

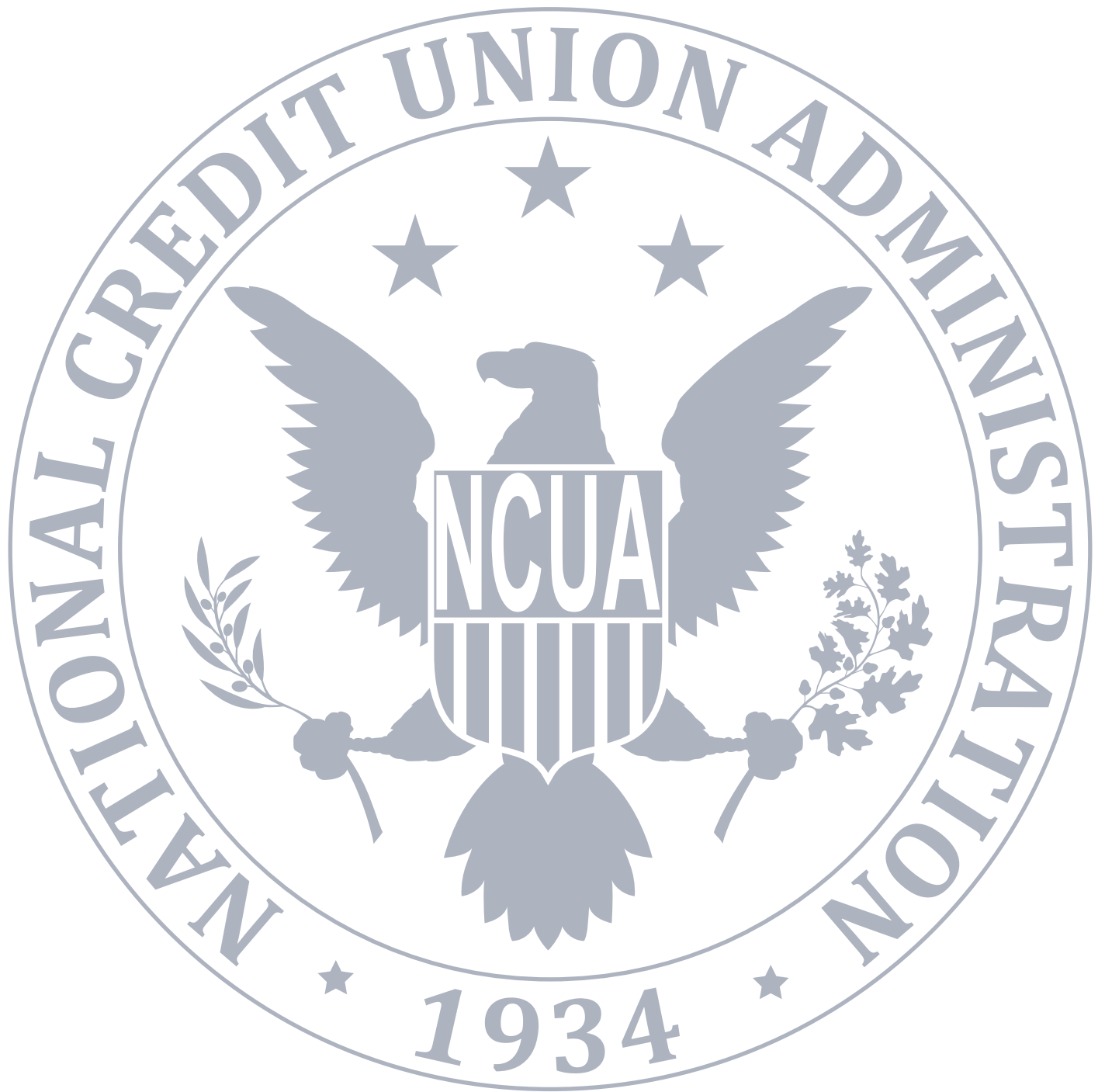


**NCUA**  
National Credit Union Administration

# Community Development Revolving Loan Fund Congressional Report

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2020



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## Chairman's Message

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Todd M. Harper  
NCUA Chairman

By law, the cooperative credit union system has a mission of meeting the credit and savings needs of consumers, including those of modest means. I am, therefore, pleased to submit this report describing the opportunities the National Credit Union Administration created for low-income credit unions, their members, and their communities during 2020 through its stewardship of the Community Development Revolving Loan Fund (CDRLF).

Last year, the NCUA made the strategic decision to devote its CDRLF appropriation to supporting credit unions and their members in meeting financial challenges presented by the COVID-19 pandemic. Emergency grants provided through the fund supported 153 low-income credit unions, including 48 minority depository institutions (MDIs). Together, these low-income credit unions offer responsible products and affordable services to nearly 650,000 members.

Because demand regularly exceeds the amount of available funds for these grants, and because low-income credit unions are more likely to serve communities disproportionately impacted by COVID-19, I urge Congress to consider increasing appropriations for CDRLF grants in 2022.

The NCUA experienced a strong demand for its COVID-19 emergency grants. As credit unions confronted the challenges of the pandemic in 2020, the NCUA received 417 grant applications requesting \$3.9 million, but the agency's capacity allowed us to provide only 153 grants for \$1.5 million. Low-income, MDI credit unions received approximately \$460,000 in grants.

It should be noted the NCUA does not use appropriated funds to administer the CDRLF; every penny of Congress' appropriations goes to eligible credit unions.

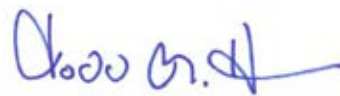
On average over the last five years, the NCUA has awarded about half of requested grant amounts to about six in 10 requesting credit unions. Additional funding would allow the NCUA to increase the size of its grants, award more grants, and facilitate the efforts of low-income credit unions to improve operations, preserve capital, better serve their members, and effectively respond to the many community and individual household challenges exacerbated by the COVID-19 pandemic.

CDRLF resources proved particularly important in the COVID-19 pandemic, when members found themselves in financial straits, often because of lost jobs, furloughs, and decreased hours of work. Challenges like these will likely remain even after we bring the virus under control, because of long-term structural changes in our labor markets.

Since its creation, the CDRLF has been an efficient and effective program for targeting public resources to do public good. CDRLF grants and loans help low-income credit unions provide basic financial services and stimulate local economic activity. These resources help institutions, many of them very small, serve individuals, families, and communities who otherwise might not be able to find affordable, federally insured financial products and services.

This report describes the CDRLF program's performance in terms of numbers and includes a few of the many success stories those numbers represent. Together, they are a reminder of the power of cooperative credit and that, when we make these investments in our people and communities, particularly where resources are otherwise scarce, we are creating a virtuous cycle, a chain of events that reinforces itself to arrive at positive results and change the financial future of families.

In short, CDRLF grants make a real difference in supporting underserved communities and populations, and I would be pleased to discuss this work, and the tangible benefits that would flow from an even more robust program, with you in greater length and detail.



Todd M. Harper  
NCUA Chairman



## CDRLF Program Summary

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Grants and loans supported by the NCUA's Community Development Revolving Loan Fund (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 financial inclusion. They also employ funds in other areas like staff training and cybersecurity, which improves overall safety and soundness.

A federal credit union must be currently designated as a "low-income" credit union under NCUA regulations to participate in the CDRLF. A state-chartered credit union must have the equivalent low-income designation from its respective state supervisory authority and concurrence from the NCUA.

A low-income credit union is one in which more than half of its members meet the NCUA definition for a "low-income member," defined as someone who earns 80 percent or less of the median family income for the metropolitan area where they live or the national metropolitan area, whichever is greater.

At the end of 2020, 2,642 low-income-designated credit unions—more than half of all federally insured credit unions—served members throughout the United States, Puerto Rico, Guam, the U.S. Virgin Islands, and on military bases world-wide.

### CDRLF Program Components

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The NCUA's CDRLF program has three parts. The agency makes technical assistance grants, low-interest loans, and urgent need grants to qualified low-income-designated credit unions.

Technical assistance grants generally are awarded in one or two rounds each year to support initiatives approved by the NCUA Board. As subset of the grants program, the NCUA provides mentoring grants to minority depository institution credit unions. These mentoring grants are part of the agency's [MDI Preservation Program](#).

Loans are available year-round, also for Board-approved initiatives.

Urgent need grants likewise are 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

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Since 2001, CDRLF technical assistance grants have been funded from annual congressional appropriations, which have varied in size year-to-year. The MDI mentoring grants also come from this funding. Congress has appropriated \$24.3 million for these grants over that time period. Grant awards

are made as reimbursements to credit unions for eligible project expenses. At the end of a project, funds not reimbursed may be repurposed for other grants.

CDRLF loans are funded by the NCUA's repurposing of principal payments on existing loans, which maximizes economic impact. Between 1979 and 2005, Congress provided annual funding at varying levels for CDRLF loans, totaling \$13.4 million over that period. As of December 31, 2020, the CDRLF had a total of \$6 million in outstanding loans to credit unions.

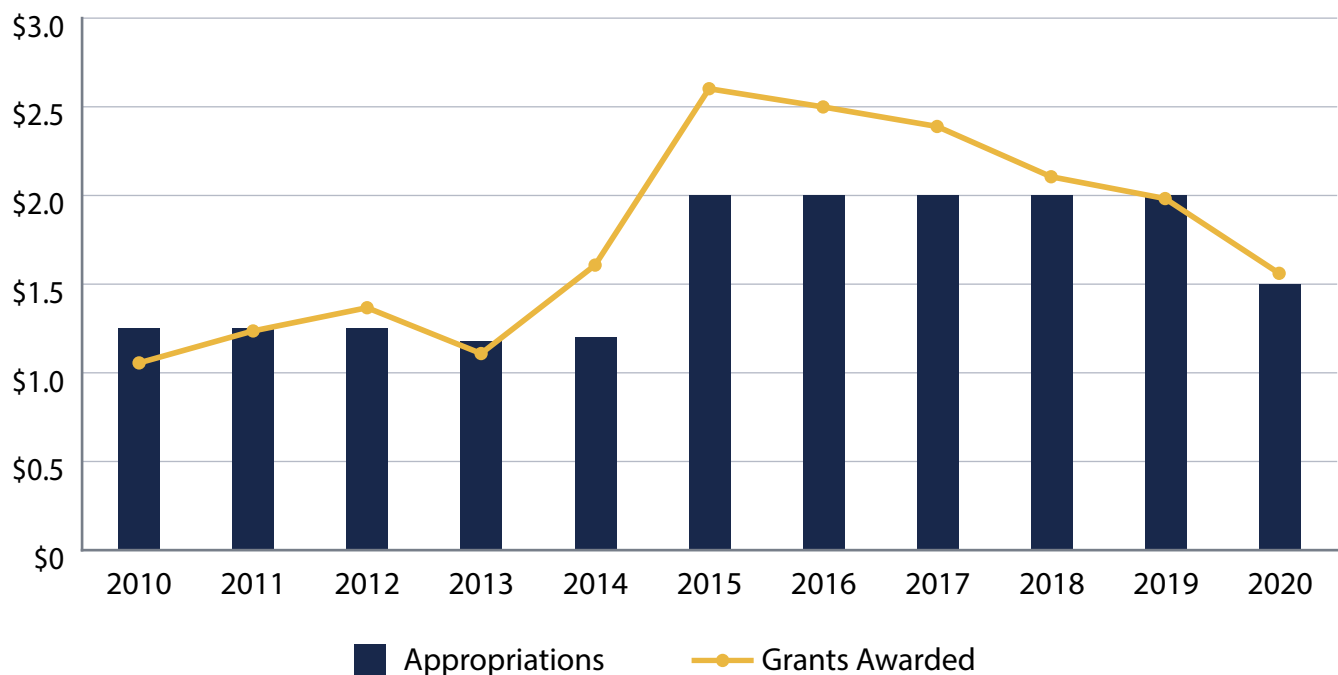
Urgent need grants are funded by the NCUA's repurposing of interest payments made by credit unions on CDRLF loans.

The NCUA does not use appropriated funds to administer the CDRLF. A 2020 financial statement audit of the fund is included in the [NCUA Inspector General's audit report for the agency's four major funds](#).

Figure 1 shows grant appropriations and awards from 2010 to 2020. Figure 2 shows grant requests compared to grant awards from 2010 to 2020.

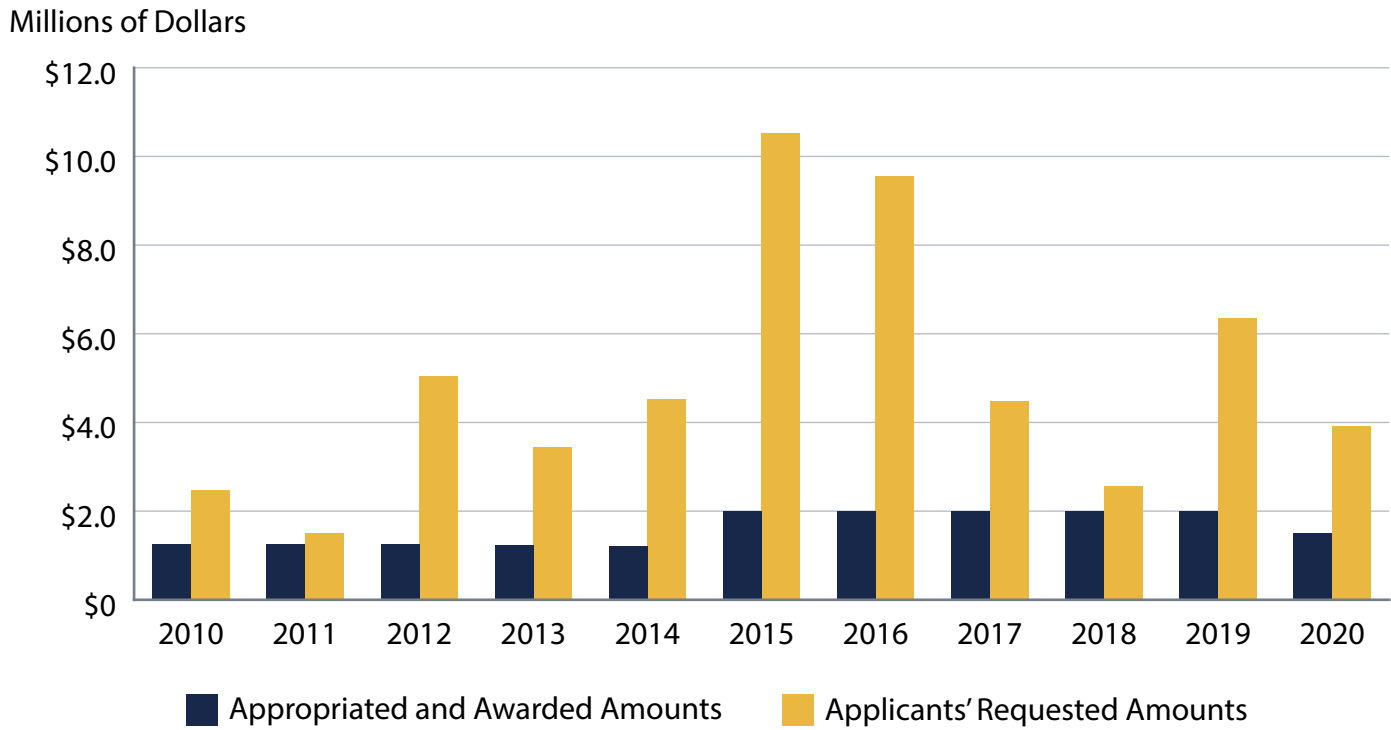
**Figure 1: Annual Appropriations vs. Grants Awarded from 2010 to 2020<sup>1</sup>**

Millions of Dollars



<sup>1</sup> CDRLF grant awards are made by reimbursing grantees' eligible expenses for NCUA-approved projects. In cases where reimbursements are lower than expected, the agency makes the remaining funds available for the next year's grants. Because of this, some years may show grant awards higher than the appropriation for that year.

**Figure 2: Annual Appropriations and Awarded Amounts vs. Applicants' Requested Amounts from 2010 to 2020**



## 2020 Grants and Loans

With the myriad challenges posed by the COVID-19 pandemic, the NCUA committed the majority of its 2020 CDRLF allocation to provide assistance to mitigate the pandemic's impact on credit unions, their members, and their communities.

In 2020, the NCUA received 432 grant and loan funding requests for a total of \$7.6 million. The agency awarded more than \$3.7 million in CDRLF technical assistance grants and loans to 162 low-income credit unions.

Of that total, the NCUA awarded nearly \$1.5 million in technical assistance grants to 153 eligible credit unions in 40 states and the District of Columbia. Grant awards ranged from \$900 to \$10,000.

Thirty-two credit unions were first-time grant recipients, and 48 MDI credit unions were among the grantees.

Awards were made on a first-come, first-served basis until the allocated funds were fully utilized. Credit unions with MDI certification and credit unions with less than \$100 million in assets received priority.



The agency also approved nine loans totaling \$2.25 million in 2020.

Grants and loans fell into four categories:

- Rental, mortgage, and utility payment assistance to members, including entrepreneurs, small business owners, and hospitality and service-industry employees;
- Loan payment relief to affected members;
- New products or services tailored to affected members; and
- Credit unions' operational costs associated with moving to remote locations, such as obtaining laptops, software, or other short-term rentals.

The NCUA awarded \$75,000 in mentoring grants to three MDI credit unions to support their mentoring programs with three other credit unions, which provided expertise, guidance, and technical assistance to improve service to underserved members and communities and enhance sustainability.

Separately, the agency approved \$968,000 in urgent need grant awards to 149 eligible credit unions in 42 states and the District of Columbia. Eighteen of these credit unions were MDIs.

Urgent need grants ranged from \$1,600 to \$7,500. Of these, 145 urgent need grants totaling more than \$930,000 were made to assist credit unions with needs arising from the COVID-19 pandemic, including:

- Acquiring hardware, software, and other equipment to help credit unions provide financial products and services from remote locations;
- Creating marketing materials to keep members informed of their credit unions' operations and assure them of the safety of their insured deposits; and
- Obtaining consulting services to develop programs and partnerships to assist local small businesses and schools.

Five urgent need grants totaling \$37,000 were made to repair damage to credit unions caused by a natural disaster that were not covered by insurance and to replace necessary equipment to restore services to members immediately.

## How Credit Unions Used CDRLF Funds

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Examples of the CDRLF funding's significant impact in 2020 include:

- One credit union provided utility payment assistance of up to \$250 to members, including entrepreneurs, small business owners, and hospitality and service industry employees, who were experiencing significant financial hardships due to the COVID-19 pandemic.
- Another credit union used a CDRLF grant to provide employees' training on lending to members with lower credit scores. As a result, they were able to help those members avoid going to costly payday lenders and show them how to consolidate debt, improve their credit scores, and build financial literacy while obtaining loans. This, in turn, resulted in loan growth at the credit union.
- A credit union created a special loan deferral/skip-a-payment program that allowed members to skip a monthly payment and use that money to purchase food or to pay rent or utility bills. The program also allowed for a waiver of late payment fees on loans and credit cards, giving members additional time without the added worry of late fees. The credit union also installed COVID-19 safety features to help members who could not use drive-thru lanes or who did not have access to computers.
- Another credit union provided \$2,500 for loan payment relief to members who had lost employment due to the COVID-19 pandemic.
- A credit union used its award to set up a remote office and acquire technology to allow employees to work from that remote office and home. This allowed the credit union to continue business-as-usual, particularly for low-income members who rely heavily on branch services while keeping employees safely isolated and maintaining reserve staff.

Lists of each 2020 CDRLF loan and grant award can be found in Appendices 1 and 2. A state-by-state chart showing the distribution of funds and the number of credit unions receiving grant or loan awards can be found in Appendix 3.



## CDRLF Purpose and History

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Congress created the Community Development Revolving Loan Fund (CDRLF) to stimulate economic development in low-income communities served by credit unions. Grants and loans funded by CDRLF appropriations help credit unions efforts expand financial inclusion by providing greater access to affordable and insured financial services, which, in turn, bolsters members' financial security and supports local economies.

The National Credit Union Administration (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 regulations](#) describes the objectives and operating principles of that administration.

Congress established the CDRLF for credit unions through a \$6 million appropriation to stimulate economic development in low-income communities.<sup>2</sup> The NCUA and the Community Services Association jointly adopted Part 705 of the NCUA Rules and Regulations governing the administration of CDRLF in 1980, but did not commence lending activity. Upon the dissolution of the Community Services Association in 1983, the Department of Health and Human Services assumed the CDRLF's administration and issued a new regulation implementing the program.<sup>3</sup> 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.<sup>4</sup> The NCUA Board adopted amendments to Part 705 of NCUA Rules and Regulations and began making loans to participating credit unions in 1990.

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<sup>2</sup> Public Law 96-124 (November 20, 1979)

<sup>3</sup> 48 FR 53560 (November 28, 1983)

<sup>4</sup> Public Law 99-604 (November 6, 1986)

## Appendix 1: List of 2020 Loan Awardees

Note: An “Emergency Loan” refers to a loan granted to assist a credit union with challenges related to the COVID-19 pandemic.

Charter	Credit Union Name	City	State	Congressional District	Loan Initiative	Amount Approved
61128	ROLLING F	Turlock	CA	10	Emergency Loan	\$250,000.00
68644	PARK COMMUNITY	Louisville	KY	3	Emergency Loan	\$250,000.00
24560	GREYLOCK	Pittsfield	MA	1	Emergency Loan	\$250,000.00
6369	STATEWIDE	Flowood	MS	3	Emergency Loan	\$250,000.00
21927	OSWEGO COUNTY	Oswego	NY	24	Emergency Loan	\$250,000.00
13649	IRONWORKERS USA	Portland	OR	3	Emergency Loan	\$250,000.00
14775	FRICK TRI-COUNTY	Uniontown	PA	9	Emergency Loan	\$250,000.00
67251	OPPORTUNITIES	Winooski	VT	0	Emergency Loan	\$250,000.00
66373	WHATCOM EDUCATIONAL	Bellingham	WA	2	Emergency Loan	\$250,000.00

## Appendix 2: List of 2020 Grant Awardees

Note: An “Emergency Grant” refers to a grant awarded to assist a credit union with challenges related to the COVID-19 pandemic.

Charter	Credit Union Name	City	State	Congressional District	Initiative	Amount Approved
7182	DEMOPOLIS	Demopolis	AL	7	Urgent Need Grant	\$7,500.00
7992	DEMOPOLIS	Demopolis	AL	7	Emergency Grant	\$10,000.00
12570	PHENIX PRIDE	Phenix City	AL	3	Emergency Grant	\$10,000.00
5974	FOGCE	Eutaw	AL	7	Emergency Grant	\$10,000.00
21226	PINE BLUFF COTTON BELT	Pine Bluff	AR	4	Urgent Need Grant	\$5,000.00
644	PBA	Pine Bluff	AR	4	Emergency Grant	\$10,000.00
352	ARKANSAS	Jacksonville	AR	2	Urgent Need Grant	\$7,500.00
67970	ENGINEERS	Little Rock	AR	2	Urgent Need Grant	\$7,200.00
60842	TWO RIVERS	Arkadelphia	AR	4	Emergency Grant	\$10,000.00
24860	PINE	Pine Bluff	AR	4	Emergency Grant	\$10,000.00
10939	EPISCOPAL COMMUNITY	Los Angeles	CA	28	Emergency Grant	\$10,000.00
68711	CAL POLY	Pomona	CA	35	Emergency Grant	\$10,000.00
1245	ORGANIZED LABOR	Modesto	CA	10	Emergency Grant	\$10,000.00
23958	MEMBERS 1ST	Redding	CA	1	Urgent Need Grant	\$7,500.00
67512	COMUNIDAD LATINA	Santa Ana	CA	46	Emergency Grant	\$10,000.00

Charter	Credit Union Name	City	State	Congressional District	Initiative	Amount Approved
61638	CALCOM	Long Beach	CA	47	Emergency Grant	\$10,000.00
7594	COMMUNITY CHOICE	Commerce City	CO	7	Emergency Grant	\$10,000.00
65356	HAXTUN COMMUNITY	Haxtun	CO	4	Emergency Grant	\$10,000.00
22520	NUVISTA	Montrose	CO	3	Emergency Grant	\$10,000.00
23070	TORRINGTON MUNICIPAL AND TEACHERS	Torrington	CT	5	Urgent Need Grant	\$3,600.00
2730	MEMBERS	Cos Cob	CT	4	Emergency Grant	\$10,000.00
22032	NORTHEAST FAMILY	Manchester	CT	1	Emergency Grant	\$6,500.00
24451	EAST END BAPTIST TABERNACLE	Bridgeport	CT	4	Emergency Grant	\$10,000.00
5602	AFL CIO EMPLOYEES	Washington	DC	98	Urgent Need Grant	\$7,500.00
12977	GEORGETOWN UNIVERSITY ALUMNI AND STUDENT	Washington	DC	98	Emergency Grant	\$10,000.00
17464	PEPCO	Washington	DC	98	Emergency Grant	\$10,000.00
11111	EP	Washington	DC	98	Urgent Need Grant	\$7,500.00
24810	MOUNT JEZREEL	Silver Spring	DC	8	Emergency Grant	\$10,000.00
22369	ADVANTAGE FINANCIAL	Washington	DC	98	Urgent Need Grant	\$3,700.00
14003	DELAWARE ALLIANCE	New Castle	DE	0	Emergency Grant	\$10,000.00
3631	TAMPA BAY	Tampa	FL	14	Urgent Need Grant	\$7,500.00
4951	COMMUNITY SOUTH	Chipley	FL	2	Urgent Need Grant	\$7,500.00

Charter	Credit Union Name	City	State	Congressional District	Initiative	Amount Approved
6299	FLORIDA STATE UNIVERSITY	Tallahassee	FL	5	Urgent Need Grant	\$7,500.00
22213	FLAG	Tallahassee	FL	5	Urgent Need Grant	\$2,900.00
67434	FINANCIAL EDUCATORS	Daytona Beach	FL	6	Emergency Grant	\$10,000.00
15757	CALHOUN-LIBERTY EMPLOYEES	Blountstown	FL	2	Emergency Grant	\$10,000.00
60251	FIRST COAST	Jacksonville	FL	5	Emergency Grant	\$10,000.00
67624	FIRST COMMERCE	Tallahassee	FL	2	Urgent Need Grant	\$7,500.00
17749	MY PENSACOLA	Pensacola	FL	1	Emergency Grant	\$10,000.00
2454	LOCAL 606 ELECTRICAL WORKERS	Orlando	FL	7	Emergency Grant	\$9,200.00
8059	CORE	Statesboro	GA	12	Urgent Need Grant	\$7,200.00
11045	COMBINED EMPLOYEES	Warner Robins	GA	8	Emergency Grant	\$10,000.00
22005	FIRST AFRICAN BAPTIST CHURCH	Savannah	GA	1	Emergency Grant	\$10,000.00
18917	FIRST AFRICAN BAPTIST CHURCH	Savannah	GA	1	Minority Depository Institution Mentoring	\$25,000.00
10920	HONEA	Fort Shafter	HI	1	Urgent Need Grant	\$3,180.00
17311	SCHOFIELD	Schofield	HI	2	Urgent Need Grant	\$1,600.00
64049	HAWAII FIRST	Kamuela	HI	2	Emergency Grant	\$10,000.00
65208	ONOMEA	Papaikou	HI	2	Urgent Need Grant	\$2,200.00
68603	HAWAII	Honolulu	HI	1	Emergency Grant	\$10,000.00

<b>Charter</b>	<b>Credit Union Name</b>	<b>City</b>	<b>State</b>	<b>Congressional District</b>	<b>Initiative</b>	<b>Amount Approved</b>
24831	LANAI	Lanai City	HI	2	Emergency Grant	\$10,000.00
6652	HAMAKUA	Pepeekeo	HI	2	Urgent Need Grant	\$7,500.00
64690	HOTEL AND TRAVEL INDUSTRY	Honolulu	HI	1	Urgent Need Grant	\$7,500.00
67408	DUPACO COMMUNITY	Dubuque	IA	1	Urgent Need Grant	\$2,000.00
2612	CASEBINE COMMUNITY	Burlington	IA	2	Emergency Grant	\$5,000.00
19788	SEI	Pocatello	ID	2	Emergency Grant	\$10,000.00
63476	POCATELLO SIMPLOT	Pocatello	ID	2	Emergency Grant	\$10,000.00
911	ISRAEL METHCOMM	Chicago	IL	1	Emergency Grant	\$10,000.00
15790	PARK MANOR CHRISTIAN CHURCH	Chicago	IL	1	Emergency Grant	\$10,000.00
21873	SOUTH SIDE COMMUNITY	Chicago	IL	3	Emergency Grant	\$10,000.00
67371	UNIVERSITY OF ILLINOIS COMMUNITY	Champaign	IL	13	Urgent Need Grant	\$7,500.00
288	NORTHERN ILLINOIS	Dekalb	IL	16	Emergency Grant	\$10,000.00
5610	CTA - C AND M	Oak Park	IL	7	Emergency Grant	\$10,000.00
4805	FELLOWSHIP BAPTIST CHURCH	Chicago	IL	7	Emergency Grant	\$10,000.00
67764	UNIFIED HOMEOWNERS OF ILLINOIS	Chicago	IL	5	Emergency Grant	\$10,000.00
7504	THRIVE	Muncie	IN	6	Urgent Need Grant	\$4,200.00
67789	HEALTH CARE PROFESSIONALS	Richmond	IN	6	Urgent Need Grant	\$7,009.00



Charter	Credit Union Name	City	State	Congressional District	Initiative	Amount Approved
926	MT ZION INDIANAPOLIS	Indianapolis	IN	7	Emergency Grant	\$10,000.00
67251	NORTHPARK COMMUNITY	Indianapolis	IN	5	Urgent Need Grant	\$7,500.00
9107	NATCO	Richmond	IN	6	Emergency Grant	\$10,000.00
10640	MADISON COUNTY	Anderson	IN	5	Emergency Grant	\$10,000.00
306	HARVESTER FINANCIAL	Indianapolis	IN	7	Urgent Need Grant	\$7,500.00
62018	FINANCIAL HEALTH	Indianapolis	IN	7	Emergency Grant	\$10,000.00
24642	ONE VISION	Clarksville	IN	9	Emergency Grant	\$10,000.00
60991	FIRE POLICE CITY COUNTY	Fort Wayne	IN	3	Urgent Need Grant	\$7,500.00
20622	NOTRE DAME	Notre Dame	IN	2	Urgent Need Grant	\$7,500.00
132	AAA	South Bend	IN	2	Emergency Grant	\$10,000.00
9602	MIDWEST FAMILY	Portage	IN	1	Emergency Grant	\$10,000.00
9567	WHEAT STATE	Wichita	KS	4	Urgent Need Grant	\$3,100.00
18749	MOREHEAD COMMUNITY	Morehead	KY	5	Urgent Need Grant	\$7,500.00
66012	PARK COMMUNITY	Louisville	KY	3	Urgent Need Grant	\$7,500.00
67911	LEXINGTON POSTAL	Lexington	KY	6	Emergency Grant	\$10,000.00
8169	UNIVERSITY OF LOUISIANA	Lafayette	LA	3	Urgent Need Grant	\$7,500.00
9483	NAS JRB	New Orleans	LA	1	Urgent Need Grant	\$7,500.00
5982	RIVERLAND	New Orleans	LA	2	Urgent Need Grant	\$7,500.00

<b>Charter</b>	<b>Credit Union Name</b>	<b>City</b>	<b>State</b>	<b>Congressional District</b>	<b>Initiative</b>	<b>Amount Approved</b>
63971	TOTAL CHOICE	Hahnville	LA	2	Urgent Need Grant	\$4,093.00
18462	ENGAGE	Natchitoches	LA	4	Urgent Need Grant	\$3,545.00
21073	CUSA	Covington	LA	1	Emergency Grant	\$10,000.00
60216	ASCENSION	Gonzales	LA	6	Emergency Grant	\$10,000.00
67874	SECTION 705	Lafayette	LA	3	Emergency Grant	\$10,000.00
11030	T E A	Houma	LA	1	Emergency Grant	\$10,000.00
24506	UNO	New Orleans	LA	2	Emergency Grant	\$10,000.00
21413	LOUISIANA	La Place	LA	2	Urgent Need Grant	\$7,500.00
20842	MERITUS	Lafayette	LA	3	Urgent Need Grant	\$7,500.00
8069	VALEX	Tioga	LA	5	Emergency Grant	\$10,000.00
68584	BAYOU	Baton Rouge	LA	6	Emergency Grant	\$10,000.00
68461	LA CAPITOL	Baton Rouge	LA	6	Urgent Need Grant	\$7,500.00
63615	A L E C	Baton Rouge	LA	6	Urgent Need Grant	\$4,500.00
17311	MONROE TELCO	West Monroe	LA	5	Urgent Need Grant	\$7,500.00
12666	BAYOU COMMUNITY	Saint Gabriel	LA	2	Emergency Grant	\$10,000.00
12590	W B R T	Port Allen	LA	6	Emergency Grant	\$10,000.00
67550	SABINE SCHOOL EMPLOYEES	Many	LA	4	Emergency Grant	\$10,000.00
23979	SOUTHERN TEACHERS & PARENTS	Baton Rouge	LA	2	Urgent Need Grant	\$7,500.00

<b>Charter</b>	<b>Credit Union Name</b>	<b>City</b>	<b>State</b>	<b>Congressional District</b>	<b>Initiative</b>	<b>Amount Approved</b>
66185	XPLORE	Metairie	LA	1	Urgent Need Grant	\$7,500.00
13649	LES	Baton Rouge	LA	2	Urgent Need Grant	\$4,700.00
9799	ANECA	Shreveport	LA	4	Urgent Need Grant	\$7,500.00
15673	SOUTHWEST LOUISIANA	Lake Charles	LA	3	Urgent Need Grant	\$7,500.00
60124	MONTELL	Westlake	LA	3	Urgent Need Grant	\$7,500.00
20793	TAUNTON	Taunton	MA	4	Urgent Need Grant	\$7,000.00
67951	MILLS42	Lowell	MA	3	Emergency Grant	\$10,000.00
14739	ALDEN	Chicopee	MA	1	Urgent Need Grant	\$7,500.00
60923	REVERE MUNICIPAL EMPLOYEES	Revere	MA	5	Emergency Grant	\$10,000.00
19605	WORCESTER	Worcester	MA	2	Emergency Grant	\$10,000.00
68529	ST. JEAN'S	Salem	MA	6	Urgent Need Grant	\$7,500.00
67431	BEVERLY MUNICIPAL	Beverly	MA	6	Urgent Need Grant	\$7,500.00
24579	PIONEER VALLEY	Springfield	MA	1	Urgent Need Grant	\$7,500.00
15254	SKYPOINT	Germantown	MD	6	Urgent Need Grant	\$6,400.00
11032	ATLANTIC FINANCIAL	Hunt Valley	MD	7	Emergency Grant	\$10,000.00
24704	POTOMAC	Cumberland	MD	6	Urgent Need Grant	\$7,500.00
24304	FIVE STAR OF MARYLAND	Baltimore	MD	7	Emergency Grant	\$10,000.00
68487	CENTRAL CREDIT UNION OF MARYLAND	Baltimore	MD	2	Emergency Grant	\$10,000.00

Charter	Credit Union Name	City	State	Congressional District	Initiative	Amount Approved
24843	W S S C	Laurel	MD	4	Emergency Grant	\$10,000.00
9097	BANGOR	Bangor	ME	2	Urgent Need Grant	\$5,400.00
61942	COMMUNITY	Lewiston	ME	2	Emergency Grant	\$10,000.00
61219	BREWER	Brewer	ME	2	Urgent Need Grant	\$7,000.00
9445	LAKE HURON	Saginaw	MI	4	Urgent Need Grant	\$7,500.00
63447	UNIFIED COMMUNITIES	Belleville	MI	12	Urgent Need Grant	\$5,800.00
17891	LENCO	Adrian	MI	7	Emergency Grant	\$10,000.00
60583	MUSKEGON CO OP	Muskegon	MI	2	Emergency Grant	\$10,000.00
23848	EASTPOINTE COMMUNITY	Eastpointe	MI	9	Emergency Grant	\$10,000.00
19708	KALSEE	Kalamazoo	MI	6	Urgent Need Grant	\$7,500.00
12890	LIMESTONE	Manistique	MI	1	Emergency Grant	\$10,000.00
2794	LIVE LIFE	Sterling Heights	MI	9	Urgent Need Grant	\$7,500.00
174	STRAITS AREA	Cheboygan	MI	1	Emergency Grant	\$10,000.00
9871	FIRST UNITED	Grandville	MI	2	Emergency Grant	\$10,000.00
10083	COMMUNITY PROMISE	Kalamazoo	MI	6	Emergency Grant	\$10,000.00
64103	ATL	Wyoming	MI	2	Emergency Grant	\$10,000.00
8113	EXTRA	Warren	MI	9	Urgent Need Grant	\$7,500.00
1397	FRANKFORT COMMUNITY	Frankfort	MI	1	Urgent Need Grant	\$7,500.00

<b>Charter</b>	<b>Credit Union Name</b>	<b>City</b>	<b>State</b>	<b>Congressional District</b>	<b>Initiative</b>	<b>Amount Approved</b>
66616	MARSHALL COMMUNITY	Marshall	MI	3	Urgent Need Grant	\$6,200.00
23503	WHITE EARTH RESERVATION	Mahnomen	MN	7	Emergency Grant	\$4,000.00
15942	MEMBERS COOPERATIVE	Duluth	MN	8	Urgent Need Grant	\$7,500.00
21593	WAKOTA	South Saint Paul	MN	2	Emergency Grant	\$10,000.00
367	TRADES & LABOR	Albert Lea	MN	1	Urgent Need Grant	\$2,200.00
11689	HOLY ROSARY	Kansas City	MO	5	Urgent Need Grant	\$7,500.00
14120	UNITE BURLINGTON	Saint Louis	MO	1	Emergency Grant	\$10,000.00
17555	RIVERWAYS	Rolla	MO	8	Emergency Grant	\$9,500.00
9643	GUADALUPE CENTERS	Kansas City	MO	5	Emergency Grant	\$10,000.00
7423	COMMFIRST	Jackson	MS	3	Emergency Grant	\$10,000.00
10938	1ST MISSISSIPPI	Meridian	MS	3	Emergency Grant	\$10,000.00
7927	SOUTHERN COASTAL	Biloxi	MS	4	Urgent Need Grant	\$7,500.00
11891	GRASSLANDS	Circle	MT	0	Emergency Grant	\$10,000.00
68644	MARINE	Jacksonville	NC	3	Urgent Need Grant	\$7,500.00
6116	CAROLINA	Cherryville	NC	10	Urgent Need Grant	\$7,500.00
6992	FARGO VA	Fargo	ND	0	Urgent Need Grant	\$3,500.00
7428	METRO CU	Omaha	NE	2	Urgent Need Grant	\$7,500.00
8752	ENTERTAINMENT INDUSTRIES	Elizabeth	NJ	8	Urgent Need Grant	\$4,100.00

<b>Charter</b>	<b>Credit Union Name</b>	<b>City</b>	<b>State</b>	<b>Congressional District</b>	<b>Initiative</b>	<b>Amount Approved</b>
67542	1ST BERGEN	Hackensack	NJ	5	Emergency Grant	\$10,000.00
3050	MID-STATE	Carteret	NJ	6	Emergency Grant	\$10,000.00
6739	ESSEX COUNTY TEACHERS	Bloomfield	NJ	10	Emergency Grant	\$10,000.00
16476	NORTHERN NEW MEXICO SCHOOL EMPLOYEE	Santa Fe	NM	3	Emergency Grant	\$10,000.00
373	HIGH DESERT COMMUNITY	Aztec	NM	3	Emergency Grant	\$10,000.00
517	NORTHERN NEW MEXICO SCHOOL EMPLOYEE	Santa Fe	NM	3	Minority Depository Institution Mentoring	\$25,000.00
64144	JEMEZ VALLEY	Jemez Springs	NM	3	Emergency Grant	\$10,000.00
24484	ROSWELL COMMUNITY	Roswell	NM	2	Urgent Need Grant	\$7,500.00
16473	FIRST FINANCIAL	Albuquerque	NM	1	Urgent Need Grant	\$7,500.00
68640	PAHRANAGAT VALLEY	Alamo	NV	4	Urgent Need Grant	\$7,500.00
12354	HUDSON HERITAGE	Middletown	NY	18	Urgent Need Grant	\$7,500.00
68546	NEW YORK UNIVERSITY	New York	NY	12	Urgent Need Grant	\$7,500.00
8474	CONCORD	Brooklyn	NY	8	Emergency Grant	\$10,000.00
62446	SOUTHERN CHAUTAUQUA	Lakewood	NY	23	Urgent Need Grant	\$7,500.00
9931	BROOKLYN COOPERATIVE	Brooklyn	NY	7	Emergency Grant	\$10,000.00
24848	MOUNT VERNON NY POSTAL EMPLOYEES	Mount Vernon	NY	16	Emergency Grant	\$10,000.00

<b>Charter</b>	<b>Credit Union Name</b>	<b>City</b>	<b>State</b>	<b>Congressional District</b>	<b>Initiative</b>	<b>Amount Approved</b>
24232	SOUTH TOWNS COMMUNITY	Lackawanna	NY	26	Emergency Grant	\$10,000.00
24034	GENESEE CO-OP	Rochester	NY	25	Emergency Grant	\$10,000.00
1558	SAINT LAWRENCE	Ogdensburg	NY	21	Urgent Need Grant	\$7,500.00
262	KOREAN AMERICAN CATHOLICS	Flushing	NY	6	Emergency Grant	\$10,000.00
7101	LOWER EAST SIDE PEOPLE'S	New York	NY	12	Emergency Grant	\$10,000.00
13852	ENCOMPASS NIAGARA	Niagara Falls	NY	27	Emergency Grant	\$10,000.00
24827	NEW COVENANT DOMINION	Bronx	NY	15	Emergency Grant	\$10,000.00
24873	PAUL QUINN	Jamaica	NY	5	Emergency Grant	\$10,000.00
14568	CONSUMERS	Brooklyn	NY	8	Emergency Grant	\$10,000.00
24784	JAMESTOWN AREA COMMUNITY	Jamestown	NY	23	Emergency Grant	\$10,000.00
479	LOCAL 804	Long Island City	NY	12	Urgent Need Grant	\$7,000.00
67720	TRANSIT AUTHORITY DIVISION B	New York	NY	13	Urgent Need Grant	\$6,500.00
7297	SOUTHERN BAPTIST CHURCH OF NEW YORK	New York	NY	13	Emergency Grant	\$10,000.00
64868	BEREA	Brooklyn	NY	8	Emergency Grant	\$900.00
24629	GREATER METRO	Long Island City	NY	12	Urgent Need Grant	\$7,500.00
1827	ROCKLAND EMPLOYEES	Spring Valley	NY	17	Emergency Grant	\$10,000.00
9376	FIDELIS	New York	NY	13	Urgent Need Grant	\$7,500.00

Charter	Credit Union Name	City	State	Congressional District	Initiative	Amount Approved
9715	VAN CORTLANDT COOPERATIVE	Bronx	NY	13	Urgent Need Grant	\$7,500.00
63211	CORNERSTONE COMMUNITY	Lockport	NY	27	Urgent Need Grant	\$7,500.00
12654	SERVU	Painted Post	NY	23	Urgent Need Grant	\$7,500.00
23658	N.U.L.	New York	NY	10	Minority Depository Institution Mentoring	\$25,000.00
96706	KOREAN AMERICAN CATHOLICS	Flushing	NY	6	Urgent Need Grant	\$7,500.00
62677	SUMMIT	Akron	OH	11	Urgent Need Grant	\$5,500.00
19131	PROMEDICA	Toledo	OH	9	Urgent Need Grant	\$7,500.00
1725	FIRST OHIO COMMUNITY	North Canton	OH	16	Urgent Need Grant	\$5,100.00
4531	NUEVA ESPERANZA COMMUNITY	Toledo	OH	9	Emergency Grant	\$10,000.00
66913	COMMODORE PERRY	Oak Harbor	OH	5	Emergency Grant	\$10,000.00
11782	MINERVA AREA	Minerva	OH	7	Emergency Grant	\$10,000.00
60825	TRUMBULL COUNTY POSTAL EMPLOYEES	Warren	OH	13	Emergency Grant	\$10,000.00
831	LAKE COMMUNITY	Hartville	OH	7	Emergency Grant	\$10,000.00
12686	STARK	Canton	OH	16	Urgent Need Grant	\$4,600.00
1941	STEEL VALLEY	Cleveland	OH	9	Emergency Grant	\$5,000.00



<b>Charter</b>	<b>Credit Union Name</b>	<b>City</b>	<b>State</b>	<b>Congressional District</b>	<b>Initiative</b>	<b>Amount Approved</b>
68301	FAITH COMMUNITY UNITED	Cleveland	OH	11	Emergency Grant	\$10,000.00
60428	HEARTLAND	Dayton	OH	10	Emergency Grant	\$3,600.00
16951	TOLEDO URBAN	Toledo	OH	9	Emergency Grant	\$10,000.00
2709	TOLEDO METRO	Toledo	OH	9	Emergency Grant	\$10,000.00
24440	ARBUCKLE	Ada	OK	4	Emergency Grant	\$10,000.00
3551	EMPLOYEES	Tulsa	OK	1	Emergency Grant	\$10,000.00
264	THE FOCUS	Oklahoma City	OK	5	Urgent Need Grant	\$7,500.00
62370	FORT SILL	Lawton	OK	4	Urgent Need Grant	\$7,500.00
5337	TRAILHEAD	Portland	OR	3	Urgent Need Grant	\$7,300.00
20354	INROADS	Saint Helens	OR	1	Urgent Need Grant	\$7,500.00
11579	GATEWAY	Springfield	OR	4	Emergency Grant	\$10,000.00
24847	IBEW & UNITED WORKERS	Portland	OR	3	Emergency Grant	\$10,000.00
8442	POINT WEST	Portland	OR	3	Emergency Grant	\$10,000.00
13355	LANECO	Eugene	OR	4	Emergency Grant	\$2,325.00
5318	IRONWORKERS USA	Portland	OR	3	Urgent Need Grant	\$7,500.00
24776	USAGENCIES	Portland	OR	3	Urgent Need Grant	\$5,100.00
7448	SOUTH COAST ILWU	North Bend	OR	4	Urgent Need Grant	\$2,700.00
2403	MALHEUR	Ontario	OR	2	Urgent Need Grant	\$7,500.00

<b>Charter</b>	<b>Credit Union Name</b>	<b>City</b>	<b>State</b>	<b>Congressional District</b>	<b>Initiative</b>	<b>Amount Approved</b>
24281	HERITAGE GROVE	Salem	OR	5	Urgent Need Grant	\$7,500.00
4805	PROVIDENCE	Portland	OR	5	Urgent Need Grant	\$7,500.00
20114	EMERALD EMPIRE	Springfield	OR	4	Urgent Need Grant	\$7,500.00
15146	FRANKLIN-OIL REGION CREDIT UNION	Franklin	PA	5	Urgent Need Grant	\$7,400.00
21367	BEAVER FALLS PA TEACHERS	Wampum	PA	12	Emergency Grant	\$10,000.00
23144	TIMBERLAND	Du Bois	PA	15	Emergency Grant	\$10,000.00
13472	WYROPE WILLIAMSPORT	South Williamsport	PA	12	Emergency Grant	\$10,000.00
16979	MERCER COUNTY COMMUNITY	Hermitage	PA	3	Emergency Grant	\$10,000.00
18068	NEW ALLIANCE	Ambridge	PA	12	Emergency Grant	\$10,000.00
64252	PARKVIEW COMMUNITY	Mckeesport	PA	18	Emergency Grant	\$10,000.00
3412	PHEPLE	Greensburg	PA	14	Urgent Need Grant	\$7,500.00
12735	SRU	Slippery Rock	PA	16	Emergency Grant	\$10,000.00
798	HILL DISTRICT	Pittsburgh	PA	18	Emergency Grant	\$10,000.00
19668	UNIVERSITY OF PENNSYLVANIA STUDENTS	Philadelphia	PA	2	Urgent Need Grant	\$7,500.00
7091	FIRST CREDIT UNION OF SCRANTON	Scranton	PA	8	Urgent Need Grant	\$5,500.00
24578	KASE	Vandergrift	PA	14	Emergency Grant	\$10,000.00
22322	TROUVAILLE	Philadelphia	PA	3	Urgent Need Grant	\$6,000.00

<b>Charter</b>	<b>Credit Union Name</b>	<b>City</b>	<b>State</b>	<b>Congressional District</b>	<b>Initiative</b>	<b>Amount Approved</b>
68273	CAL-ED	Coal Center	PA	14	Urgent Need Grant	\$7,500.00
62637	BLACKSTONE RIVER	Woonsocket	RI	1	Urgent Need Grant	\$2,700.00
24290	MTC	Greenville	SC	4	Urgent Need Grant	\$7,500.00
22131	LATITUDE 32	Charleston	SC	1	Emergency Grant	\$10,000.00
66340	G.H.S.	Greenville	SC	4	Urgent Need Grant	\$5,250.00
24523	EDISTO	Orangeburg	SC	6	Emergency Grant	\$10,000.00
1131	UPSTATE	Anderson	SC	3	Emergency Grant	\$10,000.00
18623	BERKELEY COMMUNITY	Moncks Corner	SC	1	Emergency Grant	\$10,000.00
12601	NEIGHBORS UNITED	Greenwood	SC	3	Urgent Need Grant	\$6,000.00
3323	SOUTH CAROLINA	North Charleston	SC	6	Urgent Need Grant	\$7,500.00
63405	NORSTAR	Britton	SD	0	Urgent Need Grant	\$3,410.00
60641	COTEAU VALLEY	Sisseton	SD	0	Emergency Grant	\$10,000.00
15007	SIOUX VALLEY COOP	Watertown	SD	0	Emergency Grant	\$10,000.00
23896	LAKOTA	Kyle	SD	0	Emergency Grant	\$10,000.00
23177	SOUTHERN SECURITY	Collierville	TN	8	Urgent Need Grant	\$7,500.00
16242	BOWATER EMPLOYEES	Calhoun	TN	3	Urgent Need Grant	\$7,500.00
16113	ORION	Memphis	TN	9	Urgent Need Grant	\$7,500.00
21615	EMPLOYEE RESOURCES	Lawrenceburg	TN	7	Emergency Grant	\$10,000.00

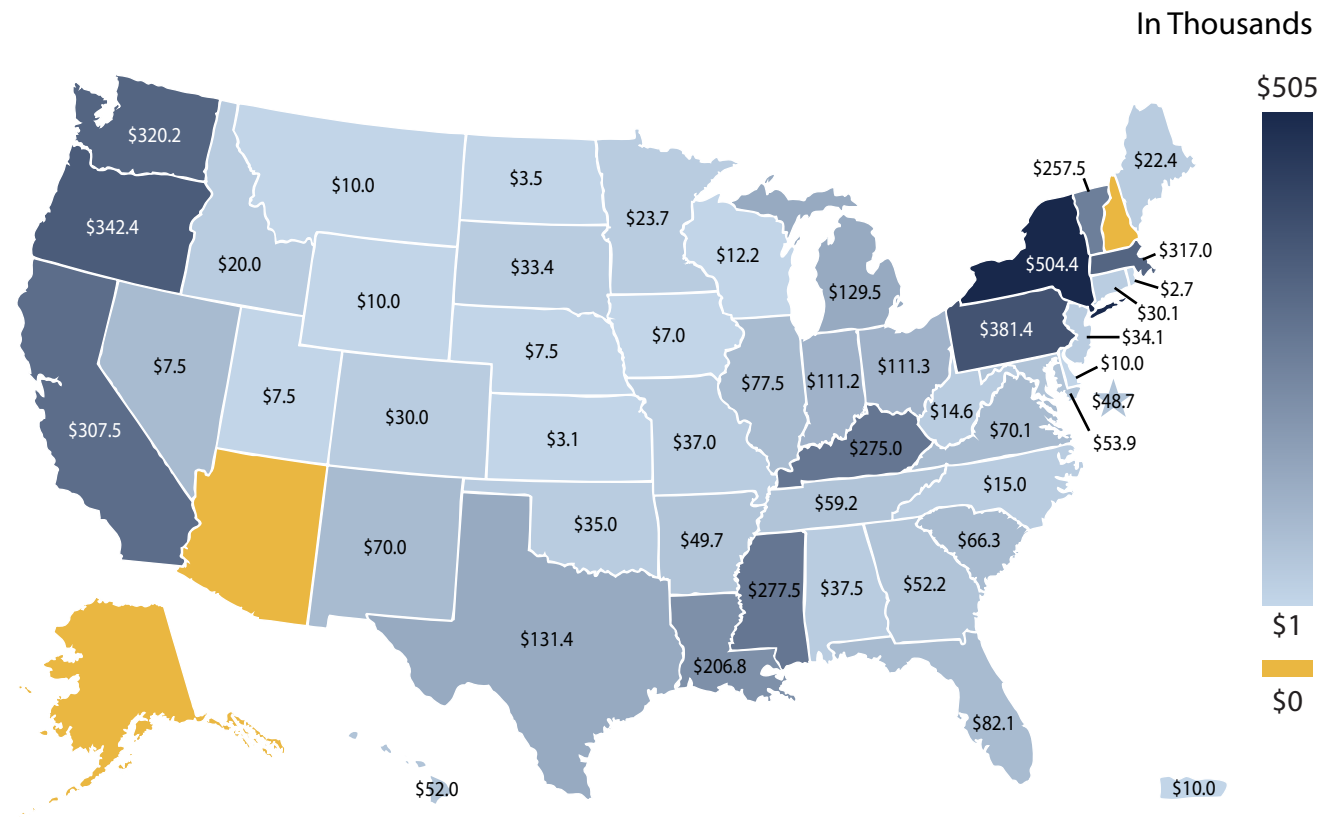
<b>Charter</b>	<b>Credit Union Name</b>	<b>City</b>	<b>State</b>	<b>Congressional District</b>	<b>Initiative</b>	<b>Amount Approved</b>
9189	US COMMUNITY	Nashville	TN	5	Urgent Need Grant	\$7,500.00
66637	TRUST	Chattanooga	TN	3	Emergency Grant	\$10,000.00
23888	TENNESSEE MEMBERS 1ST	Oak Ridge	TN	3	Urgent Need Grant	\$1,700.00
67959	METROPOLITAN TEACHERS	Nashville	TN	5	Urgent Need Grant	\$7,500.00
2953	STAR OF TEXAS	Austin	TX	10	Urgent Need Grant	\$7,500.00
24246	OAK FARMS EMPLOYEES	Houston	TX	18	Urgent Need Grant	\$2,000.00
2068	BRAZOS STAR	College Station	TX	17	Emergency Grant	\$10,000.00
9527	RIVER CITY	San Antonio	TX	35	Urgent Need Grant	\$5,000.00
24767	AIR FORCE	San Antonio	TX	23	Urgent Need Grant	\$7,500.00
24851	SOUTHWEST 66	Odessa	TX	11	Emergency Grant	\$10,000.00
20382	ROCKET	Mc Gregor	TX	17	Emergency Grant	\$10,000.00
15080	LIGHT COMMERCE	Houston	TX	18	Emergency Grant	\$10,000.00
16268	HEART O' TEXAS	Waco	TX	17	Emergency Grant	\$10,000.00
24104	BORDER	Del Rio	TX	23	Urgent Need Grant	\$7,400.00
2237	FIRST PRIORITY	Abilene	TX	19	Urgent Need Grant	\$2,000.00
24885	DOCHES	Nacogdoches	TX	1	Emergency Grant	\$10,000.00
2280	KERR COUNTY	Kerrville	TX	21	Emergency Grant	\$10,000.00
13682	SHELL	Deer Park	TX	36	Urgent Need Grant	\$7,500.00

Charter	Credit Union Name	City	State	Congressional District	Initiative	Amount Approved
9115	TEXAS PEOPLE	Fort Worth	TX	12	Urgent Need Grant	\$7,500.00
9093	DUGOOD	Beaumont	TX	14	Urgent Need Grant	\$7,500.00
68135	FIRSTLIGHT	El Paso	TX	16	Urgent Need Grant	\$7,500.00
24674	ASCENT	Ogden	UT	1	Urgent Need Grant	\$7,500.00
11380	PEOPLES ADVANTAGE	Petersburg	VA	4	Urgent Need Grant	\$6,100.00
1125	FREEDOM FIRST	Roanoke	VA	9	Urgent Need Grant	\$7,500.00
62160	B N A	Arlington	VA	8	Urgent Need Grant	\$6,500.00
23017	HAMPTON ROADS EDUCATORS	Hampton	VA	3	Emergency Grant	\$10,000.00
4686	1ST ADVANTAGE	Yorktown	VA	2	Urgent Need Grant	\$7,500.00
16416	MOSAIC	Harrisonburg	VA	6	Emergency Grant	\$10,000.00
6584	PLANTERS	Suffolk	VA	4	Urgent Need Grant	\$5,000.00
24192	CRCH EMPLOYEES	Roanoke	VA	6	Emergency Grant	\$10,000.00
10283	TRUENERGY	Springfield	VA	8	Urgent Need Grant	\$7,500.00
11520	FREDERIKSTED	Frederiksted	VI	98	Emergency Grant	\$10,000.00
10832	OPPORTUNITIES	Winooski	VT	0	Urgent Need Grant	\$7,500.00
24443	SPOKANE MEDIA	Spokane	WA	5	Urgent Need Grant	\$2,800.00
10174	PRIMESOURCE	Spokane	WA	5	Emergency Grant	\$10,000.00
11723	WESTEDGE	Bellingham	WA	2	Urgent Need Grant	\$7,500.00

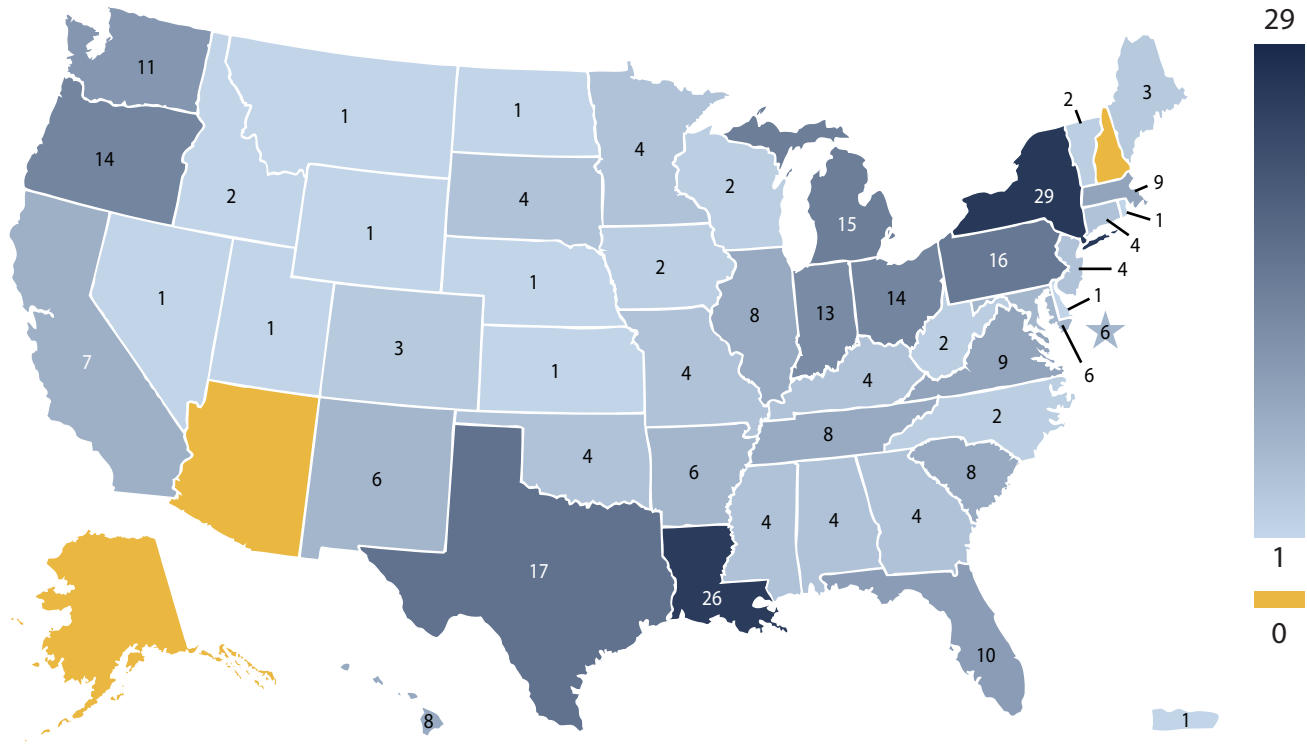
Charter	Credit Union Name	City	State	Congressional District	Initiative	Amount Approved
19522	EVERGREENDIRECT	Olympia	WA	10	Emergency Grant	\$10,000.00
68244	CHENEY	Cheney	WA	5	Urgent Need Grant	\$5,200.00
1022	MINT VALLEY	Longview	WA	3	Urgent Need Grant	\$7,500.00
9877	MT. RAINIER	Puyallup	WA	10	Urgent Need Grant	\$2,600.00
13503	EXPRESS	Seattle	WA	7	Emergency Grant	\$10,000.00
10933	CALCOE	Yakima	WA	4	Urgent Need Grant	\$7,100.00
20060	COULEE DAM	Coulee Dam	WA	4	Urgent Need Grant	\$7,500.00
9527	SHEBOYGAN AREA	Sheboygan	WI	6	Urgent Need Grant	\$4,700.00
3212	BREWERY	Milwaukee	WI	4	Urgent Need Grant	\$7,500.00
62756	STAR USA	Charleston	WV	2	Urgent Need Grant	\$7,500.00
20228	WILLOW ISLAND	Saint Marys	WV	1	Urgent Need Grant	\$7,100.00
23503	WYO CENTRAL	Casper	WY	0	Emergency Grant	\$10,000.00

# Appendix 3: 2020 CDRLF Awards, by State

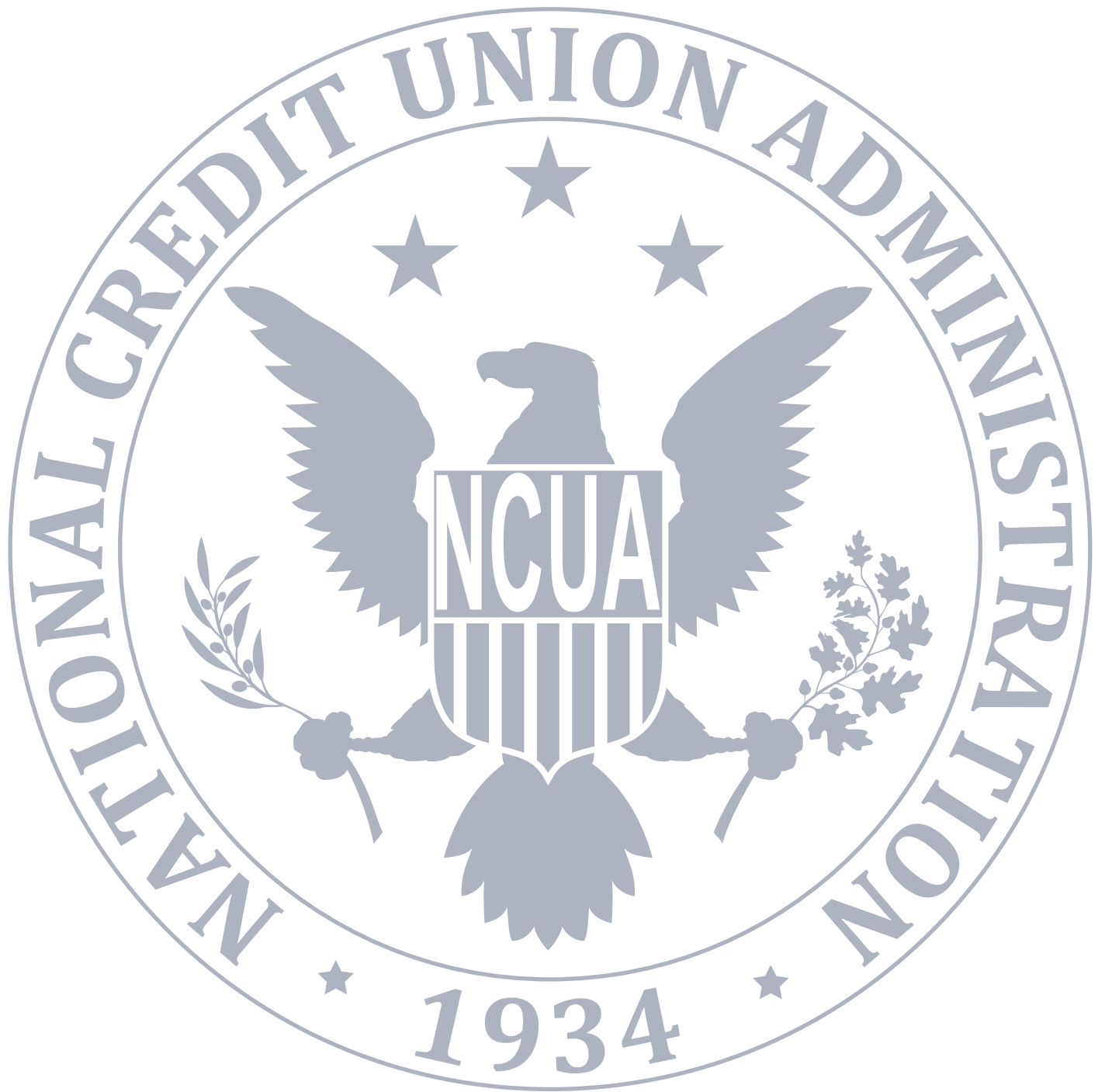
## Amount Awarded



# Number of Awards









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