



inclusiv.org



Championing Financial Inclusion
& the Community Development
Credit Union Movement



Inclusiv supports the financial inclusion movement through community development credit unions. We help our members by providing capital and secondary market opportunities, building capacity for deep impact lending, developing innovative products and services, and advocating with them on behalf of their communities.

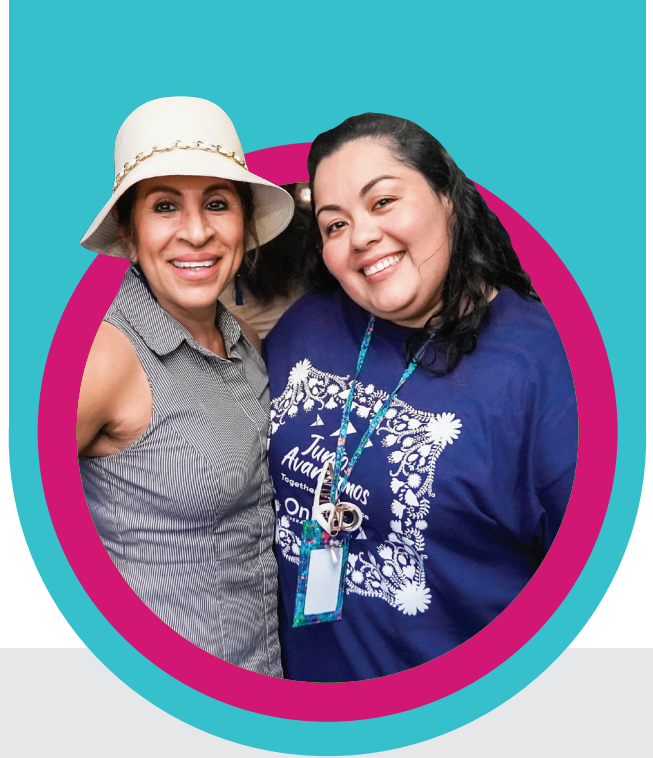
Over the years, our movement has achieved new heights of visibility, impact, and reach. If your credit union is committed to transforming our economy into one that serves and empowers all, we invite you to join us and become an Inclusiv member today.



Our Mission

Inclusiv's mission is to help low- and moderate-income people and communities achieve financial independence through credit unions.

ADVANCING FINANCIAL INCLUSION & COMMUNITY IMPACT



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 training and tools to participant credit unions and meets regularly to discuss pressing issues affecting their communities.

CDFI Support

Inclusiv was instrumental in establishing the CDFI (Community Development Financial Institutions) Fund and is a CDFI intermediary for the credit union movement. Given our integral role in this space, we’re uniquely equipped to provide expert guidance, data analytics tools, technical assistance, advocacy and resources to credit unions that are CDFI-certified or seeking to participate in CDFI programs.

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 the unbanked and underbanked 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.

Financial Empowerment Network

The Financial Empowerment Network works alongside credit unions to expand access to safe, affordable financial products and strengthen financial security for low- and moderate-income households. Guided by data and informed by the lived experiences of our communities, we design innovative opportunities, like our Build and Save program and “Protecting What Matters” asset protection initiative, that help credit unions support their members to navigate rising costs, income instability, and other financial challenges with confidence and dignity. . . .

CAPITAL AND SECONDARY MARKET ACCESS 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. Inclusiv offers our member credit unions access to secondary market opportunities, capital investments and other support 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.

- **Impact Deposits**

Social impact deposits provide liquidity to support community development credit union- and cooperativa-led initiatives to provide affordable and trusted asset building opportunities to underinvested communities.

- **Subordinated Debt**

For qualifying credit unions and cooperativas, subordinated debt counts towards a credit union's regulatory net worth, providing capital to support growth, expand reach into underserved markets, develop and expand impact loan products and invest in strategic growth.

Expanding Loan Portfolios with Inclusiv Secondary Market

Inclusiv Secondary Market partners with mission driven credit unions to develop and pilot innovative loan products, strengthen underwriting practices, share risk, and boost liquidity. Our Secondary Market provides flexible solutions for mortgages, small businesses, clean energy, and resiliency loans. The Inclusiv

Learning Center helps more credit unions access capacity building training to grow their lending programs.

- **Growing Mortgage Lending Capacity**

We offer secondary market opportunities, including whole purchases and loan participation. Our second look program allows lenders to approve and fund more loans for borrowers who would otherwise be denied, underwriting assistance, compliance support, and discounted mortgage insurance.

- **Strengthening Small Business Lending**

We offer loan participation opportunities to buy or sell loans, technical assistance, market analysis, and loan processing support to enhance your capacity to support local entrepreneurs.

- **Boosting Clean Energy and Resiliency Lending**

Loans for solar, energy efficiency upgrades and other clean energy and resiliency investments.

Measurable Impact

Inclusiv has invested over \$550 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. . . .

LEARNING & ADVOCACY: KNOWLEDGE INTO ACTION



Inclusiv Learning Center

We offer practical, hands-on training opportunities for credit unions seeking to deepen their impact, reach untapped markets, and build internal capacity. Inclusiv has supported hundreds of credit union staff and board members to develop skills and tools that help increase membership, better serve existing members, and grow and diversify loan portfolios.

Our Learning Center provides a range of course styles, including self-paced, instructor-led, virtual, and in-person, to meet the needs of credit union professionals across the country. Courses span the following impact areas:

- Financial Inclusion
- Homeownership
- Small Business
- Clean Energy

Center for Resiliency and Clean Energy

Since 2019, Inclusiv has supported hundreds of credit unions in developing loan programs that help members lower energy bills, make indoor temperatures more comfortable, improve air quality, and reduce risk during disasters.

Our nationally recognized, industry leading program includes training and technical assistance to help build loan programs, market research and analysis to identify new market opportunities, technological infrastructure to help scale lending, and a collaborative peer learning network of lenders committed to making energy clean, affordable, and resilient in all U.S. communities.

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.

Member Services

Member Services provides complimentary support designed to strengthen your credit union's operational capacity. We offer one-on-one technical assistance, quarterly training programs covering governance, lending expansion, and strategic guidance as well as an annual Bank Secrecy Act training, along with dedicated CDFI certification and compliance support. We spur your credit union's growth and deepen community impact.

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 investment in CDCUs, 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. . . .



Why Join Inclusiv?

Membership is more than access to capital and innovative programming — it's deepening your impact in alignment with a network dedicated to advancing financial inclusion, community resilience, and economic empowerment.



Join the movement for financial inclusion, visit **Inclusiv.org/join-network** today.

Scan the QR code to learn more.

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