



What is a CDFI?

Albina Community Bank is one of approximately 120 Community Development Financial Institutions across the nation, and the only one headquartered in Oregon.



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It's a community-based specialized financial institution that works in market niches that are typically underserved by traditional financial institutions. CDFI certification is granted by the CDFI Fund of the U.S. Department of the Treasury.

A CDFI must have

- A primary mission of promoting community development
- Be a financing entity
- Primarily serve one or more target markets
- Provide development services in conjunction with financing activities
- Maintain accountability to its defined target market(s) / community
- Commit to doing at least 60% (by # or \$) of its lending and deposit/service activities in defined distressed census tracts

How does Albina work as a CDFI?

- We provide a unique range of development services and financial products and services in economically distressed target markets, e.g.
 - Flexible underwriting and risk capital for needed community facilities and initiatives
 - Commercial loans, and investments/capital to small start-up or expanding businesses in low income areas
- We seek to provide services that help ensure credit is used effectively, such as technical assistance to small businesses, home buying and credit counseling to consumers, and financial education.
- As a CDFI, Albina is eligible to receive grants or awards from the CDFI Fund for the work we do in distressed communities. Award dollars, if received, are leveraged right back into those communities to continue to offer development and financial services.



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www.albinabank.com

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