



NCUA
National Credit Union Administration

Community Development Revolving Loan Fund Congressional Report

2023

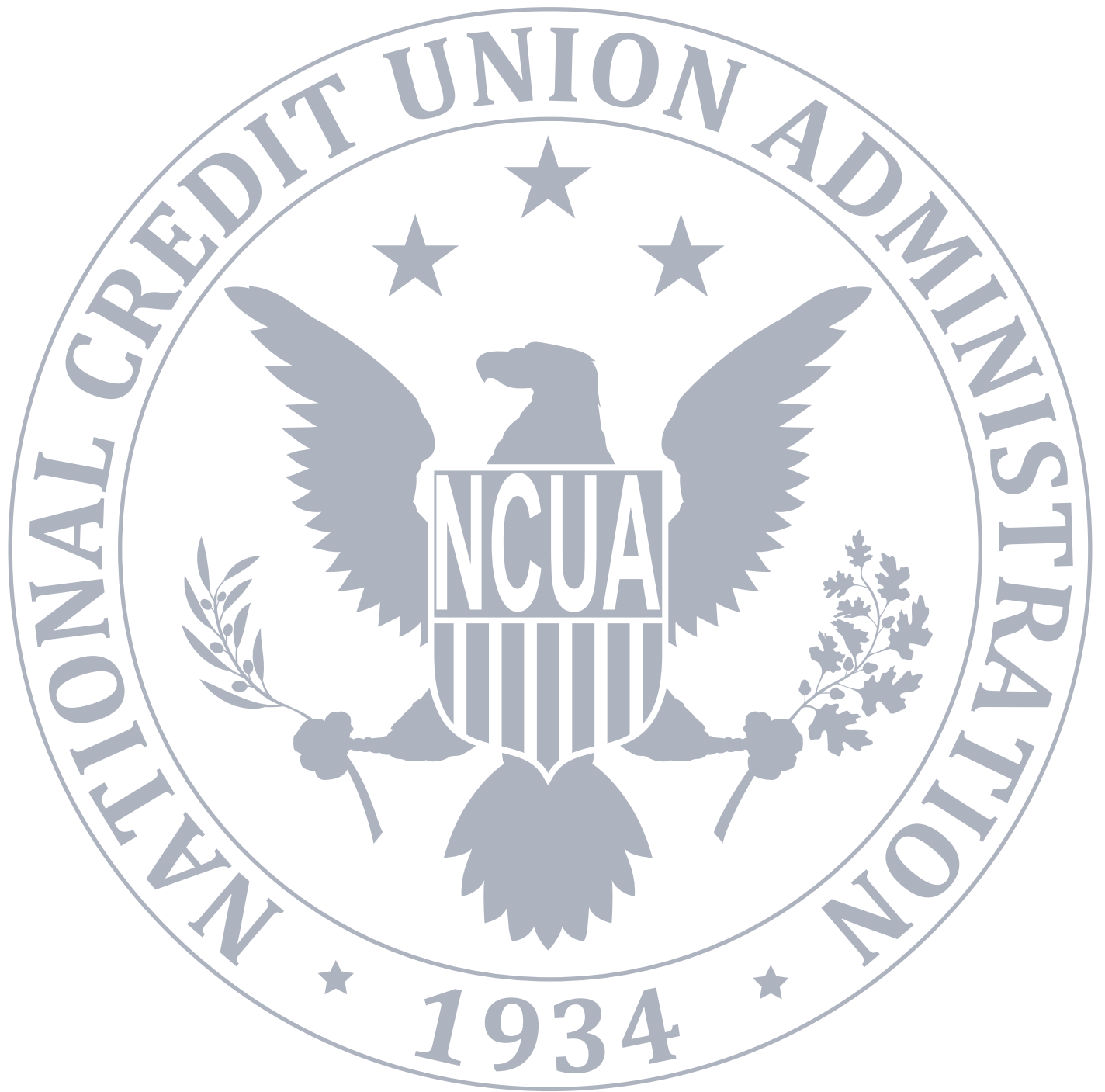


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Chairman's Message



Todd M. Harper
NCUA Chairman

America's federal credit union system marks 90 years of growth, service, and accomplishment in 2024. Since Congress established this system in 1934, credit unions have provided access to safe, fair, and affordable financial products and services to help their members—especially those of modest means—build a measure of wealth and financial security as well as helping their communities strengthen their economies.

Central to the credit union mission is reaching people who might otherwise find it difficult, or even impossible, to join the economic mainstream. When we create those opportunities, we build a financial system that will work for all Americans. By providing under-resourced communities and households with access to savings accounts and loan products, we also unlock talent, ideas, and contributions that might have lain dormant for lack of an affordable loan for a college education, a small business startup, or a car to

enable someone to get to work.

Congress created a powerful tool in 1979 for the National Credit Union Administration to help credit unions in advancing this mission: the Community Development Revolving Loan Fund. Since then, the CDRLF's grants and loans have a consistent track record of success as an effective, cost-efficient way to assist eligible credit unions, many of them small institutions with limited capacity. The NCUA does not use appropriated funds to administer the CDRLF. The entire annual appropriation goes to support the work of our credit union grantees.

Each year, the NCUA informs Congress about the CDRLF's performance, and our 2023 CDRLF report is here provided.

The NCUA Board approves CDRLF initiatives to address the needs of eligible institutions, which in 2023 included low-income-designated credit unions and, for CDRLF grants, all minority depository institutions regardless of low-income-designation status. Some initiatives may vary from year to year, though several are offered regularly. In 2023, the NCUA again made smaller institutions a priority when it awarded technical assistance grants in five categories:

- Underserved Outreach,
- Digital Services and Cybersecurity,
- Minority Depository Institution Capacity Building,
- Consumer Financial Protection, and
- Training.

The agency also created two pilot initiatives last year: Impact Through Innovation and Small Credit Union Partnership.

By combining the 2023 \$3.5 million congressional appropriation with a modest amount of remaining funds from previous years, the NCUA awarded 142 technical assistance grants totaling more than \$3.1 million and four pilot initiative grants for a total of \$400,000.

The technical assistance awards had a wide reach. Recipients were located in 40 states and the District of Columbia and served nearly 1.4 million members. Of the 142 CDRLF grantees, 42 were minority depository institutions, which served more than 111,000 members. Those 42 grantees received more than \$1.4 million of the total grant awards.

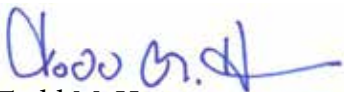
The trend of CDRLF grant requests surpassing the NCUA's capacity to make awards continued in 2023. In all, Congress appropriated \$3.5 million for the 2023 CDRLF program. Yet, the NCUA received 316 grant applications from 288 eligible credit unions totaling nearly \$10.3 million, or almost three times the size of the appropriation, and a significant increase from the previous year. The NCUA provided awards to about half of the CDRLF technical assistance grant applicants and awarded about \$3.50 for every \$10 requested.

Given this continuing trend of grant requests exceeding available funds, the NCUA has requested a \$4 million CDRLF appropriation for the 2024 fiscal year and will request that same level for the 2025 fiscal year. In addition, we request Congress extend eligibility for CDRLF grants for MDI credit unions regardless of their low-income status, which Congress first approved in the 2023 appropriation.

In this report, you will learn more about some of the success stories from credit unions receiving CDRLF funding in recent years. As the 2023 grantees gear up for completing their funded projects, I am confident many new stories will emerge.

If you should have questions about the CDRLF's work, I would gladly meet with you. When you travel to your states and districts, I encourage you to meet with the grantee credit unions and see first-hand how you, through the CDRLF appropriation, are helping so many Americans improve their financial well-being and economic security.

Thank you for your continued support.



Todd M. Harper
Chairman

Grant Activity Summary

Recent examples of projects that CDRLF funding made possible include:

Minority Depository Institution Capacity Building

A small credit union is putting its MDI Capacity Building grant to work to overcome economic inequities and create opportunities in a community where access to financial services, particularly loans, is often difficult to obtain, perpetuating disparities. The credit union is building internal technical capacity by implementing a modern core banking system and digital platforms. It is also providing specialized staff training to improve services, member engagement, and community outreach, including to members who have previously been excluded from traditional lending channels, such as young professionals who may not meet traditional standards of creditworthiness.

Expanding Safe, Fair, and Affordable Access for the Underserved

A credit union serving a community that has suffered decades of economic decline—with a resulting increase in poverty and a lack of access to financial services—launched a financial education initiative that included partnerships with a local high school and a hospital. The credit union’s partnership with the high school, for example, included visits by staff to explain and provide financial services. The credit union’s membership is growing. The education program is also reaching people in economic distress, and the credit union has made nearly \$3 million in loans, with an average loan of about \$8,200. Many of these were alternatives to high-cost payday loans that included financial counseling, which created personalized plans to help members build savings and promote their financial stability. Through these activities, the credit union has provided an estimated \$700,000 in economic support to the community.

A credit union serving members in areas with high poverty rates and low homeownership was able to improve its ability to make loans and provide financial education by providing training to staff on how to safely lend to credit-challenged borrowers. In one instance, staff worked with a member with a heavy debt load who had been denied a needed vehicle loan. Applying that training, staff members were able to provide a financial package that made the vehicle loan affordable, reduced the member’s debt load, and included a financial literacy program to help the member avoid future financial trouble.

Digital Services

A credit union was able to expand and improve its online and mobile systems and lower its costs, with the resulting savings being passed on to the members. It also discovered that, while digital services are necessary to attract and serve younger members, older members also appreciate them as well. One-fourth of the credit union’s membership is age 70 or older, and this cohort is now taking advantage of

online services. With the change, the credit union is seeing an increase in digital services use and an increase in newly opened accounts.

Training

A credit union used its CDRLF grant to benefit members and strengthen its own employee engagement through training to improve both customer service and compliance. The credit union reports success with helping members in areas like financial management and using digital technology, in loan collections, and in its ability to handle necessary staffing adjustments and improve confidence and ability among staff.

Impact Through Innovation Pilot

These projects all are in Phase I. Funding for Phases II and III will depend upon future congressional appropriations.

One credit union plans a partnership with a financial technology company to offer an Emergency Savings Account Program to assist households that have negative cash flow, little to no emergency savings, and unsustainable amounts of high-interest debt.

Another grantee credit union is planning extensive outreach to underserved, historically redlined neighborhoods through its Helping Originate Minority Equity Loan and Grant program that can help address two major obstacles to homeownership in those areas: lack of resources for downpayment and closing costs and the fear of having a mortgage loan application rejected.

A third credit union will put its grant to work to establish a mobile banking branch to offer a safe and affordable alternative to payday lending and increase lending to underserved areas.

The fourth grantee credit union will partner with a non-profit “green” bank to offer residential energy efficiency loans based on the member’s ability to pay.

2023 CDRLF Awards Summary

Technical Assistance and Pilot Program Grants

For the 2023 grant round, the NCUA received 316 technical assistance grant applications from 288 eligible credit unions for a total of nearly \$10.3 million.

The agency awarded 142 technical assistance grants totaling more than \$3.1 million. Forty-two MDI credit unions received more than \$1.4 million of those technical assistance grants. Four pilot initiative grants were awarded for a total of \$400,000.

Individual grants ranged from \$1,000 to \$50,000. Grants were made to credit unions in 40 states and the District of Columbia. Twenty-three grantees were first-time recipients.

- **Underserved Outreach (maximum award: \$50,000)**—The NCUA made 26 grants for more than \$1.2 million under this initiative to help credit unions expand access to safe, fair, and affordable financial services to underserved communities and improve the financial well-being of their members.
- **Minority Depository Institution Capacity Building (maximum award: \$50,000)**—The NCUA made 23 grants for more than \$1 million under this initiative, which is aimed at preserving MDI credit unions and expanding their ability to thrive and serve minority populations.
- **Digital Services and Cybersecurity (maximum award: \$10,000)**—The NCUA made 79 grants for nearly \$800,000 under this initiative to support credit unions' efforts to modernize information and cybersecurity systems and better protect themselves and members from cyberattacks.
- **Consumer Financial Protection (maximum award: \$10,000)**—The NCUA made two grants for more than \$16,000 under this initiative to help ensure credit unions have the resources and expertise to comply with consumer financial protection laws and regulations, protect their members, raise awareness of potential frauds, and facilitate access to fair and affordable financial services.
- **Training (maximum award: \$5,000)**—The NCUA made 12 grants for more than \$59,000 under this initiative aimed at strengthening credit unions through succession planning, leadership development, staff education, and professional development.
- **Impact Through Innovation Pilot (each award: \$100,000)**—Four credit unions received pilot grants for the Impact Through Innovation initiative, for a total of \$400,000. This initiative focuses on reaching financial services deserts, creating affordable housing, supporting credit union partnerships with fintechs, and helping people who lack formal credit histories to build credit scores.

No grants were made through the Small Credit Union Partnership initiative, because the agency did not receive any qualifying applications.

Urgent Need Grants

During 2023, 13 credit unions requested \$213,500 in urgent need grants. These grants provide financial support for credit unions responding to unexpected emergencies, such as natural disasters, or to pay certain activities of newly chartered credit unions. The NCUA in 2023 awarded three urgent need grants for \$22,500. One grantee was a low-income-designated MDI.

Loans

Nine credit unions applied for slightly more than \$3 million in CDRLF loans in 2023. The agency approved five loan applications—two to low-income-designated MDI credit unions—for a total of \$2 million. At year’s end, the agency had one pending application for \$500,000.

The funding structure for grants and loans is discussed below.

[Appendix 1](#) provides a list of all 2023 CDRLF loan and grant recipients. [Appendix 2](#) provides charts showing state-by-state distribution of 2023 grant and loan funds in total dollar value of the awards and by the number of credit union awardees.

CDRLF Program Summary

Grants and loans supported by the NCUA’s CDRLF appropriation have a significant, positive impact on credit unions, their members, and their communities. Credit unions use these funds to improve and expand services and member outreach, which promotes greater economic equity and household financial security, as well as in other areas like staff training and cybersecurity, enhancing overall safety and soundness and consumer financial protection.

Federal credit unions have been required to have the “low-income” designation under NCUA regulations to be eligible for CDRLF grants and loans. A state-chartered credit union must have the equivalent low-income designation from its respective state supervisory authority and the NCUA’s concurrence. In the FY 2023 Appropriations Act, Congress made MDIs that were not also low-income-designated credit unions eligible to apply for and receive CDRLF technical assistance grants; however, this change did not extend eligibility for urgent need grants and loans to MDIs that were not also designated as low-income credit unions.

Per [NCUA regulations](#), a credit union “qualifies for designation as a low-income credit union if a majority of its membership qualifies as low-income members.” The regulation then defines “low-income members” as “those members whose family income is 80 percent or less than the median family income for the metropolitan area where they live or national metropolitan area, whichever is greater, or those members who earn 80 percent or less than the total median earnings for individuals for the metropolitan area where they live or national metropolitan area, whichever is greater.”

To be eligible for [MDI certification](#), a credit union must be a federally insured institution that has a majority of its current members, its board members, and the community it serves, as designated in its charter, fall within any of the eligible minority groups defined by federal law: Black American, Asian American, Hispanic American, or Native American.

The pool of eligible credit unions is large. As of the end of the fourth quarter of 2023, 2,483 federally insured, low-income-designated credit unions—more than half of all federally insured credit unions—served more than 73.5 million members throughout the United States, Puerto Rico, Guam, the U.S. Virgin Islands, and military bases worldwide. At the same time, 492 credit unions serving 6.5 million members were designated as MDIs; 393 of them were also designated as low-income credit unions.

Program Components

Grants and loans from the CDRLF are available in three categories:

- **Technical assistance grants**—Awarded in scheduled grant rounds each year to support initiatives approved by the NCUA Board.
- **Low-interest loans**—Available year-round, also for Board-approved initiatives.
- **Urgent need grants**—Available throughout the year to assist credit unions that experience sudden and unexpected losses that curtail services, most frequently the result of a natural disaster.

Funding Structure

Congress has appropriated nearly \$31 million for CDRLF technical assistance grants since 2001. Annual appropriations have varied in size from year to year. Grant awards are made to credit unions for eligible project expenses and distributed on a year-to-year reimbursable basis once projects are completed. At the end of a project, the NCUA may repurpose funds not reimbursed to the grant recipient for use in future grant rounds.

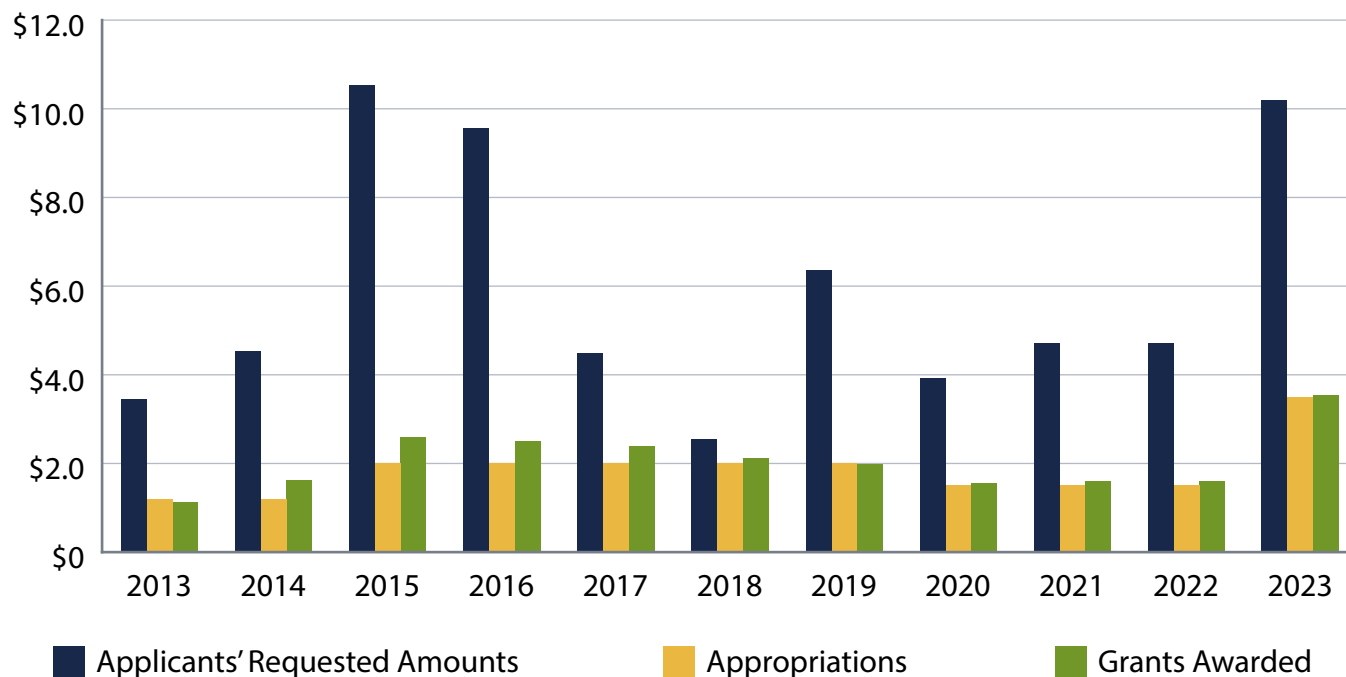
CDRLF loans are funded by the NCUA's management of principal payments on existing loans, which maximizes the economic impact of this revolving loan program. Between 1979 and 2005, Congress provided varying annual appropriations for the CDRLF loan program, totaling approximately \$13.4 million. As of December 31, 2023, the CDRLF had about \$3.25 million in outstanding loans to credit unions.

Urgent need grants are funded from interest collected by the NCUA from payments made by credit unions on CDRLF loans.

The NCUA does not use annual appropriated funds to administer the CDRLF. [The 2023 financial statement audit of the CDRLF is available from the NCUA's Office of the Inspector General.](#)

The chart below compares credit unions’ grant requests, CDRLF congressional appropriations, and grant awards from fiscal years 2013 to 2023. In some years, the “Grants Awarded” figure may be slightly higher than the “Appropriations” figure due to re-awarding recovered funds from a previous fiscal year.

Millions of Dollars



CDRLF Purpose and History

Congress created the CDRLF to stimulate economic development in low-income communities served by credit unions. Grants and loans funded by CDRLF appropriations help credit unions expand economic equity and household financial stability by providing greater access to safe, fair, affordable, and insured financial services, which, in turn, bolsters members’ financial security and supports local economies.

The NCUA is the independent federal agency that charters and supervises federal credit unions. The NCUA’s Office of Credit Union Resources and Expansion is charged with administering the CDRLF. [Part 705 of the NCUA’s Rules and Regulations](#) describes the program’s objectives and operating principles.

Congress in 1979 established the CDRLF for credit unions through a \$6 million appropriation to stimulate economic development in low-income communities.¹ The NCUA and the Community Services Administration jointly adopted Part 705 of the NCUA's Rules and Regulations governing the administration of CDRLF in 1980 but did not immediately commence lending activity. Upon the dissolution of the Community Services Administration in 1983, the Department of Health and Human Services assumed the CDRLF's administration and issued a new regulation implementing the program.² The regulation was codified as 45 CFR Part 1076 and applied to loans made after November 23, 1983. Because the Department of Health and Human Services never promulgated final regulations governing the administration of CDRLF, the program went dormant.

The Community Development Credit Union Revolving Loan Fund Transfer Act of 1986 returned the administration of CDRLF to the NCUA.³ The NCUA Board adopted amendments to Part 705 of the NCUA's Rules and Regulations and began making loans to participating credit unions in 1990.



1 Public Law No. 96-123, § 101(g), 93 Stat. 925 (Nov. 20, 1979) (adopting appropriations as provided for in H.R. 4389 as passed by the House on Aug. 2, 1979).

2 48 Fed. Reg. 53560 (Nov. 28, 1983).

3 Public Law No. 99-609, 100 Stat. 3475 (Nov. 6, 1986).

Appendix 1: List of 2023 Grant Awardees

Credit Union Name	Charter	City	State	Initiative	Amount Approved
SIXTH AVENUE BAPTIST	15938	Birmingham	AL	MDI Capacity Building	\$50,000.00
DEMOPOLIS	17311	Demopolis	AL	MDI Capacity Building	\$50,000.00
FEDMONT	14026	Montgomery	AL	Digital Services & Cybersecurity	\$10,000.00
CHATTAHOOCHEE	24221	Valley	AL	Underserved Outreach	\$50,000.00
COOPERATIVE EXTENSION SERVICE	24431	Little Rock	AR	Digital Services & Cybersecurity	\$9,200.00
PBA	11045	Pine Bluff	AR	Training	\$5,000.00
PEOPLE TRUST COMMUNITY	24940	North Little Ro	AR	MDI Capacity Building	\$50,000.00
TRUSERVICE COMMUNITY	24390	Little Rock	AR	Underserved Outreach	\$50,000.00
MARISOL	9469	Phoenix	AZ	Underserved Outreach	\$41,000.00
CBC	7608	Oxnard	CA	Impact Through Innovation	\$100,000.00
PROSPECTORS FCU	6072	Diamond Bar	CA	Digital Services & Cybersecurity	\$10,000.00
FRANKLIN TRUST	12	Hartford	CT	Training	\$5,000.00
DEPT OF LABOR	4963	Washington	DC	Digital Services & Cybersecurity	\$10,000.00
STEPPING STONES COMMUNITY	24845	Wilmington	DE	MDI Capacity Building	\$50,000.00
LOCAL 606 ELECTRICAL WORKERS	16979	Orlando	FL	Digital Services & Cybersecurity	\$8,200.00
WALTON COUNTY TEACHERS	14186	Defuniak Springs	FL	Digital Services & Cybersecurity	\$2,400.00
MY PENSACOLA	8442	Pensacola	FL	Digital Services & Cybersecurity	\$10,000.00

Credit Union Name	Charter	City	State	Initiative	Amount Approved
PRIORITY	67319	Orlando	FL	Underserved Outreach	\$50,000.00
COMPASS FINANCIAL	1068	Medley	FL	Digital Services & Cybersecurity	\$10,000.00
ALTAMAHA	10262	Jesup	GA	Digital Services & Cybersecurity	\$10,000.00
OMEGA PSI PHI FRATERNITY	24234	Suwanee	GA	Underserved Outreach	\$50,000.00
F A B CHURCH	9527	Savannah	GA	MDI Capacity Building	\$50,000.00
BIG ISLAND	1607	Hilo	HI	Digital Services & Cybersecurity	\$9,600.00
FIRST CLASS COMMUNITY	64231	West Des Moines	IA	Digital Services & Cybersecurity	\$10,000.00
GREENSTATE	60269	North Liberty	IA	Impact Through Innovation	\$100,000.00
ISRAEL METHCOMM	15673	Chicago	IL	MDI Capacity Building	\$40,000.00
PARK MANOR CHRISTIAN CHURCH	60923	Chicago	IL	Digital Services & Cybersecurity	\$10,000.00
ENCURAGE FINANCIAL NETWORK	68450	Chicago	IL	Digital Services & Cybersecurity	\$10,000.00
UNIFIED HOMEOWNERS OF ILLINOIS	24767	Chicago	IL	Digital Services & Cybersecurity	\$10,000.00
SOUTH SIDE COMMUNITY	24704	Chicago	IL	MDI Capacity Building	\$50,000.00
ONE VISION	9097	Clarksville	IN	Digital Services & Cybersecurity	\$10,000.00
EASTERN INDIANA	7066	New Castle	IN	Digital Services & Cybersecurity	\$10,000.00
HEALTH CARE PROFESSIONALS	22213	Richmond	IN	Underserved Outreach	\$50,000.00

Credit Union Name	Charter	City	State	Initiative	Amount Approved
MT ZION INDIANAPOLIS	15757	Indianapolis	IN	MDI Capacity Building	\$50,000.00
URBAN BEGINNINGS CHOICE	24781	Fort Wayne	IN	MDI Capacity Building	\$50,000.00
AFENA	12153	Marion	IN	Digital Services & Cybersecurity	\$10,000.00
LOCAL 697	12745	Merrillville	IN	Digital Services & Cybersecurity	\$9,800.00
ENERGY PLUS	65458	Indianapolis	IN	Digital Services & Cybersecurity	\$9,000.00
LAMPCO	15248	Anderson	IN	Digital Services & Cybersecurity	\$10,000.00
MIDWEST FAMILY	15007	Portage	IN	Digital Services & Cybersecurity	\$10,000.00
EMPORIA STATE	2227	Emporia	KS	Digital Services & Cybersecurity	\$10,000.00
CATHOLICS UNITED	68547	Hutchinson	KS	Digital Services & Cybersecurity	\$8,200.00
ADVANZ	19853	Louisville	KY	Digital Services & Cybersecurity	\$10,000.00
ASHLAND	61792	Ashland	KY	Underserved Outreach	\$50,000.00
BAYOU	9931	Baton Rouge	LA	Digital Services & Cybersecurity	\$5,000.00
T E A	18462	Houma	LA	Digital Services & Cybersecurity	\$10,000.00
ENGAGE	22005	Natchitoches	LA	Digital Services & Cybersecurity	\$7,500.00
ASCENSION	62018	Gonzales	LA	Digital Services & Cybersecurity	\$10,000.00
AVENUE BAPTIST BROTHERHOOD	11658	Shreveport	LA	MDI Capacity Building	\$19,500.00

Credit Union Name	Charter	City	State	Initiative	Amount Approved
U B C SOUTHERN COUNCIL INDUSTRIA WO	22219	Minden	LA	Digital Services & Cybersecurity	\$10,000.00
FIRST PIONEERS	24783	Lafayette	LA	Underserved Outreach	\$50,000.00
COAST GUARD EMPLOYEES	62258	New Orleans	LA	Training	\$4,600.00
CUSA	10640	Covington	LA	Digital Services & Cybersecurity	\$10,000.00
POST OFFICE EMPLOYEES	24712	Shreveport	LA	Underserved Outreach	\$50,000.00
RAPIDES GENERAL HOSPITAL EMPLOYEES	8074	Alexandria	LA	Digital Services & Cybersecurity	\$10,000.00
LEGACY FINANCIAL	21204	Pineville	LA	Digital Services & Cybersecurity	\$7,800.00
STATE AGENCIES	8006	Shreveport	LA	Digital Services & Cybersecurity	\$10,000.00
PLYMOUTH COUNTY TEACHERS	14850	West Wareham	MA	Underserved Outreach	\$50,000.00
PIONEER VALLEY	24443	Springfield	MA	Digital Services & Cybersecurity	\$8,200.00
BEE	9893	Salisbury	MD	Digital Services & Cybersecurity	\$1,500.00
CENTRAL CREDIT UNION OF MARYLAND	66340	Baltimore	MD	Digital Services & Cybersecurity	\$10,000.00
GREAT FALLS REGIONAL	10221	Lewiston	ME	Digital Services & Cybersecurity	\$7,200.00
LINCOLN MAINE	17362	Lincoln	ME	Digital Services & Cybersecurity	\$10,000.00
KATAHDIN	9348	Millinocket	ME	Training	\$5,000.00
BLOOM	62243	Wyoming	MI	Underserved Outreach	\$50,000.00

Credit Union Name	Charter	City	State	Initiative	Amount Approved
LIMESTONE	10083	Manistique	MI	Digital Services & Cybersecurity	\$8,100.00
BLUE WATER	12906	Port Huron	MI	Digital Services & Cybersecurity	\$10,000.00
EASTPOINTE COMMUNITY	60124	Eastpointe	MI	Digital Services & Cybersecurity	\$10,000.00
NORTHERN LIGHTS COMMUNITY	5272	Chatham	MI	Digital Services & Cybersecurity	\$10,000.00
ELGA	61797	Grand Blanc	MI	Impact Through Innovation	\$100,000.00
TRUE COMMUNITY	68718	Jackson	MI	Impact Through Innovation	\$100,000.00
COMMUNITY FIRST	24199	Lakeview	MI	Digital Services & Cybersecurity	\$10,000.00
ISABELLA COMMUNITY	61318	Mt Pleasant	MI	Digital Services & Cybersecurity	\$10,000.00
GREAT RIVER	24632	Saint Cloud	MN	Consumer Financial Protection	\$10,000.00
MULTIPLI	63411	Springfield	MO	Digital Services & Cybersecurity	\$10,000.00
VOLT	63389	Springfield	MO	Underserved Outreach	\$50,000.00
MISSISSIPPI	24585	Jackson	MS	Digital Services & Cybersecurity	\$10,000.00
JACKSON AREA	8445	Jackson	MS	Digital Services & Cybersecurity	\$10,000.00
CITIZENS CHOICE	17715	Natchez	MS	MDI Capacity Building	\$34,700.00
WATER'S EDGE	8593	Biloxi	MS	Digital Services & Cybersecurity	\$10,000.00
ACCLAIM	23386	Greensboro	NC	Digital Services & Cybersecurity	\$10,000.00
GREATER KINSTON	64034	Kinston	NC	MDI Capacity Building	\$50,000.00
CAROLINA	19788	Cherryville	NC	Training	\$5,000.00

Credit Union Name	Charter	City	State	Initiative	Amount Approved
RAILWAY	60787	Mandan	ND	Digital Services & Cybersecurity	\$10,000.00
UNITED SAVINGS	65578	Fargo	ND	Digital Services & Cybersecurity	\$10,000.00
MIDWEST LIBERTY	6466	Mc Cook	NE	Underserved Outreach	\$50,000.00
FIRST LINCOLN	10756	Lincoln	NE	Digital Services & Cybersecurity	\$10,000.00
LOCAL 1233	20773	Newark	NJ	Digital Services & Cybersecurity	\$1,000.00
NEW COMMUNITY	24167	Newark	NJ	Underserved Outreach	\$50,000.00
JERSEY CENTRAL	2493	Cranford	NJ	Digital Services & Cybersecurity	\$10,000.00
URBAN UPBOUND	24823	Long Island City	NY	MDI Capacity Building	\$50,000.00
NEW COVENANT DOMINION	24784	Bronx	NY	MDI Capacity Building	\$50,000.00
CHURCH OF THE MASTER	5127	New York	NY	MDI Capacity Building	\$50,000.00
CADETS	6930	Buffalo	NY	Digital Services & Cybersecurity	\$8,000.00
NEIGHBORHOOD TRUST	24589	New York	NY	MDI Capacity Building	\$50,000.00
LOWER EAST SIDE PEOPLE'S	24232	New York	NY	Underserved Outreach	\$50,000.00
ROCKLAND EMPLOYEES	15080	Spring Valley	NY	Training	\$5,000.00
MOUNT VERNON NY POSTAL EMPLOYEES	132	Mount Vernon	NY	MDI Capacity Building	\$35,000.00
SYRACUSE COOPERATIVE	23865	Syracuse	NY	MDI Capacity Building	\$50,000.00
S AND J SCHOOL EMPLOYEES	17331	Wintersville	OH	Digital Services & Cybersecurity	\$10,000.00

Credit Union Name	Charter	City	State	Initiative	Amount Approved
ST. JOSEPHS CANTON PARISH	4884	Canton	OH	Digital Services & Cybersecurity	\$10,000.00
TOLEDO METRO	9189	Toledo	OH	MDI Capacity Building	\$50,000.00
COMMUNITY STAR CREDIT UNION INC	95008	Elyria	OH	Digital Services & Cybersecurity	\$9,500.00
PROMEDICA	21226	Toledo	OH	Training	\$5,000.00
MINERVA AREA	20622	Minerva	OH	Training	\$5,000.00
CLEVELAND CHURCH OF CHRIST	22151	Cleveland	OH	Digital Services & Cybersecurity	\$10,000.00
ARBUCKLE	24843	Ada	OK	Underserved Outreach	\$46,500.00
GROWING OAKS	24919	Goldsby	OK	Underserved Outreach	\$50,000.00
ALLEGIANCE	24936	Oklahoma City	OK	Underserved Outreach	\$50,000.00
GATEWAY	63476	Springfield	OR	Digital Services & Cybersecurity	\$10,000.00
IBEW & UNITED WORKERS	9483	Portland	OR	Digital Services & Cybersecurity	\$10,000.00
CUTTING EDGE	8317	Milwaukie	OR	Training	\$5,000.00
COMMUNITY FIRST FUND	24928	Lancaster	PA	Underserved Outreach	\$50,000.00
FRANKLIN-OIL REGION CREDIT UNION	65356	Franklin	PA	Digital Services & Cybersecurity	\$7,000.00
THE ONE	6187	Meadville	PA	Digital Services & Cybersecurity	\$10,000.00
UPPER DARBY BELLTELCO	3819	Upper Darby	PA	Digital Services & Cybersecurity	\$9,000.00
HILL DISTRICT	20354	Pittsburgh	PA	MDI Capacity Building	\$50,000.00
GREENWOOD MUNICIPAL	21628	Greenwood	SC	Underserved Outreach	\$50,000.00
SECURED ADVANTAGE	12877	Simpsonville	SC	Digital Services & Cybersecurity	\$10,000.00

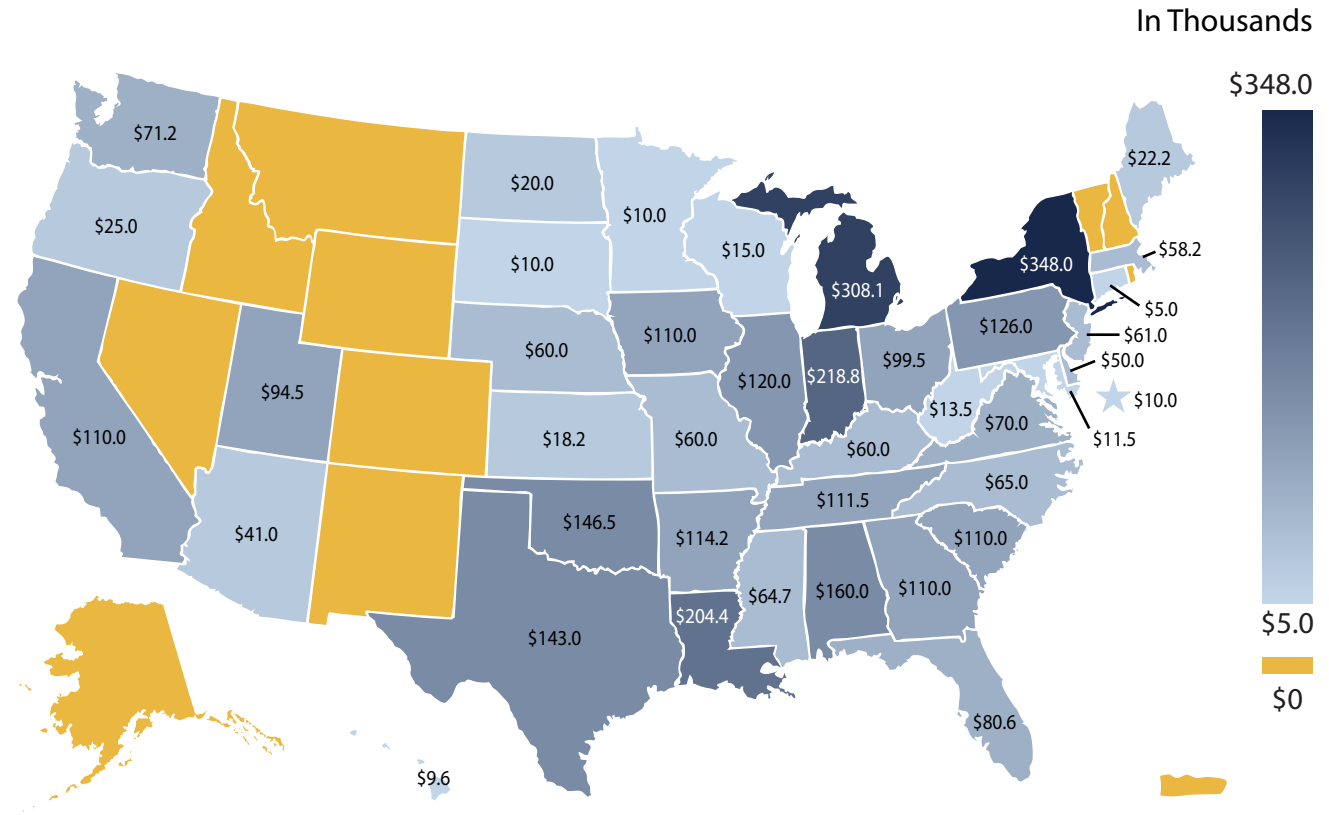
Credit Union Name	Charter	City	State	Initiative	Amount Approved
UPSTATE	24484	Anderson	SC	Underserved Outreach	\$50,000.00
SIOUX VALLEY COOP	8752	Watertown	SD	Digital Services & Cybersecurity	\$10,000.00
CLINCHFIELD	5549	Erwin	TN	Consumer Financial Protection	\$6,500.00
MEMPHIS MUNICIPAL EMPLOYEES	15433	Memphis	TN	Training	\$5,000.00
METROPOLITAN TEACHERS	68135	Nashville	TN	MDI Capacity Building	\$50,000.00
VERITAS	21354	Smyrna	TN	Underserved Outreach	\$50,000.00
RIO GRANDE VALLEY	61734	Harlingen	TX	Digital Services & Cybersecurity	\$8,000.00
HEART O' TEXAS	11032	Waco	TX	Underserved Outreach	\$50,000.00
LIGHT COMMERCE	68529	Houston	TX	MDI Capacity Building	\$50,000.00
DOMINO	21383	Texarkana	TX	Training	\$5,000.00
SOUTHWEST 66	67550	Odessa	TX	Digital Services & Cybersecurity	\$10,000.00
1ST UNIVERSITY	67483	Waco	TX	Digital Services & Cybersecurity	\$10,000.00
VATAT	67661	Austin	TX	Digital Services & Cybersecurity	\$10,000.00
DESERT RIVERS	24918	Moab	UT	Underserved Outreach	\$50,000.00
MEMBERS FIRST	67153	Brigham City	UT	Underserved Outreach	\$44,500.00
MOSAIC	24281	Harrisonburg	VA	Digital Services & Cybersecurity	\$10,000.00
VIRGINIA STATE UNIVERSITY	3029	South Chesterfield	VA	MDI Capacity Building	\$50,000.00
HAMPTON ROADS EDUCATORS CREDIT UNION INC	66913	Hampton	VA	Digital Services & Cybersecurity	\$10,000.00

Credit Union Name	Charter	City	State	Initiative	Amount Approved
IBEW 76	11949	Tacoma	WA	Digital Services & Cybersecurity	\$10,000.00
CALCOE	2237	Yakima	WA	Digital Services & Cybersecurity	\$10,000.00
LONGSHORE	13857	Hoquiam	WA	Digital Services & Cybersecurity	\$8,200.00
EXPRESS	68273	Seattle	WA	Underserved Outreach	\$33,000.00
MINT VALLEY	1827	Longview	WA	Digital Services & Cybersecurity	\$10,000.00
ENTERPRISE	66880	Brookfield	WI	Digital Services & Cybersecurity	\$10,000.00
HOLY REDEEMER COMMUNITY	68044	Milwaukee	WI	Training	\$5,000.00
METRO COMMUNITY	8791	Huntington	WV	Digital Services & Cybersecurity	\$10,000.00
BERKELEY COUNTY PUBLIC SCHOOLS	21499	Martinsburg	WV	Digital Services & Cybersecurity	\$3,500.00

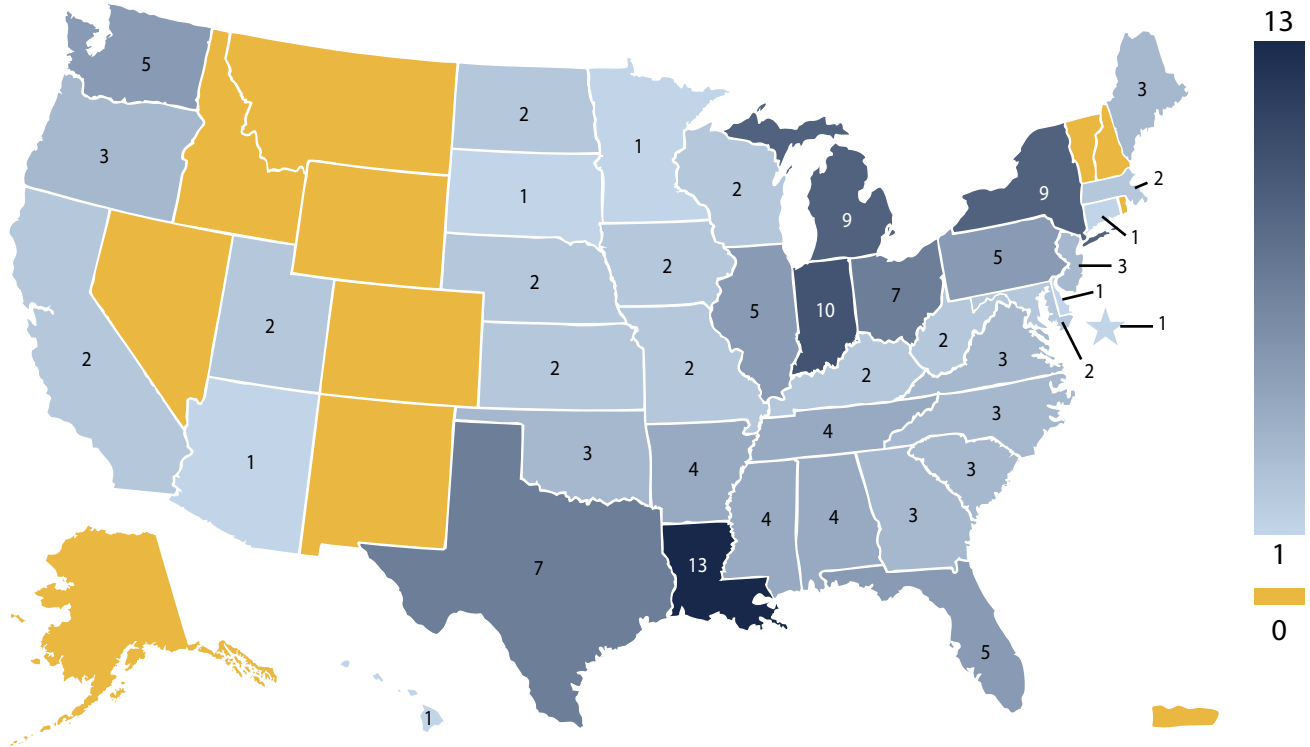


Appendix 2: 2022 CDRLF Awards by State

Amount Awarded



Number of Awards





National Credit Union Administration
Office of Credit Union Resources and Expansion
1775 Duke Street
Alexandria, VA 22314
703-518-6680
curemail@ncua.gov

NCUA.gov

