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Championing Financial Inclusion &
the Community Development
Credit Union Movement for
Five Decades and Counting



Founded in 1974 in response to the prevailing inequalities in the mainstream financial system, Inclusiv leverages and supports the cooperative power of credit unions as an engine for financial inclusion. From humble beginnings as a small two-person operation, to a national organization with more than 500 member credit unions, our founding mission still stands:

Helping low-and moderate-income people and communities achieve financial independence through credit unions.



Inclusiv provides capital, makes connections, builds capacity, develops innovative products and services, and advocates for our member community development credit unions (CDCUs). Today, our movement has unprecedented visibility, impact and activity on the ground – but there is still much work to be done. If you are committed to transforming our economy into one that serves and empowers all, we invite you to join us in achieving this vital mission.

FINANCIAL INCLUSION



CDFI Support

Inclusiv was instrumental in establishing the CDFI (Community Development Financial Institutions) Fund, holds a permanent board seat at the CDFI Coalition, and is a CDFI Fund intermediary for the credit union industry. We provide guidance, data analytics tools, technical assistance, advocacy and resources to credit unions that are CDFI-certified or seeking to participate in CDFI programs.

Juntos Avanzamos

The Juntos Avanzamos (“Together We Advance”) designation recognizes credit unions committed to serving and empowering Hispanic and New American communities. These credit unions provide safe, affordable, and culturally relevant financial services, helping members navigate the U.S. financial system with confidence. The Juntos Avanzamos network provides trainings and tools to participant credit unions, and meets regularly to discuss pressing issues affecting their communities.

MDI Communities

Minority Depository Institutions (MDIs) are credit unions that are governed by, and serve, Black, Asian American, Hispanic, and Native American communities. MDIs are a valuable option for safe and affordable financial services but can face barriers to growth and sustainability as they work to address structural racism in our financial system. We connect MDIs to helpful information and resources through education, support, partnership, promotion and advocacy.

Inclusiv’s MDI Communities program provides the education, support, partnerships, and advocacy necessary to help Minority Depository Institutions (MDIs) thrive, expand their impact, and build financial resilience in underserved communities. MDIs play critical roles in providing safe and affordable financial services to Black, Hispanic, Asian American, and Native American communities. MDI Communities is designed to address the barriers to growth and sustainability faced by many MDIs while working to address systemic inequities in the financial system.

Puerto Rico/U.S. Virgin Islands Network

Inclusiv is dedicated to enhancing the capacity of Puerto Rico’s and the U.S. Virgin Islands’ network of financial cooperatives to serve those who are underserved by the traditional banking system. By supporting the economic revitalization helping communities prepare for future disasters, Inclusiv works alongside financial cooperativas and credit unions in both territories to strengthen their networks. This ensures that unbanked and underbanked communities have access to safe, reliable financial services. Through strategic support, we empower financial cooperatives to drive economic growth, bolster disaster preparedness, and build long-term resilience for communities in Puerto Rico and the U.S. Virgin Islands. •••

PROVIDING CAPITAL AND RESOURCES TO MAXIMIZE IMPACT

Empowering Credit Unions to Drive Financial Inclusion

We are committed to helping credit unions become stronger and more impactful through our investment and support. We bridge the financial access gaps that exist in underinvested communities and invest in high impact credit unions across the country. By partnering, your credit union gains the tools, capital, and support needed to create lasting financial opportunities for those who need them most.

Access to Impact Capital

Gain access to mission-driven capital, including social impact deposits and subordinated debt. These resources are designed to advance your growth, build assets, and extend financial services to the communities you serve.

Measurable Impact

Inclusiv has invested over \$450 million in mission-driven credit unions, empowering them to offer safe and trusted financial services to communities that need them most. Through these investments, we help credit unions foster asset building and promote wealth creation in underserved communities.

Strengthening Small Business Lending

Small businesses are the backbone of our economy. Equip your credit union with the tools to develop strong small business lending programs. Through our comprehensive training, technical assistance, and loan processing support, we help you enhance your capacity to support local entrepreneurs. We also provide credit enhancement through loan loss funds and liquidity management via our Loan Participation Marketplace.

Expanding Loan Portfolios with the Loan Participation Marketplace (LPM)

Mitigate risk and expand your loan portfolio by allowing your credit union to participate in high-impact loan origination. The LPM incorporates various loan types, including small business loans, conventional and ITIN mortgages, and residential solar loans, ensuring that you can serve a diverse range of members while maintaining liquidity and compliance.

Growing Mortgage Lending Capacity

Take your place as a leader in affordable housing finance. We offer a secondary market for mortgage loans to low- and moderate-income members, alongside underwriting assistance, training, compliance support, and discounted mortgage insurance. Together, we expand your capacity to provide homeownership opportunities in underserved communities. . . .

LEARNING & ADVOCACY: KNOWLEDGE INTO ACTION



Center for Resiliency and Clean Energy

Since 2019, the Center for Resiliency and Clean Energy has built a powerful network of nearly 400 community lenders—credit unions, CDFI loan funds, green banks, and other mission-driven institutions—committed to financing a greener, more equitable future. Through our UNH-Inclusiv Solar and Green Lending Training and Technical Assistance program, we deliver cutting-edge training, while providing the resources, financial infrastructure, market research, and collaborative network that lenders need to scale impactful green loan products.

Financial Inclusion Technology

Our newest solution, the Financial Inclusion Data Analytics Platform (FIDAP), provides real-time Target Market lending analyses and simplifies key compliance reporting for both CDFI and aspiring CDFI credit unions. Designed to be high-impact and agile to meet the dynamic challenges facing our industry, our technology solutions enable credit unions to enhance equity, financial security, and community resilience—ensuring they remain at the forefront of inclusive, mission-driven banking.

Credit Union Operations & Compliance

Our expert consulting services help credit unions streamline operations, enhance compliance, and strengthen governance. From staff and board training to lending, accounting, and internal controls, we provide tailored solutions that fit each institution's unique needs. Our flexible

approach includes customized audits, hands-on regulatory support, and direct access to compliance specialists to ensure credit unions remain resilient, efficient, and fully compliant.

Advocacy

We champion policies that empower low-income communities and expand the reach of Community Development Credit Unions (CDCUs). From securing robust funding for the CDFI Fund to ensuring MDIs and cooperativas receive equitable support, we fight for financial inclusion at every level. We push for public-private investments, the growth of state-level CDFI funds, and fair regulations that protect and uplift underserved communities. Inclusiv works to break down barriers, build wealth, and create lasting economic change.

Financial Empowerment Learning Center

Financial knowledge is financial power—and credit unions are the perfect partners to deliver it. The Financial Empowerment Learning Center helps credit unions expand financial coaching and counseling into game-changing resources for their members. Through expert training, hands-on technical assistance, and peer-driven learning, we equip our members with the tools to build stronger financial futures for low- and moderate-income communities. . . .



Why Join Inclusiv?

Membership means more than just access to capital and innovative programming —it's about aligning your mission with a network dedicated to advancing financial inclusion, community resilience, and economic empowerment.

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