



Creating and Protecting Ownership and Economic Opportunity

BUILDING SYSTEMS TO MEASURE IMPACT

TRACY COX • IMPACT REPORTING MANAGER

SELF-HELP'S FOUR "LINES OF SERVICE"



Financial Services

State CU est. in NC in 2004;
Federal CU in CA chartered in 2008.
40 branches in 4 states
21 mergers in 12 years
Over **\$1 Billion in** assets
More than 120,000 members



Lending

Direct home purchase
Nonprofit community facilities: charter schools, childcare, health care
Commercial real estate
Small businesses
Healthy foods access
Solar
Affordable housing development



Real Estate Development

Acquire and rehab key properties
Developed 300+ single family lots
24 commercial properties with 1M sqft

- Branches
- Multi-tenant office
- Charter school
- Senior living



Center for Responsible Lending (CRL)

Federal and state policy research on predatory lending and consumer issues

Issues include:

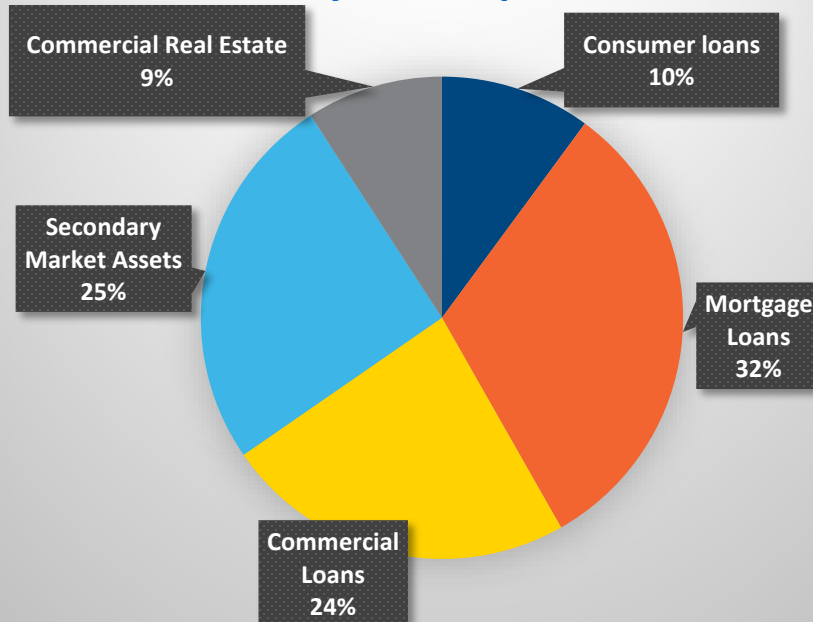
- Payday lending
- Mortgage reform
- Car title lending
- Credit/debit card lending
- Student loans
- Debt consolidation

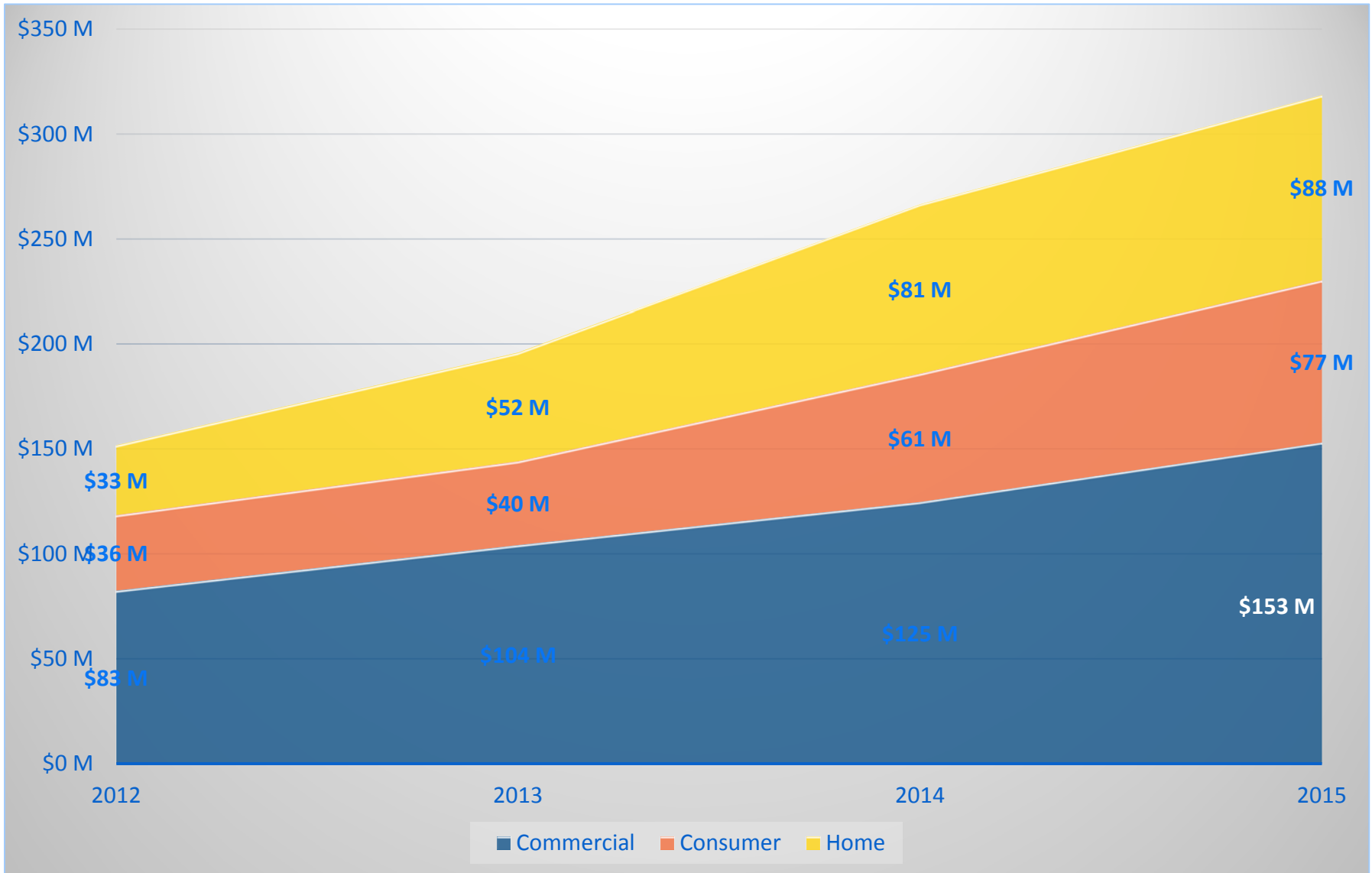


TOTAL ASSETS



Community Development Assets





Loan Databases - Primary Source and Derivative Databases

(not comprehensive)

