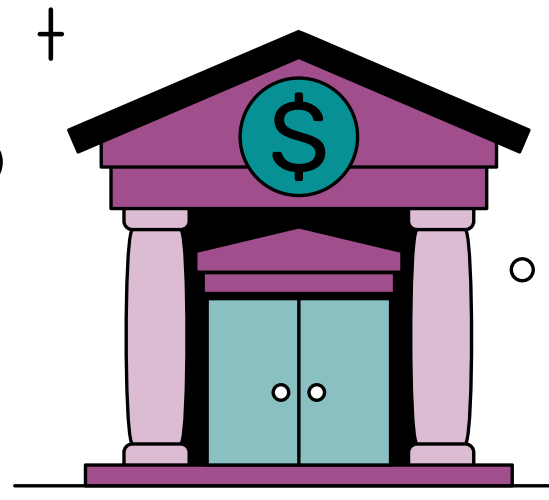
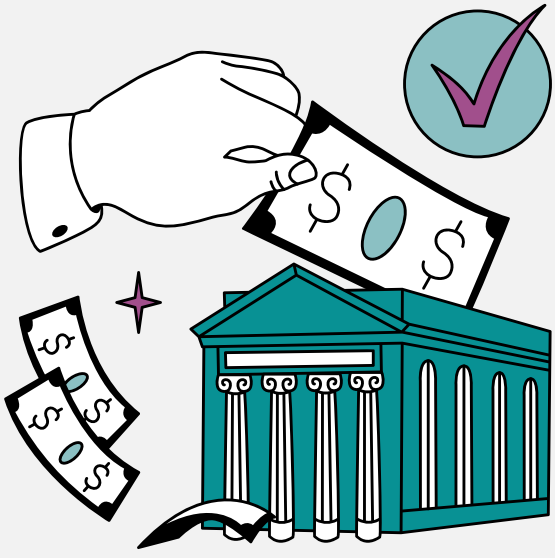


## RESOURCES FOR LOW-INCOME DESIGNATED CREDIT UNIONS

LID credit unions have a spectrum of resources uniquely available to them, designed to increase their access to deposits thereby enabling them to make impactful loans, grow their visibility and membership, and create valuable industry partnerships.



### Capital Access



#### NON-MEMBER AND OUTSIDE DEPOSITS FROM ANY SOURCE

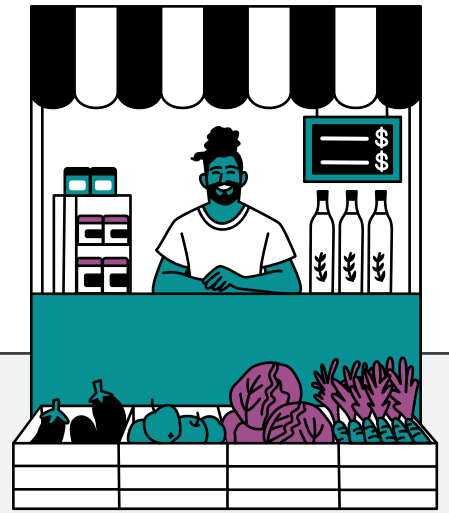
LID credit unions are uniquely eligible to receive nonmember deposits **up to \$3M or 50% of total shares**, whichever figure is greater.

#### COMMUNITY DEVELOPMENT REVOLVING LOAN FUND

In 2023, the CDRLF made approximately **\$3.5 million in awards** available to LID credit unions, to support key development areas. The NCUA also provides for a revolving loan fund to assist LID credit unions' efforts in supporting their members.

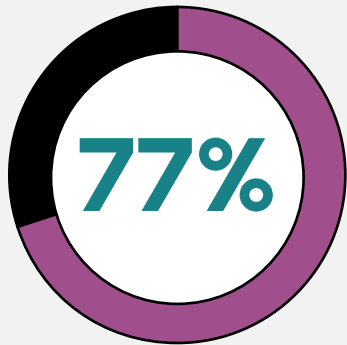
### Statutory Cap on Member Business Lending

LID credit unions are **not required** to abide by the aggregate limit on net member business loan balances. As a result, they can be more flexible with the lending they do to small businesses, which can be a lifeline to the low-to-moderate income communities that they serve.

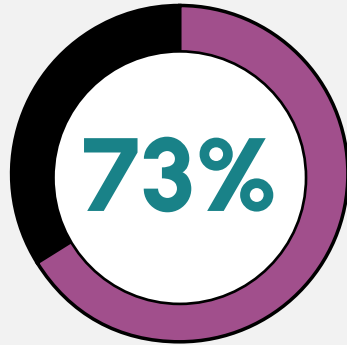


### Visibility Benefits

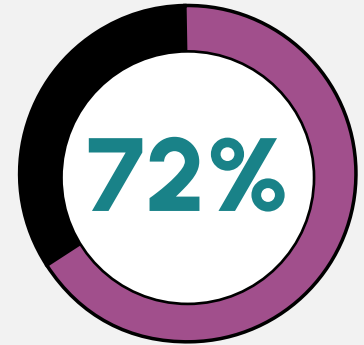
Many LID credit unions are creating transformational impact for the under-resourced communities that they serve. There is overwhelming evidence that today's consumers, workers, and investors are interested in that work and in the impact that LID credit unions do on a daily basis.



of consumers are motivated to purchase from companies committed to making the world a better place

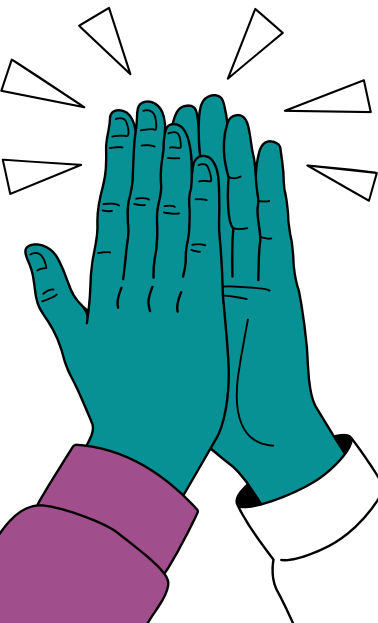


of investors state that efforts to improve the environment and society contribute to their investment decisions



of U.S. consumers believe it is more important than ever to buy from companies that reflect their values

### Partnerships



#### Credit Union National Association

The national trade association for both state and federally chartered credit unions located in the United States.



#### CNote

A fintech platform committed to serving LID credit unions by providing a source of deposits through a network of corporate impact investors.



#### Other LID Credit Unions

Drawing from the experience of their peers, LID credit unions can pioneer new lending initiatives, products, and services to best serve their members.

Interested in how CNote can support your LID Credit Union?  
Visit [mycnote.com/credit-unions](https://mycnote.com/credit-unions)