

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 nonmetro 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.

Overview

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 H12 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 <u>www.kansascityfed.org/community/cdi/craonesource</u> 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 <u>Investment Connection - Federal Reserve Bank of Kansas City (kansascityfed.org)</u>

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

<u>www.cdfi.org</u>

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: <u>cdfihelp@.cdfi.treas.gov</u> <u>www.cdfifund.gov</u>

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: <u>info@communityactionpartnership.com</u> 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

<u>www.crfusa.com</u>

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.

<u>www.enterprisecommunity.org</u>

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: <u>hac@.ruralhome.org</u> <u>www.ruralhome.org</u>

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 moderateincome 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

<u>nnn.lulac.org</u>

LiftFund (888) 215-2373 <u>www.liftfund.com</u>

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: <u>development@lisc.org</u> <u>www.lisc.org</u>

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: <u>info@.nado.org</u> 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: <u>info@nakab.org</u> www.nakab.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: <u>info@unidosus.org</u> www.unidos.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: <u>info@.ofn.org</u> <u>www.ofn.org</u>

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: <u>hello@prosperitynow.org</u>*

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 <u>www.rcac.org</u>

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 Wav

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, welleducated 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

<u>www.bia.gov</u>

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

<u>www.commerce.gov</u>

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

<u>www.eda.gov</u>

Bank and Credit Union Regulatory Agencies For additional resources:

Federal Reserve Bank of Kansas City with branches in Denver, Oklahoma City and Omaha <u>mmw.KansasCityFed.org</u>

Federal Deposit Insurance Corporation (FDIC) <u>mmm.FDIC.gov</u>

National Credit Union Administration (NCUA)

Office of the Comptroller of the Currency (OCC) <u>mmm.occ.treas.gov</u>

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- <u>www.Guidestar.com</u>
- Workforce Development Office

Colorado

CDFIs

Affordable Mortgage Solutions 3245 Eliot Street Denver, CO 80211 (720) 442-0928 <u>unww.babitatmetrodenver.org</u>

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

Colorado Housing Assistance Corporation 670 Santa Fe Drive Denver, CO 80204 (303) 572-9445 <u>unww.chaconline.org</u>

Colorado Housing Enterprises, LLC dba Community Resources and Housing Development Corporation (CRHDC) 7505 Lowell Boulevard, Suite 200 Westminster, CO 80030

(303) 428-1448 <u>www.crhdc.org</u>

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

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

Community Enterprise Development Services

1450 South Havana Street, Suite 620 Aurora, CO 80012 (303) 569-8165 <u>mmm.cedsfinance.org</u>

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

Enterprise Community Partners 1035 Osage Street, Suite 1125 Denver, CO 80204 (303) 376-5412 <u>unww.enterprisecommunity.org</u>

First Southwest Bank

720 Main Street P.O. Box 1339 Alamosa, CO 81101 (719) 587-4200 <u>www.fswb.com</u>

Greenline Community Development Fund, LLC

1324 15th Street Denver, CO 80202 (303) 586-8000 *pnw.greenlineventures.com*

HomesFund

124 East 9th Street Durango, CO 81301 (970) 259-1418 <u>www.homesfund.org</u>

Impact Development Fund

200 E. 7th Street, Suite 412 Loveland, CO 80537 (970) 494-2021 <u>mmv.impactdf.org</u>

Mercy Community Capital

(Formerly) Mercy Loan Fund 1600 Broadway, Suite 2000 Denver, CO 80202 (303) 830-3300 <u>unw.mercyloanfund.org</u>

Native American Bank, N.A.

201 N. Broadway Denver, CO 80203 (800) 368-8894 pnw.nativeamericanbank.com

Nuvista Federal Credit Union

2711 Commercial Way Montrose, CO 81401 (970) 249-8813 <u>mmw.nuvista.org</u>

Oweesta Corporation

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

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

Colorado

Rural Community Assistance Corporation

3120 Freeboard Drive, Suite 201 West Sacramento, CA 95691 (916) 447-2854

Triple Bottom Line Foundation

7400 W. 14th Avenue Suite 101 Lakewood, CO 80214 (866) 590-4377 <u>nnw.icastusa.org/triple-bottom-line-foundation/</u>

For more information on CDFIs, visit *<u>www.cdfifund.gov</u>*

Minority-owned banks

Native American Bank, N.A.

Minority Status: Native American 201 N. Broadway Denver, CO 80203 (800) 368-8894 <u>mnw.nativeamericanbank.com</u>

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

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.

<u>https://eda.gov/resources/economic-development-directory/states/co.htm</u>

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 <u>*nnw.chfainfo.com*</u>

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 <u>mmw.rd.usda.gov/ co</u>

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 mmm.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/



Kansas



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 <u>mmm.equishare.org</u>

IFF

3105 Gillham Road, Suite 200 Kansas City, MO (816) 335-4200 <u>mmw.iff.org</u>

Mazuma Credit Union

7260 West 135th Street Overland Park, KS 66223 (913) 574-5000 <u>mmm.mazuma.org</u>

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 *chwbank.com*

Liberty Bank & Trust Co.

Minority Status: Black /African American 1314 North 5th Street Kansas City, KS 66101 (913) 321-7200 <u>mrw.libertybank.net</u>

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

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 <u>unw.kansascommerce.com</u>

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 <u>https://www.eda.gov/resources/economic-development-</u> <u>directory/states/ks.htm</u>

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 <u>mmw.kshousingcorp.org</u>

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 <u>www.networkkansas.com</u>

Missouri

CDFIs

Alltru Federal Credit Union

(Formerly listed as 1st Financial Federal Credit Union) 1232 Wentzville Parkway Wentzville, MO 63385 (636) 916-8300 <u>mmm.alltrucu.org</u>

AltCap

3200 Wayne Avenue Kansas City, MO 64109 (816) 216-1851 <u>mmw.alf-cap.org</u>

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

Central Bank of Kansas City

2301 Independence Boulevard Kansas City, MO 64124 (816) 483-1210 <u>www.centralbankkc.com</u>

Century Bank of the Ozarks 42 Court Square Gainesville, MO 65655 (417) 679-3321 <u>mmw.chozarks.com</u>

First Malden Bancshares, Inc. 1009 North Douglass Street

Malden, MO 63863 (573) 276-2257 <u>mm.myfm.bank</u>

First Missouri Bank of SEMO 500 Independence Avenue Kennett, MO 63857 (573) 717-7376 <u>www.my(m.bank</u>

Gateway Community Development Fund, Inc. 707 N. 2nd Street, Suite 308 St. Louis, MO 63102 (314) 436-7810 <u>mmm.gatemay.edfi.com</u>

Guadalupe Centers Federal Credit Union 1015 Avenida Cesar Chavez Kansas City, MO 64108 (816) 842-6473 <u>mmv.guadalupefcu.com</u>

Holy Rosary Credit Union

533 Campbell Street Kansas City, MO 64106 (816) 221-2734 www.bolyrosarycu.org

IFF

4177 Broadway Boulevard, Suite 100 Kansas City, MO 64111 (816) 335-4200 <u>mmw.iff.org</u>

Impacto Fund, Inc.

2130 Jefferson Street Kansas City, MO 64108 (816) 221-3442 <u>nnw.impactofund.org</u>

International Institute CDC

3401 Arsenal Street St. Louis, MO 63118 (314) 773-9090 <u>mmw.iistl.org</u>

Justine Peterson Housing & Reinvestment Corporation

1023 N. Grand Boulevard St. Louis, MO 63106 (314) 533-2411 <u>mmw.instinebetersen.org</u>

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

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

LimeBank (Formerly Farmers State Bank) 1630 South Killingsworth Avenue Bolivar, MO 65613 (417) 777-3322 <u>mww.fsbmo.com</u>

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

Missouri

Multipli Credit Union

818 North Benton Avenue Springfield, MO 65802 (417) 865-3912 <u>mmw.mycucommunity.com</u>

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

<u>www.peoplescommunitybank.com</u>

River Region Credit Union

3124 West Edgewood Jefferson City, MO 65109 (573) 635-4185 http://www.rrcu.org

St. Louis Community Credit Union 3651 Forest Park St. Louis, MO 63108 (314) 534-7610 <u>mmn.stlouiscommunity.com</u>

Technical Assistance Corporation

1627 Washington Avenue St. Louis, MO 63103 (314) 333-7018 <u>mmm.risecdfi.org</u>

UBC Credit Union

1547 South Broadway St. Louis, MO 63104 (314) 621-1950 <u>nnw.ubccreditunion.com</u>

United Consumers Credit Union

1111 East 23rd Street Independence, MO 64055 (816) 325-6900 <u>mmw.uccumo.com</u>

Urban Strategies

720 Olive Street, Suite 2600 Saint Louis, MO 63101 (314) 421-4200 <u>mmw.urbanstrategiesinc.org</u>

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 <u>mnw.libertybank.net</u>

Peoples Bank of Seneca

Minority Status: Native American 1615 Cherokee Avenue Seneca, MO 64865 (417) 776-2111 <u>mmv.peoplesbankofseneca.com</u>

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

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 <u>www.nekcchamber.com</u>

Missouri Department of Economic Development

Business and Community Services 301 West High Street Jefferson City, MO 65102 (573) 571-4962 <u>www.missouridevelopment.org</u>

Missouri Directory of Economic Development Organizations

The Missouri economic development directory links to the websites and contacts for many economic development organizations in Missouri. <u>pnnw.edi-solutions.com/directory/edo/missouri.htm</u>

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 <u>www.mhdc.com</u>

Nebraska

CDFIs

Chadron Federal Credit Union

126 East 3rd Street Chadron, NE 69337 (308) 432-2588 <u>mmw.chadronfcu.com</u>

Community Development Resources

912 North 70th Street Lincoln, NE 68510 (402) 436-2387 <u>nnw.cdr-nebraska.org</u>

Ho-Chunk Community Capital Inc.

509 HoChunk Plaza North Winnebago, NE 68071 (402) 878-2192 <u>mm.bccdc.org</u>

Midwest Housing Development Fund, Inc. 515 North 162nd Avenue, Suite 202 Omaha, NE 68118

(402) 334-8899 <u>www.mbdfinc.com</u>

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 <u>mmw.nebbiz.org</u>



Omaha 100, Incorporated 2401 Lake Street Omaha, NE 68111 (402) 342-3773 <u>pnpv.omaha100.org</u>

Rural Investment Corporation 145 Main Street, P.O. Box 136

Lyons, NE 68038 (402) 687-2100 <u>www.cfra.org</u>

For more information on CDFIs visit: <u>www.cdfifund.gov</u>

Nebraska

Minority-owned banks

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

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 <u>mmw.neded.org</u>

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. *nnnv.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 mmm.nifa.org



New Mexico

CDFIs

DreamSpring

2000 Zearing Avenue NW Albuquerque, NM 87104 (888) 265-5676 <u>mm.dreamspring.org</u>

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

First Financial Credit Union 4910 Union Way NE Albuquerque, NM 87107 (505) 766-5600 <u>mm.ffmm.org</u>

Guadalupe Credit Union 3601 Mimbres Lane Santa Fe, NM 87507 (505) 982-8942 <u>mmr.guadalupecu.org</u>

Homewise, Inc. 1301 Siler Road, Building D Santa Fe, NM 87507 (505) 983-9473 <u>mmv.homewise.org</u>

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

LiftFund (888) 215-2373 <u>www.liftfund.com</u>

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 <u>www.nativep/h.org</u>

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

Northern New Mexico School Employees Federal Credit Union 614 Alta Vista Street Santa Fe, NM 87505 (505) 982-3802 <u>mmw.nmsefcu.org</u>

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

Rio Grande Credit Union 301 Rio Bravo Boulevard SE Albuquerque, NM 87105 (505) 262-1401 <u>mmw.riograndecu.org</u>

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

Santa Fe Community Housing Trust 1111 Agua Fria Street Santa Fe, NM 87501 (505) 989-3960 <u>mmm.bousingtrustonline.org</u>

New Mexico

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 <u>mm.tdshc.org</u>

Tiwa Lending Services

P.O. Box 1270 Isleta Pueblo, NM 87022 (505) 916-0556 <u>mmv.tiwalending.org</u>

Ventana Fund 715 8th Street NW Albuquerque, NM 87102 <u>mmw.ventanafund.org</u>

Women's Economic Self-Sufficiency Team

609 Broadway Boulevard NE Albuquerque, NM 87102 (505) 246-6900 <u>www.wessf.org</u>

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 <u>mnw.cfblr.com</u>

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

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

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 <u>mmw.gonm.biz</u>

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



Oklahoma

CDFIs

Arbuckle Federal Credit Union

317 South Broadway Avenue
Ada, OK 74820
(580) 332-0181
email: <u>ArbuckleFCU@arbucklefcu.com</u> <u>wnw.arbucklefcu.com</u>

Bank of Cherokee County, Inc. 125 East 1st Street Tahlequah, OK 74464 (918) 456-3900 <u>mmv.bankofcherokeecounty.net</u>

Chickasaw Community Bank

909 South Meridian Avenue Oklahoma City, OK 73108 (405) 946-2265 <u>mmv.bank2online.com</u>

Choctaw Home Finance Corporation 207 Jim Monroe Road Hugo, OK 74743 (580) 326-7521 email: <u>hvilliams@choctawhousing.com</u> pnw.choctawhomefinance.web-loans.com

Citizen Potawatomi Community Development Corporation 1545 Gordon Cooper Drive Shawnee, OK 74801 (405) 878-4697 <u>mnw.cpcdc.org</u>

First Family Credit Union

402 East Main Street, P.O. Box 170 Henryetta, OK 74437 (918) 652-4407 email: <u>info@firstfamilyfcu.com</u> <u>http://nnw.firstfamilyfcu.com</u>

LiftFund (888) 215-2373 <u>www.liftfund.com</u>

MetaFund Corporation

2545 South Kelly Avenue, Suite F Edmund, OK 73013 (405) 949-0001 email: <u>info@metafund.org</u> <u>unww.metafund.org</u>

Mvskoke Loan Fund

2951 North Wood Drive, Suite 126, P.O. Box 580 Okmulgee, OK 74447 (918) 549-2603 <u>mnw.mvskokefund.com</u>

Oklahoma Assistive Technology

601 South Washington #282 Stillwater, OK 74074 (405) 252-1012 email: <u>staff@okatfoundation.org</u> <u>nnw.okatfoundation.org</u>

Osage Financial Group

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

Security State Bank of Oklahoma

210 South Mekusukey Avenue, P.O. Box 74884 Wewoka, OK 74884 (405) 257-5411 <u>mww.ssbok.com</u>

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 <u>mmw.focusfcu.org</u>

Tinker Federal Credit Union 4140 West I-40 Service Road Oklahoma City, OK 73108

(405) 732-0324 <u>www.tinkerfcu.org</u>

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

For more information on CDFIs visit <u>www.cdfifund.gov</u>

Oklahoma

Minority-owned banks

All Nations Bank

Minority Status: Native American 114 East Main Street Calumet, OK 73014 (405) 893-2240 <u>mmm.anbok.com</u>

Bank of Cherokee County Minority Status: Native American 110 East Main Street Hulbert, OK 74441 (918) 772-2572 <u>mm.bankofcherokeecounty.net</u>

Bank of Grand Lake

Minority Status: Hispanic American 201 East 18th Street Grove, OK 74344 (918) 787-5900 <u>www.bankofgrandlake.com</u>

Carson Community Bank

Minority Status: Native American 24 West Division Street, Stilwell, OK 74960 (918) 696-7745 <u>mmv.carsoncommunity.bank</u>

Chickasaw Community Bank

Minority Status: Native American 909 South Meridian Oklahoma City, OK 73108 (877) 409-2265 <u>nnm.bank2online.com</u>

F&M Bank

Minority Status: Native American 121 East Waterloo Rd, Ste 1 Edmond, OK 73034 (405) 348-1500 <u>nnw.fmbankok.com</u>

First National Bank and Trust Company

Minority Status: Native American 130 East MacArthur Shawnee, OK 74802 (405) 275-8830 <u>mm.fnbokla.bank</u>

First Bank

Minority Status: Native American 100 N High Street Antlers, OK 74523 (580) 298-3368 <u>nnw.firstbank-ok.com</u>

First Security Bank and Trust Co.

Minority Status: Black/African American 1541 North East 23rd Street Oklahoma City, OK 73111 (405) 424-4341 https://securec45.securewebsession.com/fsbokc.com/

Gateway First Bank

Minority Status: Native American 244 South Gateway Place Jenks, OK 74037 (918) 392-8555 <u>mmm.gatewayfirst.com</u>

Lakeside State Bank

Minority Status: Native American 6695 East 400 Road, Oologah, OK 74053 (918) 443-2472 <u>mmw.lakesidebankok.com</u>

Oklahoma State Bank

Minority Status: Native American 125 West Canadian Vinita, OK 74301 (918) 256-5585 <u>mmw.okstatebank.com</u>

For more information on minority-owned banks, visit <u>www.fedpartnership.gov</u> or <u>bttps://www.fdic.gov/regulations/resources/minority/mdi.btml</u>

Oklahoma

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 <u>littledixie.org</u>

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 <u>mmm.nhsokla.org</u>

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) 418-6224

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

<u>www.ok.commerce.gov</u>

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 (450) 848-1144 *mnw.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 <u>mmw.reiok.org</u>



Wyoming



Campco Federal Credit Union

1110 East Boxelder Road Gillette, WY 82716 (307) 682-6105 <u>mm.campcofcu.com</u>

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

Wind River Development Fund

3 Ethete Road Fort Washakie, WY 82514 (307) 335-7330 <u>mmw.wrdf.org</u>

For more information on CDFIs visit www.cdfifund.gov

Minority-owned banks

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



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 <u>unnu.uyominebusiness.org</u>

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 <u>mnw.wyominecda.com</u>

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
wnw.wyomingrural.org

CDIRG October 2021