



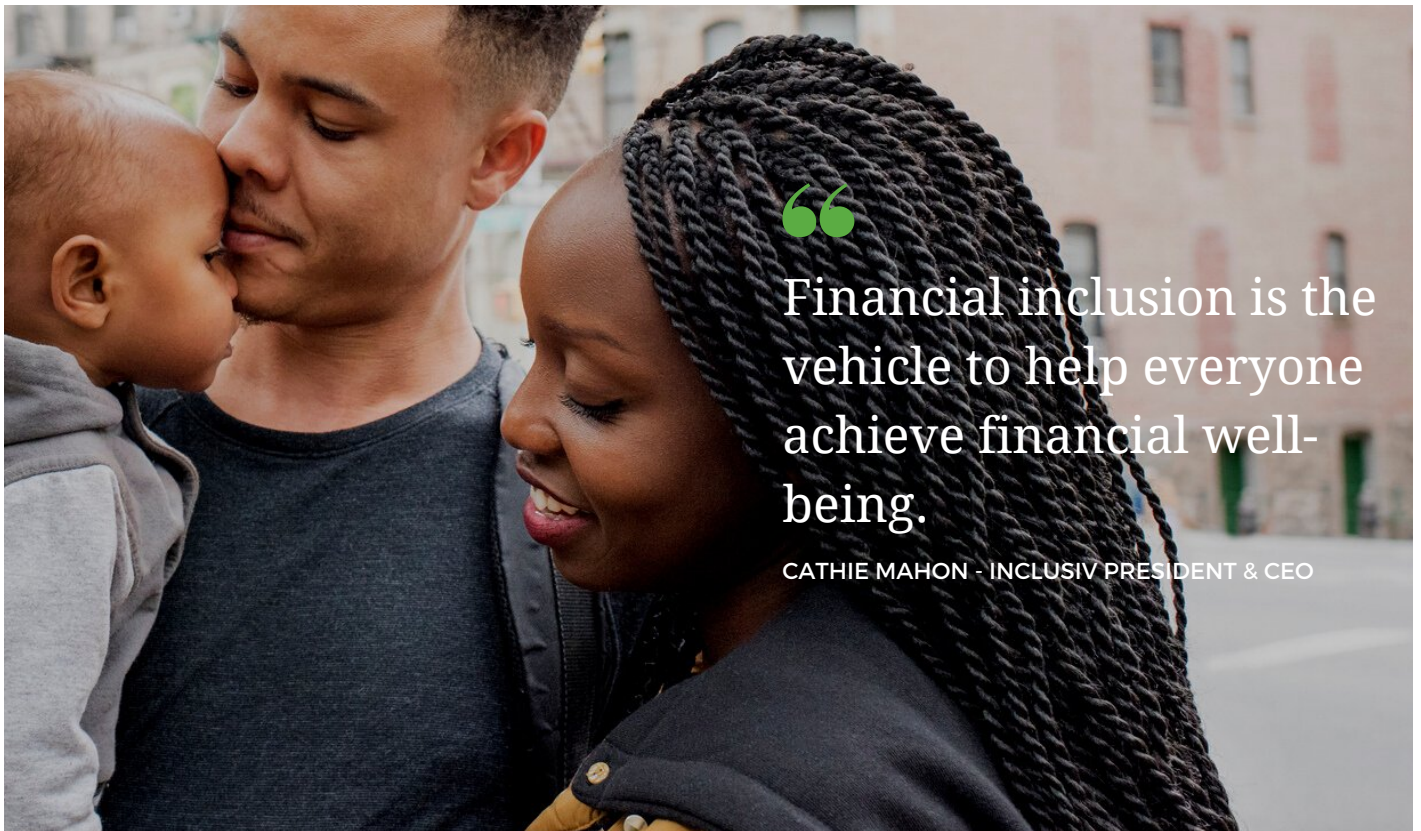
Our Quest for Financial Inclusion

At Inclusiv, we believe that equal access to financial services is a fundamental right. The only network of credit unions with a mission of financial empowerment, we work to close gaps and remove barriers to financial opportunities for people living in distressed and underserved communities nationwide. We provide capital, make connections, build capacity, develop innovative products and services, and advocate for our member community development credit unions (CDCUs).

Our members currently serve more than 15 million low- and moderate-income residents of urban, rural, and reservation-based communities across the United States and hold over \$216 billion in community-controlled assets. These members are part of our growing movement to unite like-minded credit unions so we can transform

local progress into lasting change at the national level.

Inclusiv's goal is to increase the visibility and impact of mission-driven financial institutions and create a stronger, more robust, and vibrant economy. We invite you to join us and help achieve that goal.



Financial inclusion is the vehicle to help everyone achieve financial well-being.

CATHIE MAHON - INCLUSIV PRESIDENT & CEO

Innovation and Impact

Inclusiv offers members two types of assistance:

We invest in CDCUs, giving them the secondary capital necessary to grow and increase their impact in their communities, and we provide innovative programs that directly help CDCUs better serve the people who need them. Here's a look at our investment services.

/inclusiv/capital

Inclusiv/Capital provides the capital needed by growing credit unions to scale innovative financial products and services in low-income communities and communities of color. As a CDFI and impact investor, Inclusiv invests in mission-driven credit unions with the financial services to satisfy a double bottom line and bridge access and service gaps in distressed communities.

Since it was established in 1982, Inclusiv/Capital has invested more than \$120 million in its member CDCUs.

www.inclusiv.org/capital

/inclusiv/mortgage

Inclusiv/Mortgage established a secondary market for member credit unions' mortgage loans to low- and moderate-income members. Our initiatives aim to increase CDCUs' recognition as a source of responsible mortgage financing and to expand credit unions' capacity as mortgage lenders and providers of accurate and consistent homeownership counseling.

Inclusiv/Mortgage offers mortgage training, underwriting assistance, compliance support, and discounted mortgage insurance.

www.inclusiv.org/mortgage



As Inclusiv members, we are part of a national movement that is changing people's economic lives.

JACK LAWSON - INCLUSIV BOARD MEMBER AND CEO, CLEARWATER CU

Supporting Diversity, Equity and Inclusion

In addition to investment opportunities, we have developed a range of innovative programs and solutions.

/inclusiv./communities

Inclusiv/Communities provides programs for reaching communities underserved by the financial mainstream. Current initiatives include:

- **Hispanic Communities**

- ***Juntos Avanzamos (Together We Advance)***

- Juntos Avanzamos (“Together We Advance”) is a designation for credit unions committed to serving and empowering Hispanic and immigrant consumers - helping them navigate the U.S. financial system and providing safe, affordable and relevant financial services.

- ***Puerto Rico***

- Inclusiv commits to developing the capacity of Puerto Rico's network of financial cooperatives to benefit Puerto Ricans not served by the traditional banking system, through supporting the economic revitalization of vulnerable communities and helping them prepare for future disasters.

- **Inclusiv/Black Communities**

- Inclusiv/Black Communities is a program for small and faith-based credit unions serving predominantly African American communities. Inclusiv works closely with Minority Depository Institutions (MDIs), which help members build assets and credit, manage debt, and lay the foundations for establishing generational wealth.

- **On the Rise Financial Center**

- On the Rise Financial Center is an Inclusiv initiative launched in 2017 to build financial access and capability in Atlanta, Georgia's historic Westside community. The Center provides financial education, one-on-one financial coaching, and access to affordable financial products and loans for Westside families and individuals to achieve financial stability, resilience, and potential for intergenerational wealth building.

www.inclusiv.org/initiatives

/PROGRAMS & SERVICES/

/ **inclusiv** / technology

Inclusiv/Technology leverages innovative solutions, including Pathways to Financial Empowerment, that harnesses the power of technology and data to expand CDCUs' reach and improve members' financial well-being.

Inclusiv partners with mission-aligned fintech providers and others to develop, test, and scale innovative products and services that enable CDCUs to deliver efficient and measurable high-impact financial services and products.

www.inclusiv.org/technology

/ **inclusiv** / clean energy

The Inclusiv Center for Resiliency and Clean Energy, created in partnership with the Center for Impact Finance at the Carsey School of Public Policy, University of New Hampshire and the Hewlett Foundation, is designed to build a network of credit unions committed to jointly designing and scaling solutions to climate change, with a goal of promoting affordable and sustainable energy for all people.

Since November 2020, the Inclusiv Center for Resiliency and Clean Energy has been offering a highly popular Solar Lending Professional Training and Certificate Program. This virtual series offers training tracks in consumer and commercial solar lending. This training prepares and guides community-based lending institutions seeking to offer solar financing.

www.inclusiv.org/initiatives/center-for-resiliency-and-clean-energy

/ **inclusiv** / ops & compliance

Our fee-based consulting services will assist your credit union staff, leadership, board of directors, and supervisory committee in performing their duties. We offer services or tailor a program based on your credit union needs.

Inclusiv's credit union Operations & Compliance areas of review and support are lending, operations, compliance, and accounting and internal controls. We offer choice in the frequency of audits or review (weekly, monthly, quarterly, or yearly); customized contact with a designated specialist; in-depth review of your credit union's operations, and review of adherence to policies, regulations, and compliance.

www.inclusiv.org/expertise/technical-assistance

"Inclusiv has been of immeasurable assistance to me and my credit union. The organization has a wealth of information that would be quite helpful in any capacity needed. I recommend you give them a try to ascertain what they can do for your credit union."

JULIA DELORIS MACK, BOARD PRESIDENT
MOUNT LEBANON FCU



Inclusiv is the CDFI Authority for the Credit Union Industry

Inclusiv members represent the majority of all CDFI-certified credit unions. We provide CDFI eligibility analyses, CDFI certification assistance, and Annual Certification Reports (ACRs), which is mandatory for CDFIs to maintain their certification. Through Inclusiv, members have access to research, CDFI-specific content and training opportunities, CDFI intelligence and guidance, and advice on technical issues related to CDFI certification. Inclusiv advocates with the CDFI Fund and the US Treasury Department on issues related to funding and resources and provides referrals to vetted network of experienced CDFI consultants.

<https://www.inclusiv.org/expertise/cdfi-support/>

Membership Benefits

Inclusiv members have access to:

- Inclusiv/Capital's community development investment program
- Guides for implementing innovative services for underserved consumers
- Program support for serving diverse markets
- Free CDCU profile with personalized KPIs and peer-to-peer benchmarks
- Free compliance-related technical assistance
- Free or discounted credit counseling
- Free webinars
- Discounted registration at Inclusiv events

Contact Us

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