



### Preview Form

This is an example of the application questions with which you will be presented. It is recommended that you compose the answers to the paragraph questions in a word processing program and then cut and paste that text into the online application.

### Contact Information

Please select only one primary and one secondary contact to be associated with your application.

- |   |               |
|---|---------------|
| * <b>Salutation</b><br>(Text)(100 character maximum)  | Instructions: |
| * <b>First Name</b><br>(Text)(40 character maximum)   | Instructions: |
| * <b>Last Name</b><br>(Text)(40 character maximum)  | Instructions: |
| * <b>Credit Union Contact Title</b><br>(Text)(50 character maximum)   | Instructions: |
| * <b>Telephone</b><br>(Text)(30 character maximum)  | Instructions: |
| * <b>E-mail Address</b><br>(Text)(100 character maximum)  | Instructions: |
| * <b>Contact Type</b><br>(Single-Select List) <ul style="list-style-type: none"><li>• Primary Contact</li><li>• Secondary Contact</li></ul> | Instructions: |

### Organization Information

- |   |               |
|---|---------------|
| * <b>FCU/CU</b><br>(Single-Select List) <ul style="list-style-type: none"><li>• CU</li><li>• FCU</li></ul>  | Instructions: |
| * <b>Address</b><br>(Text)(100 character maximum)   | Instructions: |
| * <b>City</b><br>(Text)(50 character maximum)   | Instructions: |
| * <b>State</b><br>(Single-Select List) <ul style="list-style-type: none"><li>• (Not Applicable)</li><li>• Alabama</li><li>• Alaska</li><li>• American Samoa</li><li>• Arizona</li><li>• Arkansas</li><li>• Armed Forces Africa/Canada/Europe/Middle East</li><li>• Armed Forces Americas (except Canada)</li><li>• Armed Forces Pacific</li><li>• California</li><li>• Colorado</li><li>• Connecticut</li><li>• Delaware</li><li>• District of Columbia</li><li>• Federated States of Micronesia</li><li>• Florida</li><li>• Georgia</li><li>• Guam</li><li>• Hawaii</li><li>• Idaho</li><li>• Illinois</li><li>• Indiana</li><li>• Iowa</li><li>• Kansas</li><li>• Kentucky</li><li>• Louisiana</li><li>• Maine</li><li>• Marshall Islands</li></ul> | Instructions: |

- Maryland
- Massachusetts
- Michigan
- Minnesota
- Mississippi
- Missouri
- Montana
- Nebraska
- Nevada
- New Hampshire
- New Jersey
- New Mexico
- New York
- North Carolina
- North Dakota
- Northern Mariana Islands
- Ohio
- Oklahoma
- Oregon
- Palau
- Pennsylvania
- Puerto Rico
- Rhode Island
- South Carolina
- South Dakota
- Tennessee
- Texas
- Utah
- Vermont
- Virgin Islands
- Virginia
- Washington
- West Virginia
- Wisconsin
- Wyoming

\* **Zip**  
(Text)(20 character maximum)

Instructions:

\* **Tax Identification Number**  
(Number)(9 character maximum)

Instructions:

- Please enter 9 digits only; do not include a dash. For example: 127538524

\* **Credit Union DUNS Number**  
(Number)(9 character maximum)

Instructions:

- Please enter digits only; do not include a dash. For example: 753852441

For a DUNS number call 1-866-705-5711 or go to <http://fedgov.dnb.com/webform> (<http://fedgov.dnb.com/webform>)

**Payment by Electronic Funds Transfer (EFT)**  
(No input required)

Instructions:

- In accordance with the Debt Collection Improvement Act of 1996 (Public Law 104-134), the NCUA must make payments to credit unions by Electronic Funds Transfer (EFT).

Credit unions that did not receive reimbursement/electronic funds transfer disbursement from OSCUI Grant Program during or after 2011 or credit unions that have had changes in banking information should complete the following information.

*For ACH transactions, Treasury requires NCUA to use **only** a checking transaction code with account numbers at least 4 digits in length, and **only** contain numbers, spaces, or dashes (no decimals). Please verify with your institution the correct RTN and account info for ACH use.*

\* **Financial Institution Name**  
(Text)(500 character maximum)

Instructions:

\* **9-Digit Routing & Transit No. (RTN)**  
(Text)(500 character maximum)

Instructions:

\* **Account Holder Name**  
(Text)(500 character maximum)

Instructions:

\* **Account Number**  
(Text)(500 character maximum)

Instructions:

- \* **Account Type**  
(Single-Select List)
  - Checking
  - Savings

Instructions:

### Application Guideline

Please review the following grant guideline before you proceed with this application: 2014 Grant Round 2 Guideline (<http://www.ncua.gov/Resources/OSCUI/Documents/2014GrantRound2Guidelines.pdf>)

### CDFI Certification

#### CDFI Certification Terms

The Community Development Financial Institution (CDFI) Certification is a respected national recognition for financial institutions that serve their low-income populations well. CDFI certification provides eligibility for CDFI Funds, the largest grant funder of credit unions, and is a gateway to recognition by many funders. CDFI Certification is a next grant step beyond NCUA CDRLF grants. For more information about the CDFI, please visit the [CDFI Web site \(http://www.cdfifund.gov/\)](http://www.cdfifund.gov/).

- You are eligible to apply if your credit union has a CAMEL composite rating of 1, 2, or 3
- You are eligible if you are seeking a NEW CDFI certification
- Credit unions that are seeking funds to re-certify are not eligible
- You are not eligible if you received the CDFI Grant in the 2014 Grant Round 1
- You may not use this grant for a CDFI technical or financial assistance award
- If you use a consultant the contract may only cover expenses for the CDFI certification
- Award per Applicant - **\$2,500**
- Number of Credit Unions Awarded - **Up to 60 maximum**

#### Index Scoring Method

- The complexity and service indices will be combined for a total index. The characteristics from the indices help us measure your ability to handle complex transactions and evaluate your experience in community development.
- The information we are using is from the 2014 2nd quarter 5300 Call Reports
- Credit unions with higher scores will receive preference to receive this grant.

#### Reimbursement

- The grant funds may be used to pay a consultant to complete the certification application process.

#### Note to All Applicants

- In order to meet the CDRLF program objectives in a competitive application process, we will fund only ONE AWARD per eligible credit union
- Grant funds can be used for project implementation
- Consultants can be paid with grant funds; however, credit union staff **cannot** be paid using the grant funds
- Travel expenses will not be reimbursed by grant funds

\* **CDFI Certification Grant**  
(Yes/No)

Instructions:

- Are you applying for a CDFI Certification grant?

**CDFI Question 1**  
(Yes/No)

Instructions:

- Is your credit union a certified CDFI already? Or are you seeking funds to re-certify?

**Sorry. Unfortunately, this grant is only for credit unions seeking a new CDFI certification. Please consider some of our other grant initiatives.**

Instructions:

(No input required)

**CDFI Question 2**  
(Yes/No)

Instructions:

- Do you plan on hiring a consultant to complete your CDFI certification?

**CDFI Question 3**  
(Paragraph)(2000 character maximum)

Instructions:

- Which consultant do you plan to hire to complete your CDFI Certification?

**Complexity Index**  
(No input required)

Instructions:

- Each characteristic is a data point that we believe measures your credit unions ability to handle complex transactions. **We will award your credit union 1 point for each data point listed in your 5300 call report and credit union profile.** The complexity and product index will be added together for a total score that we will rank the applications with.

- All Other Deposits
- ATM/Debit Cards
- Credit Card Loans
- CUSO Usage
- Indirect Loans
- Interest-Sensitive Deposits > 20% of Total Deposits
- IRA Keogh Deposits
- Loan to Deposit Ratio > 50%
- Long-Term Investments > 30% of Total Investments
- Member Business Loans
- Money Market Deposits
- Online Banking Services
- Purchased Participation Loans
- Real Estate Loans
- Share Certificate Deposits

- Share Draft Deposits
- Share of Cash < 20% of Total Assets
- Share of Real Estate Loans > 20% of Total Loans
- Sold Participation Loans

**Products for Underserved Markets Index**  
(No input required)

Instructions:

- Each characteristic is a data point that we believe measures your credit unions ability to handle complex transactions. **We will award your credit union 1,5 points for each data point listed in your 5300 call report and credit union profile.** The complexity and product index will be added together for a total score that we will rank the applications with.

- Amount of Short-Term, Small Amount Loans
- Bilingual Services
- Check Cashing
- Credit Builder
- Credit Union Grant Information
- Debt Cancellation/Suspension
- Financial Counseling
- Financial Education
- Financial Literacy Workshops
- First Time Homebuyer Program
- In-School Branches
- Individual Development Accounts
- International Remittances
- Micro Business Loans
- Micro Consumer Loans
- No Cost Tax Preparation Services
- Nonmember Deposits
- Participation Loans
- Share Certificates with low minimum balance requirement
- Small Business Administration Loans
- Small Dollar Loans/Alternative to Payday Lending

**CDFI Grant Amount**  
(Currency)(20 character maximum)

Instructions:

**Staff Training**

**Staff Training Terms**

The Staff Training initiative provides funds for training credit union staff and volunteers. Credit union staff and volunteers can receive training in the selected topics.

- You are eligible to apply if your credit union has a CAMEL composite rating of 1, 2, or 3
- Award per Applicant - **\$3,000**
- Approximate Number of Credit Unions Awarded - **66**

**Eligible Training Categories**

- Compliance
- Lending and Collections
- Governance
- Financial Counselor training for front-line staff

**Ranking**

- NCUA will review this initiative based on reverse asset size (credit unions with smaller asset sizes will be considered first)

**Reimbursement**

- A credit union may request reimbursement for several trainings, at a maximum total amount of \$3,000. NCUA will not reimburse training expenses exceeding the preset amount
- Travel expenses will not be reimbursed using the grant funds
- All reimbursable expenses must be submitted in one request for reimbursement

**Note to All Applicants**

- In order to meet the CDRLF program objectives in a competitive application process, we will fund only ONE AWARD per eligible credit union
- Grant funds can be used for project implementation and necessary technology
- Consultants can be paid with grant funds; however, credit union staff **cannot** be paid using the grant funds
- Travel expenses will not be reimbursed by grant funds

**\* Staff Training Grant**  
(Yes/No)

Instructions:

- Are you applying for a Training Grant?

**Training Categories**  
(Checkbox List)

Instructions:

- Compliance
- Financial Counseling for credit union staff to learn how to provide financial counseling to members
- Governance (Board and Volunteer Training)
- Lending and Collections

- Please select the training categories you plan to pursue. (More than 1 training category may be selected)

**Training Grant Amount**  
(Currency)(20 character maximum)

Instructions:

- Each \$3,000 award may be used for any of the eligible training categories.

## **New Product**

### **New Product Terms**

The New Product initiative provides credit unions with grant funds for the initial costs of a new member product or service. A new product/service is considered new if it is not already offered by the credit union to an underserved area.

- You are not eligible to apply if your credit union received a new product grant in the 2014 Grant Round 1 or 2013 Grant Round
- The product you select must be NEW to the existing members of your credit union
- Only one product per credit union permitted
- No cost estimate or proposal required in the application
- You must submit three year projections on the benefits of the new product/service (for example, the number of new accounts or loans, the number of transactions)

### **Ranking**

- You are eligible to apply if your credit union has a CAMEL composite rating of 1, 2, or 3
- Applicants will be ranked by CAMEL MANAGEMENT then CAMEL COMPOSITE Score

### **New Product Categories**

- Mobile Banking - \$7,500
- Remote Deposit Capture - \$6,000
- Bill Pay - \$5,000
- Online Loan/Member Applications - \$7,500
- Electronic/Digital Signatures - \$6,000
- Debit/Credit/Prepaid Cards - \$5,000
- Home Banking - \$7,500
- First Website - \$2,000

### **Reimbursement**

- Applicants must submit three year projections on the credit union benefits of the new product/service (for example, the number of new accounts or loans, the number of transactions made).
- Grant reimbursement will be paid based on submitted paid invoices, up to the grant maximum. NCUA will not reimburse greater than the preset amount.
- NCUA will not reimburse recurring monthly or maintenance costs.

### **Note to All Applicants**

- In order to meet the CDRLF program objectives in a competitive application process, we will fund only ONE AWARD per eligible credit union
- Grant funds can be used for project implementation and necessary technology
- Consultants can be paid with grant funds; however, credit union staff **cannot** be paid using the grant funds
- Travel expenses will not be reimbursed by grant funds

### **\* New Product Grant (Yes/No)**

Instructions:

- Are you applying for a new product grant?

### **New Product Selection (Single-Select List)**

Instructions:

- Select the new product you are applying for.

- First Website - \$2,000
- Bill Pay - \$5,000
- Debit, Credit, or Prepaid Cards - \$5,000
- Electronic/Digital Signatures - \$6,000
- Remote Deposit Capture - \$6,000
- Mobile Banking Applications - \$7,500
- Online Loan Applications - \$7,500
- Online Member Applications - \$7,500
- Home Banking - \$7,500

## **Collaboration**

### **Collaboration Initiative**

The collaboration initiative will provide funding for scalable, replicable, and long-term core expense saving collaboration projects. The collaboration can be between a Low-Income Designated Credit Union and any other types of entities including leagues, other Low-Income Designated Credit Unions, CUSOs, and/or vendors.

- Award per Applicant - **\$50,000**
- Number of Credit Unions Awarded - **4 Maximum**

### **Terms**

- Only the lead applicant for the project must have a low-income designation.
- At least 3 credit unions (including the lead applicant) are required to participate.
- A memorandum of understanding or partnership letter must be submitted by all participating organizations in the grant application.

### **Eligible Collaboration Projects**

- Back Office Operations
- Vendor Due Diligence
- Secondary Capital Investment Pool

**Ranking Criteria**

- The greater number of credit unions involved, the higher the ranking
- The credit union must demonstrate ongoing reductions in core expenses. Credit unions must reflect the estimated cost savings as part of the application for the application to be considered

**Reimbursement Requirements**

- Each participating credit union must provide documentation on how they contributed and the impact of the project on their credit union
- Only the lead applicant will receive reimbursement for the funds. The participating credit unions must determine how funds will be distributed

**Note to All Applicants**

- In order to meet the CDRLF program objectives in a competitive application process, we will fund only ONE AWARD per eligible credit union
- Grant funds can be used for project implementation and necessary technology
- Consultants can be paid with grant funds; however, credit union staff **cannot** be paid using the grant funds
- Travel expenses will not be reimbursed by grant funds

**\* Collaboration Grant (Yes/No)**

Instructions:

- Are you applying for the Collaboration grant?

**Collaboration Project Selection (Single-Select List)**

Instructions:

- Select one of the following collaboration options:

Option	Examples
Back Office Operations	<ul style="list-style-type: none"> <li>• Shared staffing in Compliance, Human Resources, or Collections</li> <li>• Shared Software Platform, One credit union (vendor, CUSO, League) provides computer services for the collaborating credit unions</li> <li>• Shared product or service offering, one credit union shares a product or service to the partnering credit unions</li> </ul>
Secondary Capital Investment Pool	<ul style="list-style-type: none"> <li>• For LICUs, this pool provides an organized market for secondary capital. For investors, a uniform underwriting and servicing creates efficient transactions and pooled risk. <b>Grant funds cannot be used as secondary capital only for implementation costs.</b></li> </ul>
Vendor Due Diligence	<ul style="list-style-type: none"> <li>• A credit union version of Consumer Reports or Angie's List</li> </ul>

**Partner Credit Unions (User-Defined List)**

Instructions:

- Enter the name(s) of the credit unions that will participate in the project.

**Description of the Collaboration Project (Paragraph)(2000 character maximum)**

Instructions:

- **Describe the Collaboration Project**

Please identify the following:

- Explanation of the project
- How will the collaboration improve the credit union or services to community?

**Collaboration Supporting Documents (File Upload)File Upload; 10485760 byte limit**

Instructions:

- **Upload a Signed Memorandum of Understanding (MOU).**

The following items are required and must be included in the MOU:

- Details of terms of the partnership and vendor agreement(s) including roles and responsibilities (who will do what and when) of each party involved (including each partner and vendor).
- Signatures of authorized individual(s) for each partner and vendor involved in the project.

**Upload a Cost Benefit Analysis**

The following items are required and must be included in the Cost Benefit Analysis:

- The credit unions must demonstrate ongoing reductions in core expenses.
- Explain the benefit of collaborating with other credits compared to solely undertaking the project.

**Estimated Cost of Project (Currency)(20 character maximum)**

Instructions:

- Include costs to ALL partners and the grant amount requested from NCUA.

**Collaboration Grant Amount (Currency)(20 character maximum)**

Instructions:

**Verification and Certification**

**Project Title**

Instructions:

(Text)(255 character maximum)

**\* Certification Terms**

(Checkbox List)

- By checking this box, I, the authorized credit union representative, certify the above.

Instructions:

- The credit union is currently a low-income designated credit union, as defined in Section 701.34 of NCUA's Rules and Regulations; and will comply with the program objectives as described in the application, Grant Guidelines, NCUA Rules and Regulations, and United States Office of Management and Budget Circular A-110 A-122, and A-133.
- The credit union is aware of the required documents necessary to receive reimbursement. If the credit union receives approval for this application, OSCU will only accept ONE reimbursement request which must include proof of payment and proof of purchase for ALL projects applied for under this application at the completion of the LAST project.
- The credit union conducts its activities such that no person is excluded from participation in, is denied the benefits of, or is subject to discrimination on the basis of race, color, national origin, sex, age or disability in the distribution of services and/or benefits provided under this grant program. The credit union agrees to provide evidence of its compliance as required by NCUA. Furthermore, credit unions should ensure compliance with Title VI of the Civil Rights Act of 1964.
- The credit union is aware that NCUA will correspond with the credit union regarding this application by email (utilizing the email provided in this application).
- The credit union is aware that the credit union must obtain approval (in writing) of the proposed expenditures before making those expenditures. If a credit union enters into commitments for a project before the grant decision is made, credit union may be obligated to pay project expenses from own funds should the grant not be approved..
- NCUA will not process incomplete applications. Incomplete applications must be resubmitted, provided the application deadline has not passed.

**Need Support?** ([https://sandbox.cybergrants.com/pls/cybergrants-sb/ao\\_support\\_area.display\\_support\\_area?x\\_gm\\_id=4469&x\\_source\\_flag=DEMO&x\\_style\\_id=&x\\_proposal\\_type\\_id=34304](https://sandbox.cybergrants.com/pls/cybergrants-sb/ao_support_area.display_support_area?x_gm_id=4469&x_source_flag=DEMO&x_style_id=&x_proposal_type_id=34304))

No Fear Act (<http://www.ncua.gov/about/pages/NoFearAct.aspx>) | NCUA Inspector General (<http://www.ncua.gov/about/Leadership/CO/OIG/Pages/default.aspx>) | Plain Writing Act of 2010 (<http://www.ncua.gov/Legal/plainlanguage/Pages/default.aspx>) | USA.gov (<http://www.usa.gov/>) | Privacy Policy & Accessibility (<http://www.ncua.gov/about/pages/Privacy.aspx>)



National Credit Union Administration, 1775 Duke Street, Alexandria, VA 22314-3428

OMB Control Number 3133-0137 (Pending Merger)