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). 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.

Community development investments must serve low- and moderate-income (LMI) populations and have community development as its primary purpose. Community development includes: affordable housing for LMI individuals; community services for LMI; 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.
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 practice:

- 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

Additional Information
Visit the Federal Reserve Bank of Kansas City’s Community Development Office to find information on CRA programming and resources, including CRA Officer Roundtables, Investment Connection, training programs and articles at: www.kansascityfed.org/community

CRA OneSource
The Federal Reserve Bank of Kansas City’s Community Development Department developed CRA OneSource to assist with your Community Reinvestment Act (CRA) needs. CRA OneSource can help you better understand the regulation, prepare for an exam or grow your CRA program. Use the site for:

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

The materials are public resources from federal agencies, including 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.
National and Multi-State Resources

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) 393-5225
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
e-mail: cdfihelp@cdfi.treas.gov
www.cdfifund.gov

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.crfsusa.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
e-mail: hac@ruralhome.org
www.ruralhome.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
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
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.
(877) NAACP-98
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
www.nalcab.org

Unidos U.S.
Previously National Council of La Raza (NCLR)
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.unidos.org

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

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.
(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 places through the promotion of socially and environmentally responsible development.
(215) 574-5800
e-mail: 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 achieve their goals and visions. RCAC’s work encompasses technical assistance and training for environmental infrastructure and affordable housing development, economic and 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 CDCs, increase their production and impact, demonstrate the value of investing in and through rural CDCs, and make the resource and policy environment more supportive of rural CDCs and their work.
(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.nuljobsnetwork.com

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 such essential public facilities and services as water and sewer systems, housing, health clinics, emergency service facilities, and electric and telephone service. RD promotes economic development by supporting loans to businesses through banks, credit unions and community-managed lending pools. RD offers technical assistance and information to help agricultural producers and cooperatives get started and improve the effectiveness of their operations. RD provides technical assistance to help communities undertake 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, to preserve free competitive enterprise and to maintain and strengthen the overall economy of the United States. The SBA recognizes that small business is critical to the economic recovery and strength, building America’s future and helping the United States compete in today’s global marketplace. The SBA helps Americans start, build and grow businesses.
(800) 827-5722
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.
(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)
- Workforce Development Office

For additional resources:

Bank and Credit Union Regulatory Agencies

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
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Community, city and county resources:
- Economic Development Office
- Housing Office (review consolidated plan)
- Workforce Development Office
Colorado

CDFIs

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

Colorado Rural Housing Enterprises, LLC
7305 Lowell Boulevard, Suite 200
Westminster, CO 80030
(303) 428-1448
www.crbdc.org

Columbine Federal Credit Union
4902 E Dry Creek Rd,
Centennial, CO 80122
(720) 823-2346
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
Aurora, CO 80012
(303) 569-8165
www.cedsfinance.org

DreamSpring New Mexico · Colorado · Arizona
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 Nations Owecsta Corporation
2432 Main Street
Longmont, CO 80501
(303) 774-8838
www.owecsta.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 Loan Fund
1600 Broadway, Suite 2000
Denver, CO 80202
(303) 830-3300
www.mercyloanfund.org

Native American Bancorporation
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

Rocky Mountain MicroFinance Institute
1209 West 10th Avenue
Denver, CO 80204
(720) 941-5037
www.rmmfi.org
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
Lakewood, CO 80214
(866) 590-4377
www.icasusa.org/triple-bottom-line-foundation/

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

Minority-owned banks

Native American Bank
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

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
760 West 135th Street
Overland Park, KS 66223
(913) 574-5000
www.mazuma.org

Topeka Shawnee County First Opportunity Fund
120 Southeast 6th Street, Suite 110
Topeka, KS 66603
(785) 234-2644
Click here for more information

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

Minority-owned banks

CBW Bank
109 East Main Street
Weir, KS 66781
(620) 396-8221
cbwbank.com

Liberty Bank & Trust Co.
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**

**1st Financial Federal Credit Union**
1232 Wentzille Parkway
Wentzville, MO 63385
[www.1stfinancialfcu.org](http://www.1stfinancialfcu.org)

**Alliance Credit Union**
1280 S. Highway Drive
Fenton, MO 63026
(800) 541-6131
[www.alliancecu.com](http://www.alliancecu.com)

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

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

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

**Century Bancshares, Inc.**
P.O. Box 68
Gainesville, MO 65655

**Century Bank of the Ozarks**
42 Court Square
Gainesville, MO 65655
(417) 679-3321
[www.chozarks1.com](http://www.chozarks1.com)

**Farmers State Bank**
1630 S. Killingsworth Avenue
Bolivar, MO 65613
(417) 777-3322
[www.fsloMo.com](http://www.fsloMo.com)

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

**Guadalupe Centers Federal Credit Union**
1015 Avenida Cesar Chavez
Kansas City, MO 64108-2235
(816) 842-6473

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

**Horizon Credit Union**
310 North Missouri Street
Macon, MO 63552
(660) 385-8205
[www.yourhcu.com](http://www.yourhcu.com)

**IFF**
3105 Gillham Road, Suite 200
Kansas City MO 64109
(816) 335-4200
[www.iff.org](http://www.iff.org)

**IFF**
911 Washington Avenue, Suite 203
St. Louis, MO 63101
(314) 588-8840
[www.iff.org](http://www.iff.org)

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

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

**Legacy Bank & Trust Company**
10603 Highway 32
Plato, MO 65552
(417) 458-4222
[www.legacybankandtrust.com](http://www.legacybankandtrust.com)

**LiftFund**
(888) 215-2373
[www.liftfund.com](http://www.liftfund.com)

**Multipli Credit Union**
818 North Benton Avenue
Springfield, MO 65802
(417) 865-3912
[www.multipli.com](http://www.multipli.com)
Missouri

Ozark Heritage Financial Group
175 Johnstown Drive
Rogersville, MO 65742
www.legacybankandtrust.com

River Region Credit Union
3124 West Edgewood
Jefferson, MO 65109
(573) 636-9198
www.rrcu.org

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

Technical Assistance Corporation
1627 Washington Avenue
St. Louis, MO 63103
(314) 421-4200
www.urbanstrategiesinc.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.uccumo.com

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

For more information on CDFIs visit www.cdfifund.gov

Minority-owned banks

People's Bank of Seneca
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. KCM invests in qualified businesses and real estate projects that will integrate neighborhood plans, remediate blighted or contaminated areas, redevelop catalytic shell properties, and provide affordable housing opportunities.
2657 Independence Avenue
Kansas City, MO 64124
(816) 231-3312
www.nekcchamber.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. Mortgage financing is provided through the sale of tax-exempt notes and bonds that the commission is authorized to issue. The commission provides advisory, consultative, training and educational services to nonprofit housing organizations.
920 Main Street, Suite 1400
Kansas City, MO 64105
(816) 759-6600
www.mhdc.com
CDFIs

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

Community Development Resources
285 South 68th Street Place, Suite 420
Lincoln, NE 68510
(402) 436-2386
www.cdr-nebraska.org

Ho-Chunk Community Capital Inc.
509 HoChunk Plaza
Winnebago, NE 68071
(402) 933-4466
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.
(Formally Known as First Ponca Financial)
211 West 3rd Street
Grand Island, NE 68801
(308) 850-0303
e-mail: pete@native360.org
https://native360.org/

Nebraska Enterprise Fund
303 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.cfra.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
### CDFIs

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Phone</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>DreamSpring New Mexico · Colorado · Arizona</td>
<td>2000 Zearing Avenue NW, Albuquerque, NM 87104</td>
<td>(800) 508-7624</td>
<td><a href="http://www.accionnm.org">www.accionnm.org</a></td>
</tr>
<tr>
<td>Everyone's Federal Credit Union</td>
<td>505 East Route 66 Boulevard, P.O. Box 1023, Tucumcari, NM 88401</td>
<td>(575) 461-0433</td>
<td><a href="http://www.everyonesfcu.com">www.everyonesfcu.com</a></td>
</tr>
<tr>
<td>First Financial Credit Union</td>
<td>601 Tijeras Avenue NW, Albuquerque, NM 87102</td>
<td>(505) 766-5600</td>
<td><a href="http://www.ffnm.org">www.ffnm.org</a></td>
</tr>
<tr>
<td>Guadalupe Credit Union</td>
<td>3601 Mimbres Lane, Santa Fe, NM 87507</td>
<td>(505) 982-8942</td>
<td><a href="http://www.guadalupecu.org">www.guadalupecu.org</a></td>
</tr>
<tr>
<td>Homewise, Inc.</td>
<td>1301 Siler Road, Building D, Santa Fe, NM 87507</td>
<td>(505) 983-9473</td>
<td><a href="http://www.homewise.org">www.homewise.org</a></td>
</tr>
<tr>
<td>Housing Assistance Council</td>
<td>3939 San Pedro, N.E. Suite C-6, Albuquerque, NM 87110</td>
<td>(202) 842-8600</td>
<td><a href="http://www.ruralhome.org">www.ruralhome.org</a></td>
</tr>
<tr>
<td>LiftFund</td>
<td></td>
<td>(888) 215-2373</td>
<td><a href="http://www.liftfund.com">www.liftfund.com</a></td>
</tr>
<tr>
<td>Native Community Finance</td>
<td>6 Arrowhead Rd. P.O. Box 176, Laguna, NM 87026</td>
<td>(505) 552-7050</td>
<td><a href="http://www.nativecommunityfinance.org">www.nativecommunityfinance.org</a></td>
</tr>
<tr>
<td>Native Partnership for Housing, Inc.</td>
<td>1664 South Second Street, Gallup, NM 87301</td>
<td>(505) 722-0551</td>
<td><a href="http://www.native">www.native</a> Pfh.org</td>
</tr>
<tr>
<td>New Mexico Community Capital</td>
<td>219 Central Avenue NW, Suite 200, Albuquerque, NM 87102</td>
<td>(505) 924-2820</td>
<td><a href="http://www.nmccap.org">www.nmccap.org</a></td>
</tr>
<tr>
<td>New Mexico Community Development Loan Fund</td>
<td>423 Iron Street Southwest, Albuquerque, NM 87102</td>
<td>(505) 243-3196</td>
<td><a href="http://www.loanfund.org">www.loanfund.org</a></td>
</tr>
<tr>
<td>Northern New Mexico School Employees</td>
<td></td>
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<tr>
<td>Federal Credit Union</td>
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<tr>
<td>Nusenda Credit Union</td>
<td>10090 Coors Boulevard NW, Albuquerque, NM 87114</td>
<td>(505) 889-7755</td>
<td><a href="http://www.nusenda.org">www.nusenda.org</a></td>
</tr>
<tr>
<td>Rio Grande Credit Union</td>
<td>301 Rio Bravo Boulevard SW, Albuquerque, NM 87105</td>
<td>(505) 262-1401</td>
<td><a href="http://www.riograndecu.org">www.riograndecu.org</a></td>
</tr>
<tr>
<td>Rural Community Assistance Corporation</td>
<td>3120 Freeboard Drive, Suite 201, West Sacramento, CA 95691</td>
<td>(916) 447-2854</td>
<td><a href="http://www.rcac.org">www.rcac.org</a></td>
</tr>
<tr>
<td>Santa Fe Community Housing Trust</td>
<td>1111 Agua Fria Street, Santa Fe, NM 87501</td>
<td>(505) 989-3960</td>
<td><a href="http://www.housingtrustonline.org">www.housingtrustonline.org</a></td>
</tr>
</tbody>
</table>
Tierra Del Sol Housing Corporation
880 Anthony Drive, Suite 3 C & D
Anthony, NM 88021
(575) 882-3554
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
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

Centinel Bank of Taos
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/mbi.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
CDFIs

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

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

Cherokee Nation Economic Development
17675 South Muskogee Avenue
Tahlequah, OK 74464
(918) 453-5000
www.cherokee.org

Chickasaw Banc Holding Company
909 S. Meridian Avenue
Oklahoma City, OK 73108
(405) 946-2265

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
www.choctawhomefinance.web-loans.com

Citizen Potawatomi Community Development Corporation
130 East MacArthur, Suite 206
Shawnee, OK 74801
(405) 878-1012
www.cpcdc.org

First Family Credit Union
P.O. Box 170
Henryetta, OK 74437
(918) 473-3328
http://www.firstfamilyfcu.com

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

MetaFund Corporation
2545 South Kelly Avenue Suite F
Edmund, OK 73013
(405) 949-0001
www.metafund.org

Mvskoke Loan Fund
2951 Northwood Drive
Okmulgee, OK 74447
www.mvskokeloanfund.com

Oklahoma Assistive Technology
601 S. Washington
Stillwater, OK 74074
(405) 287-1989
www.okatfoundation.org

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

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

Tinker Federal Credit Union
P.O. Box 45750
Tulsa AFB, OK 73145
(918) 592-0324
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
Minority-owned banks

All Nations Bank
114 East Main Street
Calumet, OK 73014
(405) 893-2240
www.anbok.com

Bank 2
909 South Meridian
Oklahoma City, OK 73108
(877) 409-2265
www.bank2online.com

Bank of Cherokee County
110 East Main Street
Hulbert, OK 74441
(918) 772-2572
www.bankofcherokeecounty.net

Bank of Commerce
3035, 24 West Division Street
Stillwell, OK 74960
(918) 696-7745
www.bc-ok.bank

Bank of Grand Lake
201 East 18th Street
Grove, OK 74344
(918) 787-5900
www.bankofgrandlake.com

Chickasaw Community Bank
909 South Meridian
Oklahoma City, OK 73108
(877) 409-2265
www.bank2online.com

Farmers & Merchants Bank
116 South Grand
Crescent, OK 74301
(405) 969-7745
www.fmbankok.com

First National Bank and Trust Company
130 East MacArthur
Shawnee, OK 74802
(405) 275-8830
www.firstnbankok.com

First Bank
100 N High Street
Antlers, OK 74523
(580) 298-3368
www.firstbank-ok.com

Fort Gibson State Bank
200 South Lee Street
Fort Gibson, OK 74434
(918) 478-2437
www.fortgibsonstatebank.com

Oklahoma State Bank
125 West Canadian
Vinita, OK 74301
(918) 256-5585
www.okstatebank.com

Peoples Bank
121 South Williams Street
Westville, OK 74965
(918) 723-5453
www.pb-ok.bank

Security State Bank
308 North Main Street
Fairfax, OK 74637
www.ssbbank.com

For more information on minority-owned banks, visit
www.fedpartnership.gov
or https://www.fdic.gov/regulations/resources/minority/mi.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 homeownership through education, financial coaching, building and supportive services.
4101 North Classen Boulevard, Suite A
Oklahoma City, OK 73118
(405) 231-4663
www.nhsokla.org
Statewide resources

**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
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
(450) 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
www.nhsokla.org
CDFIs

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

MOFI
229 E Main St.
Missoula, MT 59802
(844) 728-9234
https://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 https://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