



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.

*** Salutation**

(Text)(100 character maximum)

Instructions:

*** First Name**

(Text)(40 character maximum)

Instructions:

*** Last Name**

(Text)(40 character maximum)

Instructions:

*** Credit Union Contact Title**

(Text)(50 character maximum)

Instructions:

*** Telephone**

(Text)(30 character maximum)

Instructions:

*** E-mail Address**

(Text)(100 character maximum)

Instructions:

*** Contact Type**

(Single-Select List)

- Primary Contact
- Secondary Contact

Instructions:

Organization Information

*** FCU/CU**

(Single-Select List)

- Credit Union
- Federal Credit Union

Instructions:

*** Address**

(Text)(100 character maximum)

Instructions:

*** City**

(Text)(50 character maximum)

Instructions:

*** State**

(Single-Select List)

Instructions:

- (Not Applicable)
- Alabama
- Alaska
- American Samoa
- Arizona
- Arkansas
- Armed Forces
Africa/Canada/Europe/Middle East
- Armed Forces Americas (except Canada)
- Armed Forces Pacific
- California
- Colorado
- Connecticut
- Delaware
- District of Columbia
- Federated States of Micronesia
- Florida
- Georgia
- Guam
- Hawaii
- Idaho
- Illinois

- Indiana
- Iowa
- Kansas
- Kentucky
- Louisiana
- Maine
- Marshall Islands
- 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:

Instructions:

*** Tax Identification Number**

(Number)(9 character maximum)

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

Instructions:

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

*** Credit Union DUNS Number**

(Number)(9 character maximum)

For a DUNS number call 1-866-705-5711 or go to <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).

*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:

Loan Application Form

The Community Development Revolving Loan Fund (CDRLF) Program serves as a source of financial support, in the form of federal financial assistance, for low-income designated credit unions (LICUs). It also serves as a source of funding to help LICUs respond to emergencies arising in their communities. Through the CDRLF Loan Program, NCUA provides financial support in the form of loans to LICUs serving predominantly low-income members. The purpose of the CDRLF is to assist LICUs in providing basic financial services to their members to stimulate economic activities in their communities. The program consists of Congressional appropriations that are administered by NCUA.

Instructions:

*** Request Amount**

(Currency)(20 character maximum)

- Enter the total loan amount the credit union is requesting. Please round your request to the nearest hundred.

*** Proposed Use of CDRLF Loan**

(Checkbox List)

Instructions:

- To develop new products or services for members
- To develop partnerships with community-based service organizations or government agencies
- To develop or expand loan programs that support the low-income community
- To acquire, expand, or enhance the credit union’s office space, equipment, or technology systems
- To develop operational programs such as security or disaster recovery
- Other

- Select the credit union's proposed use of the CDRLF loan. Multiple uses are permitted. However, the narrative section must address each proposed use.

Other Proposed Use of CDRLF Loan

(Text)(100 character maximum)

Instructions:

- Enter a brief title for the credit union's proposed use of the CDRLF loan. (The limit is 100 characters.)

*** Proposed Use of CDRLF Loan Narrative**

(Paragraph)(2000 character maximum)

Instructions:

- Describe how the credit union plans to use the CDRLF loan to enhance the products or services it provides to its membership. Also, describe how those enhanced products or services support the membership and community served by your credit union. At least 500 characters are required. If each item is not addressed, the application will be returned to the credit union for a revision.

*** Outreach Strategy**

(Paragraph)(2000 character maximum)

Instructions:

- Describe the credit union’s strategy to successfully deliver financial services and products to the low-income members and community.

Instructions:

*** Matching Funds Narrative Requirement**
(Yes/No)

- Were you notified by the NCUA to submit a Matching Funds Narrative?

Instructions:

Matching Funds Narrative
(Paragraph)(2000 character maximum)

- Describe the credit union’s ability to raise matching funds from non-federal sources if required to do so. At least 750 characters are required. (This section is only required if you're notified by the NCUA to provide a Matching Funds Narrative.)

Instructions:

Additional Information (Optional)

- Provide any additional information that the credit union would like to include with this loan application. You can describe it in the box below or upload additional documentation.

(Paragraph)(2000 character maximum)

Instructions:

Instructions:

(File Upload)File Upload; 10485760 byte limit

- Upload any additional documentation that is relevant to the credit union's application or include any documents NCUA requested.

Note: The maximum file size is 10MB. Any file format is acceptable.

Instructions:

- Click the "**Save and Proceed**" link below to continue.

Terms and Conditions

All credit unions are required to certify the following terms and conditions of the CDRLF Loan Program in NCUA's CyberGrant system prior to completing an application:

1. The Applicant is a low-income designated credit union, as defined in Section 701.34 of NCUA's Rules and Regulations.

Instructions:

2. Applicant shall comply with United States Office of Management and Budget, Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards.

Instructions:

Instructions:

3. Applicants are required to have an audit conducted if they hold \$750,000 or more in Federal awards during a fiscal year. Applicants that hold less than \$750,000 in Federal awards are exempt from this law.

- **For example, if a credit union uses a \$250,000 loan from the NCUA's Community Development Revolving Loan Fund (CDRLF) and a \$500,000 grant from the Community Development Financial Institutions (CDFI) Fund, totaling \$750,000 in Federal awards during the same fiscal year; then the credit union must have an audit conducted.**

4. Applicant is responsible for the efficient and effective administration of the Federal Award through application of sound management practices. Applicant assumes the responsibility for administering Federal Funds in a manner consistent with underlying agreements, program objectives, and the terms and conditions of the Federal Award.

Instructions:

5. No employee, contractor, consultant or Instructions:

vendor has participated substantially for this Loan-funded activity, nor otherwise benefited directly or indirectly from the Loan, who, to its knowledge (assuming reasonable diligence), has a “covered relationship” with an NCUA employee who presently holds a position that would enable him or her to influence a pending or future Federal Award, or a reimbursement of permitted expenses thereunder.

6. An employee, contractor, consultant or vendor of the Applicant would have such a “covered relationship” if he or she were either: (1) a member of the household of an NCUA employee who presently holds a position that would enable him or her to influence a pending or future Federal Award; or (2) a relative of such an NCUA employee with whom he or she has a close personal relationship. 5 C.F.R. 2635.502(b)(1)(ii).

Instructions:

7. Applicant must disclose in writing to NCUA any potential conflict of interest in accordance with applicable Federal awarding agency policy.

Instructions:

8. Per 2 C.F.R 200.113, Applicant must disclose all violations of Federal criminal law involving fraud, bribery, or gratuity violations potentially affecting the award.

Instructions:

9. The Applicant 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 loan program. The credit union agrees to

Instructions:

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.

10. The Applicant is aware that NCUA will correspond with the credit union regarding this application by email (utilizing the email provided in this application).

Instructions:

11. Applicant hereby acknowledges that NCUA reserves full discretion to deny this loan application in the event NCUA determines that Applicant is, or previously was, either in breach of any-condition or limitation in the program guidelines, or in breach of the 'covered relationship' restriction set forth above.

Instructions:

12. Information included in Outcome Summary or Success Stories is considered by NCUA to be Research Data and is governed by 2 CFR § 200.315 and may be made publically available.

Instructions:

13. Applicant must review and comply with all the reporting requirements under NCUA Rules and Regulation 705.9.

Instructions:

14. In the case of a non-federally insured credit union, Applicant agrees to be subject to examination by NCUA.

Instructions:

15. Applicant is aware that any false, fictitious, or fraudulent information or the omission of any material fact, may subject Applicant to criminal, civil or administrative penalties for fraud, false statements, false claims or otherwise. (U.S. Code Title 18, Section 1001 and Title

Instructions:

31, Sections 3729-3730, and 3801-3812).

If you agree to the terms and conditions outlined above, please certify this application by completing the following information.

Instructions:

-

Project Title

(Text)(255 character maximum)

Instructions:

*** Authorized Credit Union Official Name**

(Text)(500 character maximum)

Instructions:

*** Authorized Credit Union Official Title**

(Text)(500 character maximum)

Instructions:

Instructions:

*** Electronic Signature of Authorized Credit Union Official**

(Text)(500 character maximum)

- By signing this form, I certify that the statements herein are true, complete and accurate to the best of my knowledge. I also agree to comply with any resulting terms if I accept a loan through NCUA's CDRLF Program, administered by the Office of Credit Union Resources and Expansion (CURE).

*** Date Signed by Authorized Credit Union Official**

(Date)

Instructions:

*** By checking this box, I, the authorized credit union representative of the Applicant, certify the Applicant's compliance with the above terms and conditions and that all funds received under this loan will be used strictly for the eligible expenditures as set forth in the terms and conditions of the Federal award.**

Instructions:

(Checkbox List)

- I certify the terms above.

Instructions:

- Click the "**Save and Proceed**" link below to continue.

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OMB Control Number 3133-0138

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CUREAPPS@ncua.gov

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

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