FROM: Carver Federal Savings Bank
DATE: 
RE: Carver Community Impact Survey

Thank you for being a Carver customer!

Attached you will find Carver’s Community Impact Survey. The survey is being incorporated into Carver operations in order to help us better understand our customers and impacts in the communities that we serve.

Please take the time to complete the survey. For any sections and/or questions that do not apply to your business, please put “Not Applicable” or N/A. And, if you have any questions, please feel free to reach out.

Please note that the surveys are due to us by

Thank you. And, we look forward to receiving your responses.
Carver Bank Community Impact Survey
Survey Due Date:

Business: ____________________________________________
Name of Contact Person: ____________________________ Phone: ______________
E-mail: ____________________________ Date Survey Completed: _____________

Part I – Executive Information

Your company’s primary owner, President / CEO, or managing partner is:

Male ___ Female ___
White ___ African-American ___ Latino ___
Asian ___ Native American ___ Other ___

Part II - Employee Information

Full-Time Employees

1. How many full-time employees did you have at the end of last year? _____

2. How many of those employees earned
   < $29,104? ______
   > $29,104 and < $49,384? ______
   > $49,384? ______
   > $56,120? ______

3. How many of those employees lived within 10 minutes of work? ______

4. Percentage of those employees received the following benefits?

   Paid Holidays ___%  Paid Vacation ___%  Paid Sick Days ___%
   Paid Dental Insurance ___%  Paid Health Insurance ___%  Paid Sick Days ___%
   Short-Term Disability Insurance ___%  Paid Insurance for Dependents ___%
   Paid Life Insurance ___%  Long-Term Disability Insurance ___%  Paid Life Insurance ___%
   Paid Education / Training ___%  Paid Child Care ___%  Paid Education / Training ___%
   ___%  Retirement Contributions ___%

5. What is the total number of full-time positions held by:

   Women? ______  Other minorities? ______
   African-Americans? ______  Caucasians? ______
   Latinos? ______

CCDC: April 8, 2013
Part-Time Employees

6. How many part-time employees did you have at the end of last year? ____
   On average, how many hours did those part-time employees work each week? ____
   On average, how much did the part-time employees make per hour? $____

Part III – Business Information

1. What products and services do you provide?

2. What is the market for your products and/or services?
   New York City (Within the 5 Boroughs) ___ State-wide ___
   Tri-State Metro region ___ National ___ International ___

Part IV – Use of Carver Financing

1. For what purpose(s) have you used Carver’s financing? Please check all that apply.
   Build physical facility ___ Upgrade / enhance physical facility ___
   Expand facility ___ Purchase facility ___
   Equipment purchase ___ Inventory purchase ___
   Working capital ___ Other (please describe below) ___

CCDC: April 8, 2013
2. What have been the specific benefits of Carver’s financing for your company? Please check all that apply.

- Lower interest rate
- Early-stage money
- Helped attract other financing
- Other (please specify)
- Flexible repayment terms
- Patient capital
- Improved cash flow
- No specific benefits

3. How critical was Carver’s financing to your business? Could you have met your capital needs without it?

- No – it was absolutely critical to our survival / growth
- Not in the short term, but maybe down the road
- Eventually – it just would have taken more time
- Yes, but it would have cost more
- Yes, with a revised business strategy

4. What difference has Carver’s loan financing made on your business?

5. a) Have you needed to obtain additional capital since you received Carver’s financing?
   Yes / No ____  If no, please skip to Part V.

   b) If yes, have you needed debt ___, equity ___, or both ___?

   c) If yes, how successful have you been in raising new capital? Have you been able to obtain favorable interest rates and terms?
6. Has Carver’s financing helped you obtain additional capital? Please explain.

If you are a Non-Profit Entity, ALSO complete Part V of this survey.

Part V – Organizational Characteristics

1. What is your organization’s primary focus?
   - Education ___  Child Care ___
   - Recreation ___  Health Care ___
   - Counseling ___  Arts / Culture ___
   - Other (please describe) ___

2. What services do you provide? Please check all that apply.
   - Employment / job training services ___  Adult education / GED ___
   - English as a second language ___  Case management ___
   - K-12 education ___  Child care ___
   - After-school activities ___  Tutoring ___
   - Recreational activities ___  Assisted living / adult day care ___
   - Mental health counseling ___  Anger / crisis management ___
   - Addiction counseling ___  Arts education / display ___
   - Cultural performances ___  Community meeting space ___
   - Office space for other nonprofits ___  Congregational meeting space ___
   - Outpatient medical care ___  Inpatient medical care ___
   - Other (please describe) ___

CCDC: April 8, 2013
3. What effects did Carver’s financing have on your organization? Please check all that apply.

   Enabled us to make payroll
   Helped us expand our physical facility
   Enabled us to purchase a facility
   Refinanced more costly debt
   Helped us renovate / upgrade facility
   Enabled us to address building code violations
   Helped us develop / expand programs & services
   Other (please describe below)

4. For any of the items checked in Question 3, please provide additional detail here. For instance, if you were able to expand your programmatic offerings, please explain what additional programs you now offer, how many more people you serve, etc.

5. Who are your targeted constituents? Please describe your typical client, customer, or service recipient.

6. How many distinct individuals did you serve last year, meaning please count individuals one time and not by the number of times you serviced them in a year? _____

CCDC: April 8, 2013
7. How many of those individuals qualified as low-income? _______. 
*Please explain briefly* how you determine low-income status:

8. How effective have you been in addressing your clients’ needs and improving their conditions? For example, are the individuals better able to obtain and keep a job, less likely to have untreated chronic illness, etc.? *Please quantify* your impact to the extent possible.

If you received real estate financing from Carver, ALSO complete Part VI and the Survey of Commercial Tenants.

**Part VI – Project Characteristics**

1. a) What is the subject property’s total square footage? ________ ft²
   b) What is the total commercial square footage? ________ ft²
   c) How much of the commercial space is currently occupied? ________ ft²

2. Please complete the following table about the subject property’s commercial tenants.

<table>
<thead>
<tr>
<th>Tenant Type</th>
<th>Number of Tenants</th>
<th>Square Feet Occupied</th>
<th>Average Monthly Rent in Development</th>
<th>Going Rent for Similar Space in Market</th>
</tr>
</thead>
<tbody>
<tr>
<td>For-Profit Tenant</td>
<td></td>
<td></td>
<td>/sq. ft.</td>
<td>/sq. ft.</td>
</tr>
<tr>
<td>Non-Profit Tenant</td>
<td></td>
<td></td>
<td>/sq. ft.</td>
<td>/sq. ft.</td>
</tr>
<tr>
<td>Manufacturer</td>
<td></td>
<td></td>
<td>/sq. ft.</td>
<td>/sq. ft.</td>
</tr>
<tr>
<td>Retailer</td>
<td></td>
<td></td>
<td>/sq. ft.</td>
<td>/sq. ft.</td>
</tr>
<tr>
<td>Service Provider</td>
<td></td>
<td></td>
<td>/sq. ft.</td>
<td>/sq. ft.</td>
</tr>
</tbody>
</table>

CCDC: April 8, 2013
3. Are there any residential units that are part of the development?  Yes ___  No ___
If yes, please complete the table below.

<table>
<thead>
<tr>
<th></th>
<th>Rental Units</th>
<th>For-Sale Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Units</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Units Targeted for Low-Income HHs</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Occupied Units</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Your Rents or Sale Prices v. Market Price
- Efficiencies / Studios
- 1-bedroom
- 2-bedroom
- 3-bedroom
- 4 or more bedrooms

Commercial Tenant Information

1. What goods and services do the current tenants provide?

2. a) How many of the tenant businesses are owned by women? ___
   b) By minorities? ____

CCDC: April 8, 2013
Survey of Commercial Tenants
(Please complete for each tenant or have the tenant complete)

Contact Person: ________________________________ Phone: __________________________
E-mail: _______________________________________

Part I – Commercial Tenant Executive Information

Please provide the following demographic information for your commercial tenant’s primary owner, President / CEO, or managing partner.

Male ___ Female ___
White ___ African-American ___ Latino ___
Asian ___ Native American ___ Other ___

Part II - Commercial Tenant Employee Information

Full-Time Employees

1. How many full-time employees did you have at the end of last year? _____

2. How many of those employees earned < $29,104? _____
   > $29,104 and < $49,384? _____
   > $49,384? _____
   > $56,120? _____

3. Percentage of those employees received the following benefits?

   Paid Holidays ___  Paid Vacation ___
   Paid Sick Days ___  Paid Health Insurance ___
   Paid Dental Insurance ___  Paid Insurance for Dependents ___
   Short-Term Disability Insurance ___  Long-Term Disability Insurance ___
   Paid Life Insurance ___  Paid Child Care ___
   Paid Education / Training ___  Retirement Contributions ___

4. What is the total number of full-time positions held by:
   Women? _____
   African-Americans? _____
   Latinos? _____
   Other minorities? _____
   Caucasians? _____

CCDC:  April 8, 2013
Part-Time Employees

6. How many part-time employees did you have at the end of last year? ___
   On average, how many hours did those part-time employees work each week? ___
   On average, how much did the part-time employees make per hour? $____

Commercial Tenant Goods/Services Offered

What goods and services do the current/prospective tenants provide?

Thank you for completing this survey.