



Creating and Protecting Ownership and Economic Opportunity

WHO WE ARE

Creating and protecting ownership and economic opportunity for all.

Self-Help is more than a credit union; we are a community development organization helping families and neighborhoods grow and thrive. Together with our members, borrowers, partners and supporters, we provide fair and affordable financial services; we help renters become homeowners; we help small businesses grow and create jobs; we convert neglected buildings into community assets; and we advocate for responsible lending policies that help all people, especially families with low-to-moderate incomes.

35 years. \$7 billion lent. Over 120,000 members



Rocio Jimenez (top left) opened her first ever savings account with Self-Help in California. She used Self-Help loans to build her credit and to start her education as a nursing assistant.

Nana Manso (top right) got his first loan from Self-Help five years ago to start his Raleigh construction business. Since then, he's used four more Self-Help loans to expand and hire 20 new employees.



Chef Chris Holloway and his wife Jennifer, a nonprofit manager, got a mortgage from Self-Help to buy their Durham home and have more space to raise their two girls.

WHAT WE DO



CONSUMER FINANCIAL SERVICES

- Our full-service credit unions serve over 120,000 members online and through branches in North Carolina, California, greater Chicago and Florida.
- We offer personal loans, market-rate deposit accounts for people of all incomes, and more.



COMMERCIAL LENDING

- We lend to small and large businesses to create jobs, expand opportunity and contribute to community wealth.
- We lend to institutions that help communities thrive – like child care centers, public charter schools, healthy-food providers, solar farms, affordable housing, faith-based organizations, nonprofits and more.



HOME LENDING

- We provide home loans with fair terms and reasonable rates, focusing on low- and moderate-income buyers.
- Our secondary market program helps bring affordable mortgages to thousands of homebuyers nationwide.
- We support homeowners throughout their mortgages, and work with families facing foreclosure to help them stay in their homes.



REAL ESTATE DEVELOPMENT

- We develop commercial real estate that spurs community revitalization and anchors neighborhoods.
- We build and rehabilitate affordable housing, especially in neighborhoods hard-hit by foreclosures.
- We use green building practices that improve energy efficiency, reduce waste and restore historic buildings.



POLICY AND ADVOCACY

- Through our research and policy arm, the Center for Responsible Lending, we publish groundbreaking research and promote policy solutions that encourage responsible lending, end abusive financial practices and ensure a fair and inclusive financial marketplace.
- We share our expertise and research to help the financial services field better serve low-income families.

OUR IMPACT

COMMUNITY IMPACT 1980 - 2015

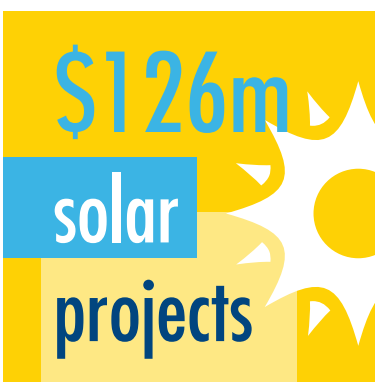
\$7 billion in financing provided.
112,000 loans
to families, individuals and organizations.

More than **120,000** credit union members.

loans to:

low-income borrowers 81%
people of color 70%

women 39%
distressed areas 64%
rural areas 25%





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North Carolina | California | Greater Chicago | Florida

Since 1980, the Self-Help family of organizations has grown to include two credit unions, a nonprofit loan fund and a research and policy group.



We can't do this work alone.

**PLEASE JOIN US
AND HELP SUPPORT
ECONOMIC OPPORTUNITY
FOR ALL.**

www.self-help.org | www.self-helpfcu.org | www.responsiblelending.org