance.web-loans.com

**Citizen Potawatomi Community Development Corporation**
1545 Gordon Cooper Drive
Shawnee, OK 74801
(405) 878-4697
www.cpcdc.org

**First Family Credit Union**
402 East Main Street, P.O. Box 170
Henryetta, OK 74437
(918) 652-4407
email: info@firstfamilyfcu.com
www.firstfamilyfcu.com

**LiftFund**
(888) 215-2373
www.liftfund.com

**MetaFund Corporation**
2545 South Kelly Avenue, Suite F
Edmond, OK 73013
(405) 949-0001
email: info@metafund.org
www.metafund.org

**Mvskoke Loan Fund**
2951 North Wood Drive, Suite 126, P.O. Box 580
Okmulgee, OK 74447
(918) 549-2603
www.mvskokefund.com

**Oklahoma Assistive Technology**
601 South Washington #282
Stillwater, OK 74074
(405) 257-5411
email: staff@okatfoundation.org
www.okatfoundation.org

**Osage Financial Group**
1825 East Main, P.O. Box 835
Pawhuska, OK 74056
(918) 287-1989
www.osagefinancial.org

**Security State Bank of Oklahoma**
210 South Mekusukey Avenue, P.O. Box 74884
Wewoka, OK 74884
(405) 257-5411
www.ssbok.com

**The Cherokee Nation d/b/a Cherokee Nation Economic Development Trust Authority, Inc.**
P.O Box 1669,
Tahlequah, OK 74465

**The Focus Federal Credit Union**
420 Northeast 10th Street
Oklahoma City, OK 73104
(405) 230-1328
www.focusfcu.org

**Tinker Federal Credit Union**
4140 West I-40 Service Road
Oklahoma City, OK 73108
(405) 732-0324
www.tinkerfcu.org

**Tulsa Economic Development Corporation**
125 West 3rd Street, 2nd Floor
Tulsa, OK 74103
(918) 585-8332
www.tedcnet.com

For more information on CDFIs visit [www.cdfifund.gov](http://www.cdfifund.gov)
Minority-owned banks

**All Nations Bank**
Minority Status: Native American
114 East Main Street
Calumet, OK 73014
(405) 893-2240
www.anbok.com

**Bank of Cherokee County**
Minority Status: Native American
110 East Main Street
Hulbert, OK 74441
(918) 772-2572
www.bankofcherokeecounty.net

**Bank of Grand Lake**
Minority Status: Hispanic American
201 East 18th Street
Grove, OK 74344
(918) 787-5900
www.bankofgrandlake.com

**Carson Community Bank**
Minority Status: Native American
24 West Division Street,
Stilwell, OK 74960
(918) 696-7745
www.carsoncommunity.bank

**Chickasaw Community Bank**
Minority Status: Native American
909 South Meridian
Oklahoma City, OK 73108
(877) 409-2265
www.bank2online.com

**F&M Bank**
Minority Status: Native American
121 East Waterloo Rd, Ste 1
Edmond, OK 73034
(405) 348-1500
www.fmbankok.com

**First Bank**
Minority Status: Native American
100 N High Street
Antlers, OK 74523
(580) 298-3368
www.firstbank-ok.com

**First Security Bank and Trust Co.**
Minority Status: Black/African American
1541 North East 23rd Street
Oklahoma City, OK 73111
(405) 424-4341
https://secure45.securewebsession.com/fsbokc/

**Gateway First Bank**
Minority Status: Native American
244 South Gateway Place
Jenks, OK 74037
(918) 392-8555
www.gatewayfirst.com

**Lakeside State Bank**
Minority Status: Native American
695 East 400 Road,
Oologah, OK 74053
(918) 443-2472
www.lakesidebankok.com

**Oklahoma State Bank**
Minority Status: Native American
125 West Canadian
Vinita, OK 74301
(918) 256-5585
www.okstatebank.com

For more information on minority-owned banks, visit
www.fedpartnership.gov
or
https://www.fdic.gov/regulations/resources/minority/mdi.html

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**Oklahoma State Bank**
Minority Status: Native American
125 West Canadian
Vinita, OK 74301
(918) 256-5585
www.okstatebank.com

For more information on minority-owned banks, visit
www.fedpartnership.gov
or
https://www.fdic.gov/regulations/resources/minority/mdi.html
Statewide resources

**Little Dixie Community Action**
Little Dixie Community Action Agency, Inc., founded in 1968, is the primary provider of social services in Choctaw, McCurtain and Pushmataha counties of rural Southeast Oklahoma offering programs ranging from education to transportation, tourism, economic development and more. Although most programs exist to serve at-risk low-income families, our reach extends far beyond improving the quality of life for the entire community.

209 North 4th Street
Hugo, OK 74743
(580) 326-3351
littledixie.org

**Neighborhood Housing Services of Oklahoma**
Since 1981, NHSOKLA has been the trusted resource in central Oklahoma for access to affordable housing and a path to home ownership through education, financial coaching, building and supportive services.

4101 North Classes Boulevard, Suite A
Oklahoma City, OK 73118
(405) 231-4663
www.nhsokla.org

**Oklahoma Coalition for Affordable Housing**
The Coalition brings together a strong combination of organizations, finance professionals, service providers, economic development authorities and individual advocates, to work closely with communities to turn good ideas into real housing solutions.

(405) 418-6244
affordablehousingcoalition.org

**Oklahoma Department of Commerce**
The Oklahoma Department of Commerce is the primary economic development entity in the state. Its mission is to increase the quantity and quality of jobs in Oklahoma. It works by attracting and growing businesses, building strong communities, encouraging the growth of knowledge-based industries and ensuring an available, skilled workforce.

900 North Stiles Ave.
Oklahoma City, OK 73104
(800) 879-6552
www.okcommerce.gov

**Oklahoma Directory of Economic Development Organizations**
The Oklahoma economic development directory links to the websites and contacts for many economic development organizations in Oklahoma and related content such as Area Profiles and Area Surveys.

www.gdi-solutions.com/directory/edo/oklahoma.htm

**Oklahoma Housing Finance Agency (OHFA)**
The mission of the OHFA is to help place people in homes. OHFA offers nine housing programs ranging from a homeless program and rental assistance to housing development and home ownership.

100 NW 63rd Street, Suite 200
Oklahoma City, OK 73116
(405) 848-1144
www.ohfa.org

**Rural Enterprises, Incorporated of Oklahoma**
REI Oklahoma expands economic opportunities for Oklahomans by providing flexible financing and development services to individuals, businesses and entrepreneurs with limited access to resources.

2912 Enterprise Boulevard
Durant, OK 74701
(800) 658-2823
www.reiok.org
CDFIs

*Campco Federal Credit Union*
1110 East Boxelder Road
Gillette, WY 82716
(307) 682-6105
www.campcofcu.com

*Mofi*
229 E. Main Street
Missoula, MT 59802
(406) 728-9234
www.mofi.org

*Rural Community Assistance Corporation*
3120 Freeboard Drive, Suite 201
West Sacramento, CA 95691
(916) 447-2854
www.rcac.org

*Wind River Development Fund*
3 Ethete Road
Fort Washakie, WY 82514
(307) 335-7330
www.wrdf.org

For more information on CDFIs visit www.cdfifund.gov

Minority-owned banks

For more information on minority-owned banks, visit
www.fedpartnership.gov
or www.fdic.gov/regulations/resources/minority mdi.html

Statewide resources

**Wyoming Business Council**
The state of Wyoming created the Wyoming Business Council
to focus public and private efforts to build a strong job
creation base in the new economy with manufacturing and
technology as core competencies while strengthening the
existing business and industry groups under energy, agriculture,
tourism and travel.
214 West 15th Street
Cheyenne, WY 82002
(307) 262-3425
www.wyomingbusiness.org

**Wyoming Community Development Authority (WCDA)**
WCDA has an important role in providing housing and in
helping families take a first step on the road to fulfilling their
American dream. In addition, every home built, rehabilitated or
financed with WCDA funds means more Wyoming jobs and
greater economic stability. Strong federal housing programs
also help the WCDA continue to provide decent, affordable
homes to Wyoming citizens.
155 North Beech Street, P.O. Box 634
Casper, WY 82602
(307) 265-0603
www.wyomingcda.com

**Wyoming Directory of Economic Development Organizations**
The Wyoming state economic development directory links to
the websites and contacts for many economic development
organizations in Wyoming and related content such as
Area Profiles and Area Surveys.
www.gdi-solutions.com/directory/edo/wyoming.htm

**Wyoming Rural Development Council (WRDC)**
WRDC is a collaborative partnership. The Council serves as a
forum to address a full range of issues, opportunities and
potential solutions in the rural communities of Wyoming.
214 W. 15th Street
Cheyenne, WY 82002
(307) 777-6430
www.wyomingrural.org

CDIRG October 2021