



Enterprise Business Solutions



# Emergency Capital Investment Program (ECIP) Loan Form

System Screenshots

March 4, 2020



# Overview: ECIP Loan Landing Page

- ❖ Provide low- and moderate-income community financial institutions the opportunity to apply for capital investment from the government.



# Step 1: Applicant logs in to Homepage

❖ Applicants assigned this form will see the below layout.

☰ CARES Administration Hub

## WELCOME

EMERGENCY CAPITAL INVESTMENT PROGRAM (ECIP)

Please click this button to start an ECIP application.

[Begin ECIP Application](#)

### Required Action Items

Applications you create will appear in this location.

#### INTRODUCTION

The Department of the Treasury (Treasury) is providing these Application Instructions for Low- and Moderate-Income Community Financial Institutions that are considering applying for a capital investment under the Emergency Capital Investment Program (ECIP or Program). Capitalized terms used throughout are defined in the Definitions section.

#### APPLICATION PROCESS

#### ELIGIBILITY

*General Authority.* The Consolidated Appropriations Act, 2021 added Section 104A of the Community Development Banking and Financial Institutions Act of 1994 (the "Act"). Section 104A authorizes the Secretary of the Treasury to establish the Program to support the efforts of Low- and Moderate-Income Community Financial Institutions to, among other things, provide loans, grants, and forbearance for small businesses, Minority-owned businesses, and consumers, especially in Low-Income and Underserved Communities, including Persistent Poverty Counties, that may be disproportionately impacted by the economic effects of the COVID-19 pandemic by providing direct and indirect capital investments in Low- and Moderate-Income Community Financial Institutions.

#### TERM SHEETS

#### DEFINITIONS

#### AGGREGATE AMOUNTS

#### CONFLICTS OF INTEREST

This Program overview, Application Instructions, and application are issued pursuant to Section 104A(d) and (o)(9) of the Community Development Banking and Financial Institutions Act of 1994, as amended by the Consolidated Appropriations Act, 2021. These documents may be updated, revised, or modified at any time, and the requirements contained herein may be waived by the Secretary of the Treasury in his or her sole discretion to the extent permitted by law.

#### TERMINATION OF INVESTMENT AUTHORITY

#### COLLECTION OF DATA

#### PAPERWORK REDUCTION ACT NOTICE

[Looking for Help?](#)



# Step 1: Applicant logs in to Homepage

- ❖ Applicants who have made an application already will have “Required Action Items” populated with a previously made application.

Please click this button to start an ECIP application.

[Begin ECIP Application](#)

Required Action Items		
Application ID: EC-0078 Application Status: Draft	Applicant Name: Submission Date:	<a href="#">Provide Information</a>
Application ID: EC-0084 Application Status: Submitted	Applicant Name: Joe Schmo Submission Date: 1/26/2021	<a href="#">View Information</a>
Application ID: EC-0051 Application Status: Draft	Applicant Name: Test Name Submission Date:	<a href="#">Provide Information</a>
Application ID: EC-0068 Application Status: Draft	Applicant Name: Josh Webb Submission Date:	<a href="#">Provide Information</a>
Application ID: EC-0076 Application Status: Draft	Applicant Name: Submission Date:	<a href="#">Provide Information</a>



# Step 2: Review Form Instructions

## ❖ Introduction

### INTRODUCTION

#### APPLICATION PROCESS

#### ELIGIBILITY

#### TERM SHEETS

#### DEFINITIONS

#### AGGREGATE AMOUNTS

#### CONFLICTS OF INTEREST

#### TERMINATION OF INVESTMENT AUTHORITY

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# Step 2: Review Form Instructions

## ❖ Application Process

INTRODUCTION

[APPLICATION PROCESS](#)

ELIGIBILITY

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To be eligible to receive a capital investment under the Program, an Applicant must complete this ECIP application form. The ECIP application form must be completed by the Applicant seeking to receive the investment. For each application received, the Secretary will consult with, and share certain application materials with, the FDIC, the FRB, the OCC, the NCUA, and/or the Applicant's State Regulator as applicable, to determine whether the Applicant may receive a capital investment under the Program. Responses to the Emergency Capital Investment Program Application, including the Emergency Investment Lending Plan, may be used to determine investment amounts or prioritization of determinations.

Applications submitted by eligible Applicants determined to be complete will be reviewed and evaluated by the Treasury Department on an ongoing basis, in the order in which they are received, or by such other criteria that the Treasury Department may establish in its sole discretion. To timely apply to the ECIP means for an entity to submit a complete application by no later than 11:59 p.m., ET on Friday, May 7, 2021. Applicants will generally be unable to submit applications after May 7, 2021, however, the application period may be extended at the discretion of the Secretary.



# Step 2: Review Form Instructions

## ❖ Eligibility

INTRODUCTION	
APPLICATION PROCESS	Only Low- and Moderate-Income Community Financial Institutions are eligible to participate and receive a capital investment under the Program. As required by the Act, eligible Applicants must:
<b>ELIGIBILITY</b>	<ul style="list-style-type: none"><li>• provide the Secretary, along with the Appropriate Federal Banking Agency or the NCUA, as applicable, an Emergency Investment Lending Plan that:<ul style="list-style-type: none"><li>◦ demonstrates that not less than 30 percent of the lending of the Applicant over the past 2 fiscal years was made directly to LMI borrowers, to borrowers or projects that create direct benefits for LMI populations, to Other Targeted Populations, or any combination thereof, as measured by the total number and dollar amount of loans;</li><li>◦ describes how the business strategy and operating goals of the Applicant will address community development needs in communities that may be disproportionately impacted by the economic effects of COVID-19, which includes the needs of small businesses, consumers, nonprofit organizations, community development, and other projects providing direct benefits to LMI communities, Low-Income individuals, and Minorities within the Minority, Rural, and Urban Low-Income and Underserved Areas served by the Applicant;</li><li>◦ includes a plan to provide community outreach and communication that, where appropriate, describes the availability and application process of receiving loans made possible by the Program through organizations, trade associations, and individuals that represent or work within or are members of Minority communities; and</li><li>◦ includes details on how the Applicant plans to expand or maintain significant lending or investment activity in LMI Minority communities, especially those that may be disproportionately impacted by COVID-19, to historically disadvantaged borrowers, and to Minorities that have significant unmet capital or financial services needs; and</li></ul></li><li>• agree to adhere to requirements on preferred stock and other financial instruments issued under the Program set forth in Section 104A(b) of the Community Development Banking and Financial Institutions Act of 1994, and implementing regulations adopted by Treasury.</li></ul>
TERM SHEETS	An Applicant will certify the reasonableness of projections made in the Emergency Investment Lending Plan when it is submitted to Treasury, along with the Appropriate Federal Banking Agency or the NCUA. To determine what type of financial instrument the Applicant may be able to issue under the Program, as well as conditions related to the issuance and sale of such an instrument, please review the applicable eligibility criteria outlined in the following term sheets, which will be posted on the Treasury website: <ul style="list-style-type: none"><li>• Senior preferred stock term sheet</li><li>• Subordinated debt term sheet for Mutual Institutions and S Corporations</li><li>• Subordinated debt term sheet for credit unions</li></ul>
DEFINITIONS	
AGGREGATE AMOUNTS	
CONFLICTS OF INTEREST	
TERMINATION OF INVESTMENT AUTHORITY	
COLLECTION OF DATA	
PAPERWORK REDUCTION ACT NOTICE	

1 Treasury will provide the Applicant's Emergency Investment Lending Plan to the Applicant's Appropriate Federal Banking Agency or the NCUA, as applicable.

**Looking for Help?**



# Step 2: Review Form Instructions

❖ Term Sheets (on landing page)

INTRODUCTION

APPLICATION PROCESS

ELIGIBILITY

TERM SHEETS

Please refer to the Emergency Capital Investment Program homepage for more information. [ECIP Term Sheets](#)





# Step 2: Review Form Instructions

## ❖ Definitions (on landing page)

INTRODUCTION	The following definitions apply to these guidelines, the Emergency Investment Lending Plan, and to the application form:
APPLICATION PROCESS	
ELIGIBILITY	
TERM SHEETS	
DEFINITIONS	<p style="text-align: center;"><a href="#">Quick Links</a></p> <p> <a href="#">Act</a>   <a href="#">Affiliate</a>   <a href="#">Applicant</a>   <a href="#">Appropriate Federal Banking Agency</a>   <a href="#">Bank Holding Company</a>   <a href="#">C Corporation</a>   <a href="#">CDFI Fund</a>   <a href="#">Control</a>   <a href="#">Community Development Financial Institution</a>  <a href="#">Emergency Capital Investment Fund</a>   <a href="#">Emergency Capital Investment Program</a>   <a href="#">Emergency Investment Lending Plan</a>   <a href="#">Eligible Institution</a>   <a href="#">Equity Interest</a>   <a href="#">Executive Department</a>   <a href="#">Family Member</a>  <a href="#">FDIC</a>   <a href="#">FRB</a>   <a href="#">Federally Insured Credit Union</a>   <a href="#">Government Official</a>   <a href="#">Insured Depository Institution</a>   <a href="#">Low-Income</a>   <a href="#">Low-Income Credit Union</a>   <a href="#">Low- and/or Moderate-Income</a>  <a href="#">Low- and Moderate-Income Community Financial Institution</a>   <a href="#">Low-Income Area/Community</a>   <a href="#">Member of Congress</a>   <a href="#">Metropolitan Area</a>   <a href="#">Minority</a>   <a href="#">Minority Community</a>   <a href="#">Minority Depository Institution</a>  <a href="#">Mutual Institution</a>   <a href="#">NCUA</a>   <a href="#">Non-Metropolitan Area</a>   <a href="#">OCC</a>   <a href="#">Other Targeted Population</a>   <a href="#">Parent Company</a>   <a href="#">S Corporation</a>   <a href="#">Savings and Loan Holding Company</a>   <a href="#">Secretary</a>   <a href="#">State Regulator</a>  <a href="#">Subsidiary</a>   <a href="#">Total Assets</a>   <a href="#">Troubled Condition</a>   <a href="#">Underserved Area/Community</a>   <a href="#">Urban</a> </p>
AGGREGATE AMOUNTS	
CONFLICTS OF INTEREST	
TERMINATION OF INVESTMENT AUTHORITY	<b>Act</b>
COLLECTION OF DATA	"Act" means the Consolidated Appropriations Act, 2021.
PAPERWORK REDUCTION ACT NOTICE	<b>Affiliate</b>
	"Affiliate" means any entity or person that Controls, is Controlled by, or is under common Control with another entity or person. For an Applicant that is a credit union, the term "affiliate" includes a credit union service organization, as defined under 12 CFR part 712
	<b>Applicant</b>
	"Applicant" means an institution that is seeking to apply to receive a capital investment under the Program.
	<b>Appropriate Federal Banking Agency</b>
	"Appropriate Federal Banking Agency" has the same meaning as in 12 U.S.C. 1813.
	<b>Bank Holding Company</b>
	"Bank Holding Company" or "BHC" has the same meaning as in section 2(a)(1) of the Bank Holding Company Act of 1956 (12 U.S.C. 1841(a)(1)).
	<b>C Corporation</b>
	"C Corporation" has the same meaning as in 26 U.S.C. 1361.
	<b>CDFI Fund</b>
	"CDFI Fund" or "Fund" means the Community Development Financial Institutions Fund established under 12 U.S.C. 4703(a).
	<b>Control</b>
	"Control" has the meaning (i) in section 2(a)(2) of the Bank Holding Company Act (12 U.S.C. 1841(a)(2)); and (ii) for a savings and loan holding company, in section 2(a)(2) of the Home Owners' Loan Act (12 U.S.C. 1467a(a)(2)).
	<b>Community Development Financial Institution</b>
	"Community Development Financial Institution" or "CDFI" has the same meaning as in 12 U.S.C. 4702.
	<b>Emergency Capital Investment Fund</b>
	"Emergency Capital Investment Fund" or "ECIF" means the Emergency Capital Investment Fund established under Section 104A(b) of the Community Development Banking and Financial Institutions Act of 1994, as amended by Division N, Title V, Subtitle B, Section 522 of the Act.



# Step 2: Review Form Instructions

## ❖ Definitions (on landing page) - continued

### Eligible Institution

"Eligible Institution" means any Low- and Moderate-Income Community Financial Institution that meets the criteria to participate in the Program.

### Equity Interest

"Equity Interest" means: (i) a share in an entity, without regard to whether the share is transferable or classified as stock or anything similar, (ii) a capital or profit interest in a limited liability company or partnership, or (iii) a warrant or right, other than a right to convert, to purchase, sell, or subscribe to a share or interest described in clause (i) or (ii), respectively.

### Executive Department

"Executive Department" has the same meaning as in 5 U.S.C. 101.

### Family Member

means the spouse, child, son-in-law, or daughter-in-law, as determined under applicable common law, of a Government Official. The term "child" includes a step-child, but the term "spouse" does not include an ex-spouse.

### FDIC

"FDIC" means the Federal Deposit Insurance Corporation.

### FRB

means the Board of Governors of the Federal Reserve System.

### Federally Insured Credit Union

"Federally Insured Credit Union" means any credit union the member accounts of which are insured by the National Credit Union Share Insurance Fund.

### Government Official

"Government Official" means the President, the Vice President, the head of an Executive department as defined in 5 U.S.C. 101, or a member of Congress.

### Insured Depository Institution

"Insured Depository Institution" has the same meaning as in 12 U.S.C. 1813.

### Low-Income

"Low-Income" means having an income, adjusted for family size, of not more than—

- for Metropolitan Areas, 80 percent of the area median income; and
- for Non-Metropolitan Areas, the greater of 80 percent of the area median income; or 80 percent of the statewide Non-Metropolitan area median income.

### Low-Income Credit Union

"Low-Income Credit Union" or "LICU" means a credit union having a designation of low-income status from the National Credit Union Administration, pursuant to 12 CFR § 701.34.

### Low- and/or Moderate-Income

"Low- and/or Moderate-Income" or "LMI" means an individual income that is less than 120 percent of the area median income, or a median family income that is less than 120 percent, in the case of a geography.

### Low- and Moderate-Income Community Financial Institution

"Low- and Moderate-Income Community Financial Institution" means any financial institution that is (i) a CDFI or an MDI and, (ii):

- an Insured Depository institution that is not Controlled by a BHC or SLHC that is also an Eligible Institution;
- a Bank Holding Company;
- a Savings and Loan Holding Company; or
- a Federally Insured Credit Union.



# Step 2: Review Form Instructions

## ❖ Definitions (on landing page) - continued

### **Low-Income Area/Community**

"Low-Income Area/Community" means a local community, neighborhood, or rural district in which the median income does not exceed 80 percent of the median income for the area in which such census tract or block numbering area is located. With respect to a census tract or block numbering area located within a Metropolitan Area, the median family income shall be at or below 80 percent of the Metropolitan Area median family income or the national Metropolitan Area median family income, whichever is greater. In the case of a census tract or block numbering area located outside of a Metropolitan Area, the median family income shall be at or below 80 percent of the statewide Non-Metropolitan Area median family income or the national Non-Metropolitan Area median family income, whichever is greater.

### **Member of Congress**

"Member of Congress" means a member of the U.S. Senate or the U.S. House of Representatives, a Delegate of the U.S. House of Representatives and the Resident Commissioner from Puerto Rico.

### **Metropolitan Area**

"Metropolitan Area" means area within a Metropolitan Statistical Area, as such term is defined in OMB Bulletin No. 15-01 and applied to the 2010 census tracts.

### **Minority**

"Minority" means any Black American, Native American, Hispanic American, Asian American, Native Alaskan, Native Hawaiian, or Pacific Islander.

### **Minority Community**

"Minority Community" means a census tract where the majority of the population consists of minority individuals as defined by the Act.

### **Minority Depository Institution**

"Minority Depository Institution" or "MDI" means an institution that is:

- a minority depository institution as defined in section 308 of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (12 U.S.C. 1463 note); or
- considered to be a minority depository institution by the appropriate Federal banking agency or the National Credit Union Administration, in the case of an insured credit union; or
- listed in the Federal Deposit Insurance Corporation's Minority Depository Institutions List published for the Third Quarter of 2020.

### **Mutual Institution**

"Mutual Institution" means a savings institution, other than a credit union, that is organized in a nonstock business form. All depositors in a mutual institution have a share in the ownership of the institution, according to the amounts of their deposits.

### **NCUA**

"NCUA" means National Credit Union Administration.

### **Non-Metropolitan Area**

"Non-Metropolitan Area" means an area not contained within a Metropolitan Statistical Area, as such term is defined in OMB Bulletin No. 15-01 and applied to the 2010 census tracts.

### **OCC**

"OCC" means the Office of the Comptroller of the Currency.

### **Other Targeted Population**

"Other Targeted Population" means individuals, or an identifiable group of individuals, who lack adequate access to financial products or financial services. The members of Other Targeted Populations shall reside within the boundaries of the United States (which shall encompass any State of the United States, the District of Columbia or any territory of the United States, Puerto Rico, Guam, American Samoa, the Virgin Islands, and the Northern Mariana Islands). This shall include such population so designated pursuant to any regulation issued by the CDFI Fund, and includes Black Americans, Hispanics, Asian Americans, Native Americans, Native Alaskans residing in Alaska, Native Hawaiians residing in Hawaii, and Other Pacific Islanders residing in Other Pacific Islands.

### **Parent Company**

"Parent Company," for an Applicant whose primary regulator is the FDIC, the FRB, or the OCC, has the same meaning as in 12 CFR § 223.2, and for an Applicant whose primary regulator is the NCUA, has the same meaning as in 12 CFR § 716.3.



# Step 2: Review Form Instructions

## ❖ Definitions (on landing page) - continued

### **S Corporation**

"S Corporation" has the same meaning as in 26 U.S.C. 1361.

### **Savings and Loan Holding Company**

"Savings and Loan Holding Company" or "SLHC" has the same meaning as in section 10(a)(1)(D) of the Home Owners' Loan Act (12 U.S.C. 1467a(a)(1)(D)).

### **Secretary**

"Secretary" means the Secretary of the Treasury.

### **State Regulator**

"State Regulator" means the applicable state agency authorized to engage in the regulation of financial institutions chartered and/or operating in the state.

### **Subsidiary**

"Subsidiary" has the same meaning as in 12 U.S.C. 1813, except that a CDFI that is a corporation shall not be considered to be a subsidiary of any Insured Depository Institution or Depository Institution Holding Company that controls less than 25 percent of any class of the voting shares of such corporation, and does not otherwise control in any manner the election of a majority of the directors of the corporation.

### **Total Assets**

"Total Assets" means for an Insured Depository Institution, the amount of total assets reported in the most recent Call Report, or for a BHC or SLHC, the total consolidated assets as reported in the most recent FR Y-9C. A BHC or SLHC that does not report total assets on a consolidated basis should report its Total Assets and also report the Total Assets of any Subsidiary Insured Depository Institution.

### **Troubled Condition**

"Troubled Condition" has the meaning given to such term under 12 CFR § 303.101(c) for an Applicant whose primary regulator is the FDIC, under 12 CFR § 225.71 for an Applicant whose primary regulator is the FRB, under 12 CFR § 5.51(c)(7) for an Applicant whose primary Federal regulator is the OCC, and for an Applicant whose primary regulator is the NCUA, the meaning given to such term under 12 CFR § 700.2.

### **Underserved Area/Community**

"Underserved Area/Community" means a local community, neighborhood, or rural district that is an "investment area" as defined in 12 CFR § 1805.201(b)(3)(iii).

### **Urban**

"Urban" describes persons or areas within a Metropolitan Statistical Area, as such term is defined in OMB Bulletin No. 15-01.



# Step 2: Review Form Instructions

## ❖ Aggregate Amounts

INTRODUCTION	Under the Program, each Low- and Moderate-Income Community Financial Institution may only issue financial instruments to Treasury with an aggregate principal amount (or comparable amount) that is not more than \$250,000,000 and:
APPLICATION PROCESS	
ELIGIBILITY	<ul style="list-style-type: none"><li>• not more than 7.5 percent of Total Assets as of the most recently available Call Report for an institution with Total Assets of more than \$2,000,000,000;</li></ul>
TERM SHEETS	
DEFINITIONS	<ul style="list-style-type: none"><li>• not more than 15 percent of Total Assets as of most recently available Call Report for an institution with Total Assets of not less than \$500,000,000 and not more than \$2,000,000,000; and</li></ul>
AGGREGATE AMOUNTS	<ul style="list-style-type: none"><li>• not more than 22.5 percent of Total Assets as of most recently available Call Report for an institution with Total Assets of less than \$500,000,000.</li></ul>
CONFLICTS OF INTEREST	
TERMINATION OF INVESTMENT AUTHORITY	Across Program investments, Treasury may make not less than \$4,000,000,000 available for Eligible Institutions with Total Assets of not more than \$2,000,000,000 that timely apply to receive a capital investment under the Program, of which not less than \$2,000,000,000 may be made available for Eligible Institutions with Total Assets of less than \$500,000,000 that timely apply to receive a capital investment under the Program.
COLLECTION OF DATA	



# Step 2: Review Form Instructions

## ❖ Conflicts of Interest

INTRODUCTION	No Covered Entity is eligible for any investment made under the Program. For purposes of the conflicts of interest analysis and certification, " <b>Covered Entity</b> " means an entity for which a Covered Individual directly or indirectly holds a Controlling Interest. The principal executive officer and the principal financial officer, or individuals performing similar functions, of a Low- and Moderate-Income Community Financial Institution seeking to receive an investment made under the Program shall, before that investment is approved, certify to the Secretary and the Appropriate Federal Banking Agency or the NCUA, as applicable, that the Low- and Moderate-Income Community Financial Institution is eligible to receive the investment, including certifying that the institution is not a Covered Entity.
APPLICATION PROCESS	
ELIGIBILITY	
TERM SHEETS	To determine whether an institution is a Covered Entity, a Covered Individual's equity interest in an entity must be calculated. The Government Official's and Family Members' equity interests shall be aggregated for this purpose.
DEFINITIONS	
AGGREGATE AMOUNTS	
<u>CONFLICTS OF INTEREST</u>	For purposes of the conflict of interest analysis and certification, a "Controlling Interest" means owning, controlling, or holding not less than 20 percent, by vote or value, of the outstanding amount of any class of equity interest in an entity. For this purpose, "equity interest" means (1) a share in an entity, without regard to whether the share is (a) transferable; or (b) classified as stock or anything similar; (2) a capital or profit interest in a limited liability company or partnership; or (iii) a warrant or right, other than a right to convert, to purchase, sell, or subscribe to a share or interest described in (1) or (2), respectively.
TERMINATION OF INVESTMENT AUTHORITY	The determination of whether a Covered Individual directly or indirectly holds a Controlling Interest in an entity must take into account a Covered Individual's Direct Interest and Indirect Interest in the entity as well as a Covered Individual's interest in any entity that directly or indirectly has an interest in such entity (e.g., the entity's Parent Companies).
COLLECTION OF DATA	
PAPERWORK REDUCTION ACT NOTICE	<p><i>Direct Interests.</i> If a Covered Individual directly owns, controls, or holds 20 percent or more, by vote or value, of the outstanding amount of any class of equity interest in an entity that is seeking to participate in the Program, that entity is a Covered Entity.</p> <p><i>Indirect Interests.</i> For the purpose of determining the amount of an equity interest indirectly owned or held by a Covered Individual in an entity:</p> <p>A Covered Individual's indirect equity interest by value (i.e., economic interest that may or may not include voting rights) shall be calculated on a proportional basis, taking into account any partial ownership of the relevant entity's Parent Company(ies). For example, if a Government Official owns 25 percent of the economic interest in Company A, and Company A owns 40 percent of the outstanding amount of a class of voting securities of Company B, the Government Official is deemed to own 10 percent of the class of voting securities of Company B.</p> <p>For the purpose of determining the amount of an equity interest indirectly controlled by a Covered Individual in an entity:</p> <ul style="list-style-type: none"><li>• A Covered Individual shall be deemed to indirectly Control an equity interest in an entity if he or she Controls, directly or indirectly, the entity that owns or holds the equity interest.</li><li>• An individual or entity shall be deemed to Control another entity only when the individual or entity owns or holds a majority of the voting interest in such entity, or is, or holds a majority of the voting interest in, the general partner of such entity. For example, if a Government Official owns a 51 percent voting interest in Company A, which owns a 51 percent voting interest in Company B, which owns 20 percent of the equity interests of Company C, the Government Official shall be deemed to control 20 percent of the equity interests of Company C.</li></ul> <p><i>Shares.</i> A share is considered an ownership interest without regard to whether the share is transferrable or classified as stock or anything similar and without regard to whether the share is a voting security. For example, a nonvoting preferred share would be considered a share.</p> <p><i>Warrants or Rights.</i> If the Covered Individual has warrants or other rights (other than a right to convert), calculate the Covered Individual's interest in the underlying equity interest on a fully diluted basis assuming that both the individual and other holders of such warrants or rights have exercised such interests. Warrants, options, and similar rights must be counted even if they are unexercised or "out of the money." For example, when calculating an individual's percentage in an equity interest, use the following formula:</p>



# Step 2: Review Form Instructions

## ❖ Conflicts of Interest - continued

$(\text{Individual's shares in a class}) + (\text{Individual's options and warrants in that class}) / (\text{Total outstanding shares in that class, assuming all warrants or rights are exercised})$

*Basis for Certification: Reasonable Diligence.* In light of limited public information on ownership interests of Government Officials, and that the identities of Government Officials' Family Members are not disclosed or reported in any routine or comprehensive manner, it is necessary to prescribe the minimum level of diligence required to make a conflict of interest certification in good faith. To determine whether any Covered Individual holds a Controlling Interest in an entity, it is necessary and sufficient for the entity to undertake the following minimum level of diligence:

- Entities must take into account the ownership, control, and holding of any equity interest of any size if the entity has actual knowledge that a Covered Individual, directly or indirectly, owns, controls, or holds the interest; and
- Entities must determine the beneficial owner of any 5 percent or greater equity interest of the entity and determine whether such beneficial owner is a Covered Individual (i) by checking the name of each such beneficial owner against a list of current Government Officials and (ii) if the entity has not otherwise been able to confirm whether such beneficial owner is a Family Member, by asking each such beneficial owner whether the owner is a Family Member. If the aggregate amount of equity interests owned by the identified beneficial owners, together with the aggregate percentage ownership determined from actual knowledge in (i) above, is less than 20 percent, an entity need not determine if the identified beneficial owners are Family Members.
- To determine the identity of beneficial owners of publicly traded securities, Borrowers may rely on information disclosed by such persons in reporting under sections 13(d) and 13(g) of the Securities Exchange Act of 1934 (15 U.S.C. §§ 78m(d), 78m(g)).



# Step 2: Review Form Instructions

## ❖ Termination of Investment Authority

INTRODUCTION	The authority to make new capital investments in Low- and Moderate-Income Community Financial Institutions, including commitments to purchase preferred stock or other instruments, provided under the Program will terminate six months after the termination of the national emergency concerning the COVID-19 outbreak declared by the President under the National Emergencies Act (50 U.S.C. 1601 et seq.).
APPLICATION PROCESS	
ELIGIBILITY	
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DEFINITIONS	
AGGREGATE AMOUNTS	
CONFLICTS OF INTEREST	
TERMINATION OF INVESTMENT AUTHORITY	





# Step 2: Review Form Instructions

## ❖ Collection of Data

INTRODUCTION	<p>Notwithstanding the Equal Credit Opportunity Act (15 U.S.C. 1691 et seq.), any Low- and Moderate-Income Community Financial Institution may collect data described in 15 U.S.C. 1691(a)(1) from borrowers and applicants for credit for the sole purpose and exclusive use of monitoring compliance under the Emergency Investment Lending Plan. A Low- and Moderate-Income Community Financial Institution that collects such data will not be subject to adverse action related to that collection by the Bureau of Consumer Financial Protection or any other Federal agency. This includes data that will enable the Secretary to conduct a study of impact on the program. Applicants must agree to participate in additional data collections that will be outlined in the final agreement.</p>
APPLICATION PROCESS	
ELIGIBILITY	
TERM SHEETS	
DEFINITIONS	
AGGREGATE AMOUNTS	
CONFLICTS OF INTEREST	
TERMINATION OF INVESTMENT AUTHORITY	
<a href="#">COLLECTION OF DATA</a>	



# Step 2: Review Form Instructions

## ❖ Paperwork Reduction Act Notice

INTRODUCTION	<p>The information collected will be used for the U.S. Government to process requests for support. The estimated burden associated with this collection of information is 4 hours per response. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Privacy, Transparency and Records, Department of the Treasury, 1500 Pennsylvania Ave., N.W., Washington, D.C. 20220. DO NOT send the form to this address. An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a valid control number assigned by OMB.</p> <p>OMB Approved No. 1505-0267 Expiration Date: September 30, 2021</p>
APPLICATION PROCESS	
ELIGIBILITY	
TERM SHEETS	
DEFINITIONS	
AGGREGATE AMOUNTS	
CONFLICTS OF INTEREST	
TERMINATION OF INVESTMENT AUTHORITY	
COLLECTION OF DATA	
PAPERWORK REDUCTION ACT NOTICE	



# Step 3: Create the Form

- ❖ Click the button at the top of the ECIP Landing page to begin the application



Please click this button to start an ECIP application.

[Begin ECIP Application](#)



# Step 3: Create the Form

❖ Record is created that can be navigate back to.



Creating...  
Your application has been created.





# Step 4: Review Form Instructions

## ❖ User Instructions



CARES Administration Hub



ECIP Applicant ID

EC-0173

Applicant Name

Status

Draft

Submission Date

### User Instructions

Term Sheets

Please complete each field and, if required, provide supporting explanations and documentation. The application has several sections that are listed in the tabs to the left.

Definitions

After completing a section, you must click the "Save this page" button to save information on that page before moving onto the next page; this will ensure that all input data is saved to the system.

Applicant Information

Applicant Organization

You may save an application in progress and return to it later to complete it or change it. To save your work in progress, you must click the "Save" button in the bottom right corner of the screen.

Affiliates

Financial Positions

After the application is completed and submitted successfully, the primary contact person listed in the application will receive an automated confirmation email from the Treasury.

Emergency Lending Plan

Certification & Submission

This Application for the Emergency Capital Investment Program and any supporting materials must be submitted to Treasury through this portal. As part of the process to determine whether an Applicant may receive a capital investment under the Program, the Secretary may consult and share Application materials with the Applicant's Appropriate Federal Banking Agency (the FDIC, FRB, OCC, NCUA, as applicable), and the Applicant's State Regulator.

This Application and the Emergency Investment Lending Plan reference definitions and capitalized terms defined in the Program's Application Instructions and the Community Development Banking and Financial Institutions Act of 1994, as amended by the Consolidated Appropriations Act, 2021.



# Step 4: Review Form Instructions

## ❖ Term Sheets (within the form)

User Instructions	Please refer to the Emergency Capital Investment Program homepage for more information. <a href="#">ECIP Term Sheets</a>
<a href="#">Term Sheets</a>	
Definitions	
Applicant Information	
Applicant Organization	
Affiliates	
Financial Positions	
Emergency Lending Plan	
Certification & Submission	



# Step 4: Review Form Instructions

## ❖ Definitions (within the form)

User Instructions	<p>The following definitions apply to these guidelines, the Emergency Investment Lending Plan, and to the application form:</p> <p style="text-align: center;"><a href="#">Quick Links</a></p> <p> <a href="#">Act</a>   <a href="#">Affiliate</a>   <a href="#">Applicant</a>   <a href="#">Appropriate Federal Banking Agency</a>   <a href="#">Bank Holding Company</a>   <a href="#">C Corporation</a>   <a href="#">CDFI Fund</a>   <a href="#">Control</a>   <a href="#">Community Development Financial Institution</a>  <a href="#">Emergency Capital Investment Fund</a>   <a href="#">Emergency Capital Investment Program</a>   <a href="#">Emergency Investment Lending Plan</a>   <a href="#">Eligible Institution</a>   <a href="#">Equity Interest</a>   <a href="#">Executive Department</a>   <a href="#">Family Member</a>  <a href="#">FDIC</a>   <a href="#">FRB</a>   <a href="#">Federally Insured Credit Union</a>   <a href="#">Government Official</a>   <a href="#">Insured Depository Institution</a>   <a href="#">Low-Income</a>   <a href="#">Low-Income Credit Union</a>   <a href="#">Low- and/or Moderate-Income</a>  <a href="#">Low- and Moderate-Income Community Financial Institution</a>   <a href="#">Low-Income Area/Community</a>   <a href="#">Member of Congress</a>   <a href="#">Metropolitan Area</a>   <a href="#">Minority</a>   <a href="#">Minority Community</a>   <a href="#">Minority Depository Institution</a>  <a href="#">Mutual Institution</a>   <a href="#">NCUA</a>   <a href="#">Non-Metropolitan Area</a>   <a href="#">OCC</a>   <a href="#">Other Targeted Population</a>   <a href="#">Parent Company</a>   <a href="#">S Corporation</a>   <a href="#">Savings and Loan Holding Company</a>   <a href="#">Secretary</a>   <a href="#">State Regulator</a>  <a href="#">Subsidiary</a>   <a href="#">Total Assets</a>   <a href="#">Troubled Condition</a>   <a href="#">Underserved Area/Community</a>   <a href="#">Urban</a> </p>
Term Sheets	
<a href="#">Definitions</a>	
Applicant Information	
Applicant Organization	
Affiliates	
Financial Positions	
Emergency Lending Plan	
Certification & Submission	<p><b>Act</b></p> <p>"Act" means the Consolidated Appropriations Act, 2021.</p> <p><b>Affiliate</b></p> <p>"Affiliate" means any entity or person that Controls, is Controlled by, or is under common Control with another entity or person. For an Applicant that is a credit union, the term "affiliate" includes a credit union service organization, as defined under 12 CFR part 712</p> <p><b>Applicant</b></p> <p>"Applicant" means an institution that is seeking to apply to receive a capital investment under the Program.</p> <p><b>Appropriate Federal Banking Agency</b></p> <p>"Appropriate Federal Banking Agency" has the same meaning as in 12 U.S.C. 1813.</p> <p><b>Bank Holding Company</b></p> <p>"Bank Holding Company" or "BHC" has the same meaning as in section 2(a)(1) of the Bank Holding Company Act of 1956 (12 U.S.C. 1841(a)(1)).</p> <p><b>C Corporation</b></p> <p>"C Corporation" has the same meaning as in 26 U.S.C. 1361.</p> <p><b>CDFI Fund</b></p> <p>"CDFI Fund" or "Fund" means the Community Development Financial Institutions Fund established under 12 U.S.C. 4703(a).</p> <p><b>Control</b></p> <p>"Control" has the meaning (i) in section 2(a)(2) of the Bank Holding Company Act (12 U.S.C. 1841(a)(2)); and (ii) for a savings and loan holding company, in section 2(a)(2) of the Home Owners' Loan Act (12 U.S.C. 1467a(a)(2)).</p>



# Step 4: Review Form Instructions

## ❖ Definitions (within the form) - continued

### **Community Development Financial Institution**

"Community Development Financial Institution" or "CDFI" has the same meaning as in 12 U.S.C. 4702.

### **Emergency Capital Investment Fund**

"Emergency Capital Investment Fund" or "ECIF" means the Emergency Capital Investment Fund established under Section 104A(b) of the Community Development Banking and Financial Institutions Act of 1994, as amended by Division N, Title V, Subtitle B, Section 522 of the Act.

### **Emergency Capital Investment Program**

"Emergency Capital Investment Program", "ECIP", or "Program" means the Emergency Capital Investment Program established under Section 104A(b) of the Community Development Banking and Financial Institutions Act of 1994, as amended by Division N, Title V, Subtitle B, Section 522 of the Act.

### **Emergency Investment Lending Plan**

"Emergency Investment Lending Plan" means an investment and lending plan that meets the criteria set forth in Section 104A(b)(4) of the Community Development Banking and Financial Institutions Act of 1994, as amended by Division N, Title V, Subtitle B, Section 522 of the Act.

### **Eligible Institution**

"Eligible Institution" means any Low- and Moderate-Income Community Financial Institution that meets the criteria to participate in the Program.

### **Equity Interest**

"Equity Interest" means: (i) a share in an entity, without regard to whether the share is transferable or classified as stock or anything similar, (ii) a capital or profit interest in a limited liability company or partnership, or (iii) a warrant or right, other than a right to convert, to purchase, sell, or subscribe to a share or interest described in clause (i) or (ii), respectively.

### **Executive Department**

"Executive Department" has the same meaning as in 5 U.S.C. 101.

### **Family Member**

means the spouse, child, son-in-law, or daughter-in-law, as determined under applicable common law, of a Government Official. The term "child" includes a step-child, but the term "spouse" does not include an ex-spouse.

### **FDIC**

"FDIC" means the Federal Deposit Insurance Corporation.

### **FRB**

means the Board of Governors of the Federal Reserve System.

### **Federally Insured Credit Union**

"Federally Insured Credit Union" means any credit union the member accounts of which are insured by the National Credit Union Share Insurance Fund.

### **Government Official**

"Government Official" means the President, the Vice President, the head of an Executive department as defined in 5 U.S.C. 101, or a member of Congress.

### **Insured Depository Institution**

"Insured Depository Institution" has the same meaning as in 12 U.S.C. 1813.





# Step 4: Review Form Instructions

## ❖ Definitions (within the form) - continued

### Low-Income

"Low-Income" means having an income, adjusted for family size, of not more than—

- for Metropolitan Areas, 80 percent of the area median income; and
- for Non-Metropolitan Areas, the greater of 80 percent of the area median income; or 80 percent of the statewide Non-Metropolitan area median income.

### Low-Income Credit Union

"Low-Income Credit Union" or "LICU" means a credit union having a designation of low-income status from the National Credit Union Administration, pursuant to 12 CFR § 701.34.

### Low- and/or Moderate-Income

"Low- and/or Moderate-Income" or "LMI" means an individual income that is less than 120 percent of the area median income, or a median family income that is less than 120 percent, in the case of a geography.

### Low- and Moderate-Income Community Financial Institution

"Low- and Moderate-Income Community Financial Institution" means any financial institution that is (i) a CDFI or an MDI and, (ii):

- an Insured Depository institution that is not Controlled by a BHC or SLHC that is also an Eligible Institution;
- a Bank Holding Company;
- a Savings and Loan Holding Company; or
- a Federally Insured Credit Union.

### Low-Income Area/Community

"Low-Income Area/Community" means a local community, neighborhood, or rural district in which the median income does not exceed 80 percent of the median income for the area in which such census tract or block numbering area is located. With respect to a census tract or block numbering area located within a Metropolitan Area, the median family income shall be at or below 80 percent of the Metropolitan Area median family income or the national Metropolitan Area median family income, whichever is greater. In the case of a census tract or block numbering area located outside of a Metropolitan Area, the median family income shall be at or below 80 percent of the statewide Non-Metropolitan Area median family income or the national Non-Metropolitan Area median family income, whichever is greater.

### Member of Congress

"Member of Congress" means a member of the U.S. Senate or the U.S. House of Representatives, a Delegate of the U.S. House of Representatives and the Resident Commissioner from Puerto Rico.

### Metropolitan Area

"Metropolitan Area" means area within a Metropolitan Statistical Area, as such term is defined in OMB Bulletin No. 15-01 and applied to the 2010 census tracts.

### Minority

"Minority" means any Black American, Native American, Hispanic American, Asian American, Native Alaskan, Native Hawaiian, or Pacific Islander.

### Minority Community

"Minority Community" means a census tract where the majority of the population consists of minority individuals as defined by the Act.

### Minority Depository Institution

"Minority Depository Institution" or "MDI" means an institution that is:

- a minority depository institution as defined in section 308 of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (12 U.S.C. 1463 note); or
- considered to be a minority depository institution by the appropriate Federal banking agency or the National Credit Union Administration, in the case of an insured credit union; or
- listed in the Federal Deposit Insurance Corporation's Minority Depository Institutions List published for the Third Quarter of 2020.



# Step 4: Review Form Instructions

## ❖ Definitions (within the form) - continued

### **Mutual Institution**

"Mutual Institution" means a savings institution, other than a credit union, that is organized in a nonstock business form. All depositors in a mutual institution have a share in the ownership of the institution, according to the amounts of their deposits.

### **NCUA**

"NCUA" means National Credit Union Administration.

### **Non-Metropolitan Area**

"Non-Metropolitan Area" means an area not contained within a Metropolitan Statistical Area, as such term is defined in OMB Bulletin No. 15-01 and applied to the 2010 census tracts.

### **OCC**

"OCC" means the Office of the Comptroller of the Currency.

### **Other Targeted Population**

"Other Targeted Population" means individuals, or an identifiable group of individuals, who lack adequate access to financial products or financial services. The members of Other Targeted Populations shall reside within the boundaries of the United States (which shall encompass any State of the United States, the District of Columbia or any territory of the United States, Puerto Rico, Guam, American Samoa, the Virgin Islands, and the Northern Mariana Islands). This shall include such population so designated pursuant to any regulation issued by the CDFI Fund, and includes Black Americans, Hispanics, Asian Americans, Native Americans, Native Alaskans residing in Alaska, Native Hawaiians residing in Hawaii, and Other Pacific Islanders residing in Other Pacific Islands.

### **Parent Company**

"Parent Company," for an Applicant whose primary regulator is the FDIC, the FRB, or the OCC, has the same meaning as in 12 CFR § 223.2, and for an Applicant whose primary regulator is the NCUA, has the same meaning as in 12 CFR § 716.3.

### **S Corporation**

"S Corporation" has the same meaning as in 26 U.S.C. 1361.

### **Savings and Loan Holding Company**

"Savings and Loan Holding Company" or "SLHC" has the same meaning as in section 10(a)(1)(D) of the Home Owners' Loan Act (12 U.S.C. 1467a(a)(1)(D)).

### **Secretary**

"Secretary" means the Secretary of the Treasury.

### **State Regulator**

"State Regulator" means the applicable state agency authorized to engage in the regulation of financial institutions chartered and/or operating in the state.

### **Subsidiary**

"Subsidiary" has the same meaning as in 12 U.S.C. 1813, except that a CDFI that is a corporation shall not be considered to be a subsidiary of any Insured Depository Institution or Depository Institution Holding Company that controls less than 25 percent of any class of the voting shares of such corporation, and does not otherwise control in any manner the election of a majority of the directors of the corporation.

### **Total Assets**

"Total Assets" means for an Insured Depository Institution, the amount of total assets reported in the most recent Call Report, or for a BHC or SLHC, the total consolidated assets as reported in the most recent FR Y-9C. A BHC or SLHC that does not report total assets on a consolidated basis should report its Total Assets and also report the Total Assets of any Subsidiary Insured Depository Institution.



# Step 4: Review Form Instructions

## ❖ Definitions (within the form) - continued

### **Troubled Condition**

"Troubled Condition" has the meaning given to such term under 12 CFR § 303.101(c) for an Applicant whose primary regulator is the FDIC, under 12 CFR § 225.71 for an Applicant whose primary regulator is the FRB, under 12 CFR § 5.51(c)(7) for an Applicant whose primary Federal regulator is the OCC, and for an Applicant whose primary regulator is the NCUA, the meaning given to such term under 12 CFR § 700.2.

### **Underserved Area/Community**

"Underserved Area/Community" means a local community, neighborhood, or rural district that is an "investment area" as defined in 12 CFR § 1805.201(b)(3)(ii).

### **Urban**

"Urban" describes persons or areas within a Metropolitan Statistical Area, as such term is defined in OMB Bulletin No. 15-01.



# Step 5: Populate the Form

## ❖ Applicant Information

ECIP Applicant ID	EC-0173	Applicant Name
Status	Draft	Submission Date

User Instructions

Term Sheets

Definitions

**Applicant Information**

Applicant Organization

Affiliates

Financial Positions

Emergency Lending Plan

Certification & Submission

**Reminder:** The term "Applicant" refers to the eligible institution that is seeking to apply to receive a capital investment under the Program.

Name	Chief Executive Officer (or individual performing a similar function) Name
Taxpayer ID (EIN) Number (XX-XXXXXXX)	Chief Executive Officer (or individual performing a similar function) Phone
DUNS Number (XX-XXX-XXXX)	Chief Executive Officer (or individual performing a similar function) Email
Fiscal Year End Date (MM/DD)	Chief Financial Officer (or individual performing a similar function) Name
Street Address	Chief Financial Officer (or individual performing a similar function) Phone
City	Chief Financial Officer (or individual performing a similar function) Email
State	Primary Contact
--None--	--None--
Zip Code	Primary Contact Person Name
County	Primary Contact Person Title
Applicant's State of Incorporation or Organization	Primary Contact Person Phone
--None--	Primary Contact Person Email

[Save this page](#)



# Step 5: Populate the Form

## ❖ Applicant Organization

Definitions	Select the option that describes the Applicant.	Name of Applicant Primary Federal Regulator
Applicant Information	--None--	--None--
<b>Applicant Organization</b>	Is the Applicant a Minority Depository Institution?	
Affiliates	--None--	
Financial Positions	Is the Applicant a certified CDFI as of December 27, 2020?	
Emergency Lending Plan	--None--	
Certification & Submission	Is the Applicant a Low Income Credit Union, (if applicable)?	
	--None--	
	Is Applicant a Holding Company?	
	--None--	
	Applicant Identifier (provide all that apply):	
	RSSD ID:	
	FDIC Certificate ID:	
	OCC Charter No.	
	NCUA Charter No.	
	State Regulator, if applicable	
	--None--	
	Identifier for state-chartered credit union	
	Total Assets (\$, most recent quarter for which data is available)*	

\*If the Applicant is a BHC or SLHC that does not report total consolidated assets, the Applicant BHC or SLHC should report its Total Assets and the Total Assets of any Subsidiary Insured Depository Institution.



# Step 5: Populate the Form

- ❖ Applicant Organization - conditional  
If “Select the option that describes the Applicant” is “Insured Depository Institution that is controlled by a BHC or SLHC”  
AND “Please explain below” is “Other”  
THEN “Other (explain why) (2,000 character maximum)” will be visible

Select the option that describes the Applicant.

Insured Depository Institution that is controlled by a BHC or SLHC ▼

Please explain below.

Other ▼

Other (explain why) (2,000 character maximum):



# Step 5: Populate the Form

- ❖ Applicant Organization - conditional  
If “Is Applicant a Holding Company?” is “Yes”, upon saving the form page, a Subsidiaries tab will appear.

Applicant Organization	Is the Applicant a Minority Depository Institution?
Subsidiaries	No
Affiliates	Is the Applicant a certified CDFI as of December 27, 2020?
Financial Positions	No
Emergency Lending Plan	Is the Applicant a Low Income Credit Union, (if applicable)?
Certification & Submission	No
	Is Applicant a Holding Company?
	Yes



# Step 5: Populate the Form

- ❖ Applicant Organization – conditional  
If “Is Applicant a Holding Company?” is “No” then “Is the Applicant controlled by a holding Company” will appear.  
If “Is Applicant a Holding Company?” is “No” and “Is the Applicant controlled by a holding Company” is “Yes” then the Holding Company section will appear.

Definitions	Select the option that describes the Applicant. Savings and Loan Holding Company	Name of Applicant Primary Federal Regulator N/A
Applicant Information	Is the Applicant a Minority Depository Institution? No	Is the Applicant controlled by a Holding Company? Yes
Applicant Organization	Is the Applicant a certified CDFI as of December 27, 2020? No	<b>Holding Company Identifier (provide all that apply)</b> Name Fake Data RSSD ID: Fake Data FDIC Certificate ID: Fake Data OCC Charter No. Fake Data Primary federal regulator N/A State Regulator, if applicable N/A Does the Holding Company operate under the Small Bank Holding Company and Savings and Loan Holding Company Policy Statement issued by the FRB at 12 CFR Part 225, Appendix C? Yes Total Assets (\$, most recent quarter for which data is available)* \$543,210.00
Affiliates	Is the Applicant a Low Income Credit Union, (if applicable)? No	
Financial Positions	Is Applicant a Holding Company? No	
Emergency Lending Plan	Applicant Identifier (provide all that apply): RSSD ID: Fake Data FDIC Certificate ID: Fake Data OCC Charter No. Fake Data NCUA Charter No. Fake Data State Regulator, if applicable	
Certification & Submission		





# Step 5: Populate the Form

❖ Subsidiaries (If “Is Applicant a Holding Company?” is “Yes”, upon saving the form page, a Subsidiaries tab will appear.)

User Instructions    If the Applicant is a Holding Company please provide the following information for each of its Subsidiary Insured Depository Institutions.

Term Sheets    Name of Subsidiary Insured Depository Institution

Definitions    RSSD ID

Applicant Information   

Applicant Organization    FDIC Certificate ID

Subsidiaries

Affiliates    OCC Charter No.

Financial Positions    Primary federal regulator

Emergency Lending Plan   

Certification & Submission    State Regulator, if applicable

\*If the Applicant is a BHC or SLHC that does not report total consolidated assets, the Applicant BHC or SLHC should report Its Total Assets and the Total Assets of any Subsidiary Insured Depository Institution.

Subsidiary Name        RSSD ID        FDIC Certificate ID        OCC Charter No.        Primary federal regulator        State Regulator (please choo...        Total Assets (\$, most recent q...



# Step 5: Populate the Form

## ❖ Affiliates

User Instructions	<p>If the Applicant is a BHC, a SLHC, or the Affiliate of a BHC/SLHC, then the Applicant may skip this question if it uploads its most recent FRY-6 and checks here to certify that there have been no material changes since the last submission.</p> <p>Upload Required Doc(s)</p> <p><a href="#">Upload Files</a> Or drop files</p> <p>Do you have any Affiliates?</p> <p>Select an Option <span>▼</span></p> <p><input type="checkbox"/> Affiliate Na... <span>▼</span>   Taxpayer ID <span>▼</span>   DUNS Num... <span>▼</span>   Street Addr... <span>▼</span>   City <span>▼</span>   State <span>▼</span>   Postal Code <span>▼</span>   County <span>▼</span>   Has Affiliat... <span>▼</span></p> <p>Provide a chart that identifies the Applicant's ownership structure and all Affiliate relationships.</p> <p>Upload Required Doc(s)</p> <p><a href="#">Upload Files</a> Or drop files</p>
Term Sheets	
Definitions	
Applicant Information	
Applicant Organization	
<u>Affiliates</u>	
Financial Positions	
Emergency Lending Plan	
Certification & Submission	

[Save this page](#)



# Step 5: Populate the Form

## ❖ Affiliates – conditional

If a document is uploaded to the “If the Applicant is a BHC, a SLHC, or the Affiliate of a BHC/SLHC, then the Applicant may skip this question if it uploads its most recent FR Y-6 and checks here to certify that there have been no material changes since the last submission.”, then “Has The Applicant had any material changes since the last submission” field will appear

If the Applicant is a BHC, a SLHC, or the Affiliate of a BHC/SLHC, then the Applicant may skip this question if it uploads its most recent FR Y-6 and checks here to certify that there have been no material changes since the last submission.

Upload Required Doc(s)

[Upload Files](#) Or drop files

<input type="checkbox"/> Title	▼ Upload Date	▼ Download File
<input type="checkbox"/> Fake Certification Example Document	Mar 4, 2021	<a href="#">Download File</a>

Has the Applicant had any material changes since the last submission?

--None--



# Step 5: Populate the Form

- ❖ Affiliates – conditional  
If “Do you have any affiliates?” is “Yes” then “Affiliate Name” and “Has Affiliate applied to participate in the program?” appear.  
If “Has Affiliate applied to participate in the program?” is “Yes” then everything in the box appears.

Do you have any Affiliates?

Yes

Save this page

Affiliate Name

Fake Data

Has Affiliate applied to participate in the Program?

Yes

DUNS Number (XXXXXXXXXX) ⓘ

123234324

City

Fake Data

Taxpayer ID (EIN) Number (XXXXXXXXXX) ⓘ

123123

State

CT

Street Address

Fake Data

Postal Code

08123

County

Fake Data

Create Affiliate

☐ Affiliate Name ▾ | Taxpayer ID ▾ | DUNS Number ▾ | Street Address ▾ | City ▾ | State ▾ | Postal Code ▾ | County ▾ | Has Affiliate applied ... ▾



# Step 5: Populate the Form

❖ **Affiliates – conditional**  
Upon clicking the create affiliate button, the table will populate. Additional affiliates can be created as necessary.

Affiliate Name  
Fake Data

Has Affiliate applied to participate in the Program?  
Yes

DUNS Number (XXXXXXXXXX) ⓘ  
123234324

Taxpayer ID (EIN) Number (XXXXXXXXXX) ⓘ  
123123123

Street Address  
Fake Data

City  
Fake Data

State  
CT

Postal Code  
08123

County  
Fake Data

Create Affiliate

<input type="checkbox"/> Affiliate Name	<input type="checkbox"/> Taxpayer ID	<input type="checkbox"/> DUNS Number	<input type="checkbox"/> Street Address	<input type="checkbox"/> City	<input type="checkbox"/> State	<input type="checkbox"/> Postal Code	<input type="checkbox"/> County	<input type="checkbox"/> Has Affiliate applied ...
Fake Data	123123123	123234324	Fake Data	Fake Data	CT	08123	Fake Data	Yes



# Step 5: Populate the Form

## ❖ Financial Positions

Definitions	Is the Applicant able to issue preferred stock to Treasury in connection with its participation in the Program? <input type="text" value="Yes"/>	<p>Please provide the following information on the Applicant.</p> <p>Corporate Structure <input type="text" value="Other"/></p> <p><b>PROPOSED AGGREGATE PRINCIPAL AMOUNT (OR COMPARABLE AMOUNT) OF SENIOR PREFERRED STOCK OR OTHER FINANCIAL INSTRUMENT</b></p> <p>Provide information on the financial instrument that the Applicant seeks to issue under the Program. Select the term sheet applicable to the type of investment that the Applicant is requesting under the Program.</p> <input type="text" value="Sub Debt (Credit Unions)"/> <p>Provide the aggregate dollar amount of financial instruments or senior preferred stock that the Applicant seeks to issue to the Treasury Department under the Program (rounded down to the nearest thousand dollar increment; e.g., \$453,000 not \$453,611)</p> <input type="text"/> <small>Complete this field.</small> <p><a href="#">Save this page</a></p>
Applicant Information	Is the Applicant (or its Parent Company) a publicly traded company? <input type="text" value="Yes"/>	
Applicant Organization	Is the Applicant (or its Parent Company) a publicly traded company? <input type="text" value="Yes"/>	
Affiliates	If yes, provide ticker symbol of listed common shares. <input type="text"/>	
Financial Positions	<input type="text"/>	
Emergency Lending Plan		
Certification & Submission		



# Step 5: Populate the Form

## ❖ Financial Positions – conditional

If “Is the Applicant able to issue preferred stock to Treasury in connection with its participation in the Program?” is “Yes”

AND “Is the Applicant (or its Parent Company) a publicly traded company?” is “No” then no additional fields appear.

User Instructions		
Term Sheets		
Definitions	Is the Applicant able to issue preferred stock to Treasury in connection with its participation in the Program? Yes	Please provide the following information on the Applicant.
Applicant Information		Corporate Structure --None--
Applicant Organization	Is the Applicant (or its Parent Company) a publicly traded company? No	<b>PROPOSED AGGREGATE PRINCIPAL AMOUNT (OR COMPARABLE AMOUNT) OF SENIOR PREFERRED STOCK OR OTHER FINANCIAL INSTRUMENT</b> Provide information on the financial instrument that the Applicant seeks to issue under the Program. Select the term sheet applicable to the type of investment that the Applicant is requesting under the Program. --None--
Subsidiaries		
Affiliates		
<b>Financial Positions</b>		
Emergency Lending Plan		
Certification & Submission		

Provide the aggregate dollar amount of financial instruments or senior preferred stock that the Applicant seeks to issue to the Treasury Department under the Program (rounded down to the nearest thousand dollar increment; e.g., \$453,000 not \$453,611)

[Save this page](#)



# Step 5: Populate the Form

## ❖ Financial Positions – conditional

If “Is the Applicant able to issue preferred stock to Treasury in connection with its participation in the Program?” is “Yes”

AND “Is the Applicant (or its Parent Company) a publicly traded company?” is “Yes”

THEN “If yes, provide ticker symbol of listed common shares.” field appears

User Instructions		
Term Sheets		
Definitions	Is the Applicant able to issue preferred stock to Treasury in connection with its participation in the Program? Yes	Please provide the following information on the Applicant.
Applicant Information		Corporate Structure --None--
Applicant Organization	Is the Applicant (or its Parent Company) a publicly traded company? Yes	PROPOSED AGGREGATE PRINCIPAL AMOUNT (OR COMPARABLE AMOUNT) OF SENIOR PREFERRED STOCK OR OTHER FINANCIAL INSTRUMENT
Subsidiaries	If yes, provide ticker symbol of listed common shares. <input type="text"/>	Provide information on the financial instrument that the Applicant seeks to issue under the Program. Select the term sheet applicable to the type of investment that the Applicant is requesting under the Program.
Affiliates		--None--
Financial Positions		Provide the aggregate dollar amount of financial instruments or senior preferred stock that the Applicant seeks to issue to the Treasury Department under the Program (rounded down to the nearest thousand dollar increment; e.g., \$453,000 not \$453,611)
Emergency Lending Plan		<input type="text"/>
Certification & Submission		<input type="button" value="Save this page"/>





# Step 5: Populate the Form

- ❖ **Financial Positions – conditional**  
If “Is the Applicant able to issue preferred stock to Treasury in connection with its participation in the Program?” is “No”  
AND “If No, provide the reason” is “No”  
THEN “If other reason, provide explanation.” appears.

User Instructions		
Term Sheets		
Definitions	Is the Applicant able to issue preferred stock to Treasury in connection with its participation in the Program? No	Please provide the following information on the Applicant.
Applicant Information	If No, provide the reason Other reason (explain why)	Corporate Structure --None--
Applicant Organization		<b>PROPOSED AGGREGATE PRINCIPAL AMOUNT (OR COMPARABLE AMOUNT) OF SENIOR PREFERRED STOCK OR OTHER FINANCIAL INSTRUMENT</b>
Subsidiaries	If other reason, provide explanation.	Provide information on the financial instrument that the Applicant seeks to issue under the Program. Select the term sheet applicable to the type of investment that the Applicant is requesting under the Program.
Affiliates		--None--
Financial Positions	If no, Is the Applicant able to issue subordinated debt to Treasury in connection with its participation in the Program? --None--	Provide the aggregate dollar amount of financial instruments or senior preferred stock that the Applicant seeks to issue to the Treasury Department under the Program (rounded down to the nearest thousand dollar increment; e.g., \$453,000 not \$453,611)
Emergency Lending Plan		
Certification & Submission	Is the Applicant (or its Parent Company) a publicly traded company? No	

[Save this page](#)



# Step 5: Populate the Form

## ❖ Emergency Lending Plan

- User Instructions
- Term Sheets
- Definitions
- Applicant Information
- Applicant Organization
- Affiliates
- Financial Positions
- Emergency Lending Plan
- Certification & Submission

### ATTENTION:

- The Applicant must provide documentation that supports its responses to questions 1 through 4 of the Emergency Investment Lending Plan.
- If the Applicant is a BHC or a SLHC, the information provided in response to questions 1 through 4 must be based on information aggregated across all of the Applicant's Subsidiary Insured Depository Institutions
- The definitions of the capitalized terms contained in the Emergency Investment Lending Plan appear in the Community Development Banking and Financial Institutions Act of 1994, as amended by the Consolidated Appropriations Act, 2021, and the Application Instructions for the Emergency Capital Investment Program.
- The Consolidated Appropriations Act, 2021, indicates that the ECIP is intended to support low- and moderate-income communities, minority communities, rural communities, underserved areas, consumers, small businesses, and nonprofit organizations, among others. Treasury will take factors such as these statutory considerations into account when it determines the investment amount that eligible institutions will receive under the ECIP, particularly if the aggregate amounts requested by eligible institutions exceed available program funds. Using information provided in ECIP applications, Treasury will determine a methodology for allocating available funds and determining investment amounts. Treasury will make its methodology public prior to making any investments under the ECIP. In addition, Treasury may determine, based on the volume and types of applications that are submitted, to withhold a portion of the available ECIP funds for a subsequent round of investments to be made at a future date.

### Question 1: Lending to LMI and Other Targeted Populations

#### Question 1(a)

Loans originated refers to all new extensions of credit funded by the Applicant during the referenced fiscal year. Please provide exact whole numbers to the extent possible. Please note which figures used for FY2019 and FY2020, if any, are estimated and submit supporting documentation for any estimates in the upload box below. If the Applicant is a BHC or a SLHC, the information provided must be information aggregated across all of the Applicant's Subsidiary Insured Depository Institutions.

	Loans originated during FY 2019		Loans originated during FY 2020		Projected loans to be originated during FY 2021		Projected loans to be originated during FY 2022		Projected loans to be originated during FY 2023	
	Number of Loans	\$ Amount of Loans	Number of Loans	\$ Amount of Loans	Number of Loans	\$ Amount of Loans	Number of Loans	\$ Amount of Loans	Number of Loans	\$ Amount of Loans
1. Applicant's Total Loans	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
2. Applicant's lending made directly to LMI borrowers	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
3. Applicant's lending made directly to Other Targeted Populations* not already included in 2	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
4. Applicant's lending made to borrowers or projects that create direct benefits for LMI populations** not already included in 2 and 3	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
5. Applicant's lending made to borrowers in census tracts that are majority Other Targeted Populations not already included 2, 3, and 4	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00

\* Applicant loan files that do not include data about Other Targeted Populations for legal reasons, or borrower's failure to disclose, shall include those loans in the section entitled "Applicant's lending made to borrowers in census tracts that are majority Other Targeted Populations."

\*\* "Borrowers or projects that create direct benefits for LMI populations" represents a category that is distinct and separate from "LMI borrowers." For purposes of this question, "borrowers that create direct benefits for LMI populations" refers to borrower financing that is underwritten on the basis of primarily serving low-income households.

Please provide supporting documentation that indicates which figures used for FY 2019 and FY 2020 are estimated and provide the methodology and information used to make such estimates.

Upload Required Doc(s)

[Upload Files](#) Or drop files



# Step 5: Populate the Form

## ❖ Emergency Lending Plan - continued

### Question 1(b)

For loans originated by the Applicant over the past 2 fiscal years to "borrowers and projects that create direct benefits for LMI populations" counted towards figures reported in Question 1(a), provide the following information for up to the five largest of such borrowers served by the Applicant.

Descriptions of borrowers to LMI	County	State	Estimated # of LMI individuals benefited	# of loans originated to borrowers	Total \$ of loans outstanding to borrowers	Description of borrower or project
<input type="text"/>	<input type="text"/>	--None--	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	--None--	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	--None--	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	--None--	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	--None--	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

### Question 1(c)

If the Applicant is unable to show that it meets the 30% threshold as required by the Act in Question 1(a), please provide other data and information that demonstrates that not less than 30 percent of the lending of the Applicant over the past 2 fiscal years was made directly to LMI borrowers, to borrowers or projects that create direct benefits for LMI populations, to Other Targeted Populations, or any combination thereof, as measured by the total number and dollar amount of loans.

Upload Required Doc(s)

[Upload Files](#) Or drop files



# Step 5: Populate the Form

## ❖ Emergency Lending Plan - continued

### Question 2: Business Strategy to Address Community Development Needs

Describe how the business strategy and operating goals of the Applicant will address the community development needs in communities that may be disproportionately impacted by the economic effects of COVID-19, which includes the needs of small businesses, consumers, nonprofit organizations, community development, and other projects providing direct benefits to LMI communities, Low-Income Individuals, and Minorities within the Minority, Rural, and Urban Low-Income and Underserved Areas served by the Applicant. Provide measurable factors for how the community has been impacted by COVID-19, such as increases in unemployment, the number of businesses closed due to the pandemic, or mortgage delinquencies.

The response to this question should also include up to five examples of particular business activities that the Applicant will perform in FY 2021 to address community development needs in communities that may be disproportionately impacted by the economic effects of COVID-19. For each example, provide quantitative estimates and anticipated timing information that illustrate how the relevant community development needs will be met, what particular groups and communities (e.g. small businesses, Low-Income Individuals) will benefit, and the overall planned economic impact to those groups/communities and in Minority, Rural, and Urban Low-Income and Underserved Areas served by the Applicant. Where appropriate, address how an investment received under the ECIP will support the described activities.

Each Applicant should provide data and information that support its belief that business strategy and operating goals are realistic and achievable and will address the Community Development needs in communities that may be disproportionately impacted by the economic effects of COVID-19.

Upload Required Doc(s)

[Upload Files](#) Or drop files

### Question 3: Emergency Lending Plan

#### Question 3(a)

Provide the additional aggregate dollar amount of loans, grants, and forbearance projects that the Applicant, as a direct result of issuing the full amount of financial instruments or senior preferred stock to the Treasury Department that it is seeking to issue under the Program, would provide over the 10 year term of the financial instrument.

Additional Aggregate Amount

\$0.00

#### Question 3(b)

Explain how the Applicant plans to expand or maintain significant lending or investment activity in LMI Minority communities, especially those that may be disproportionately impacted by COVID-19, to historically disadvantaged borrowers, and to Minorities that have significant unmet capital or financial services needs.

The response should include quantifiable details on the Applicant's planned approach to expanding or maintaining significant levels of lending or investment in these communities related to current/projected types of lending and investment (e.g., small business loans, loans to consumers), current/projected types of projects that will be funded (e.g., housing), and the community needs that projected lending or investment activities would serve.

Upload Required Doc(s)

[Upload Files](#) Or drop files

### Question 4: Community Outreach and Communication

Provide a detailed plan describing how the Applicant will engage in community outreach and communication in communities and with borrowers as identified in the Act, specifically including small businesses, minority-owned businesses, and consumers, especially in low-income and underserved communities, including persistent poverty counties, that may be disproportionately impacted by the economic effects of the COVID-19 pandemic. The Applicant's plan for community outreach and communication may be provided or described through a community benefits agreement between the Applicant and organizations, trade associations, and individuals that represent or work within minority or LMI communities.

The response should include quantitative details on how particular aspects and features of the Applicant's planned community outreach and communication approach (e.g., advertisements to be purchased, sales personnel hired) may help the Applicant achieve the projected FY 2021-2023 lending and/or investment activity amounts set forth in response to Question 1(a).

Upload Required Doc(s)

[Upload Files](#) Or drop files

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[Looking for Help?](#)



# Step 6: Certify the Application

## ❖ Certification - CEO Signature

User Instructions

Term Sheet

Definitions

Applicant Information

Applicant Organization

Affiliates

Financial Positions

Emergency Lending Plan

Certification & Submission

By signing below, I hereby certify that I have the authority to execute this application for the Applicant on whose behalf I am signing; that all current representations made are true and correct to the best of my knowledge, and that all projections made are accurate and reasonable to the best of my knowledge. I further acknowledge that on behalf of the Applicant I have also submitted an Incumbency Certificate attached hereto. I further acknowledge that on behalf of the Applicant I have also submitted the Applicant's most recent fiscal year-end audited financial statements attached hereto. I further acknowledge that any false statements made to the Department of the Treasury can result in criminal prosecution under 18 U.S.C. 1001, 15 U.S.C. 645, and other provisions and imposition of civil money penalties under 31 U.S.C. 3729.

The authorized representative of the Applicant must certify in good faith to all of the below by checking each one and certifying this application below:

The Applicant has attached below additional information not provided elsewhere in this application in support of its Emergency Investment Lending Plan. The Applicant hereby verifies the accuracy of this information.

Upload Required Doc(s)

Or drop files

I acknowledge that on behalf of the Applicant I have submitted an Incumbency Certificate attached hereto.

Upload Required Doc(s)

Or drop files

I understand that instruments issued under the Program may not be eligible as regulatory capital, which is at the sole discretion of the Appropriate Federal Banking Agency or NCUA, and that in order for the instrument to receive regulatory capital treatment, the Applicant may need to submit forms or applications to the Appropriate Federal Banking Agency or NCUA, as applicable.

I certify that the Applicant is eligible to receive an investment under the Program, and that it is not a Covered Entity.

I certify that I have the authority to execute this application for the Applicant on whose behalf I am signing, and that all representations made are true and correct to the best of my knowledge.

I certify that I have reviewed and am aware of the Program's restrictions on executive compensation, dividends, and share buybacks set forth in the Interim Final Rule dated 3/4/21.

I further certify under penalty of perjury that the information and certifications provided in the application, emergency investment lending plan and their supporting documents and forms are true and correct. WARNING: Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil penalties. (18 U.S.C. §§ 287, 1001; 31 U.S.C. §§ 3729, 3502).

Name of Chief Executive Officer (or individual performing similar function)

Name of Chief Financial Officer (or individual performing similar function)

Signature of Chief Executive Officer (or individual performing similar function)

Signature of Chief Financial Officer (or individual performing similar function)

Please sign and save only one signature per individual.

Sign Here

#### PAPERWORK REDUCTION ACT NOTICE

The information collected will be used for the U.S. Government to process requests for support. The estimated burden associated with this collection of information is 20 minutes per response for the application, 45 hours per response for the lending plan, 40 hours per response for policies, and 15 minutes per response for exemptive requests. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Privacy, Transparency and Records, Department of the Treasury, 1500 Pennsylvania Ave., NW, Washington, D.C. 20220. DO NOT send the form to this address. An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a valid control number assigned by OMB.



# Step 6: Certify the Application

## ❖ Certification - CFO Signature

User Instructions

Term Sheets

Definitions

Applicant Information

Applicant Organization

Affiliates

Financial Positions

Emergency Lending Plan

Certification & Submission

By signing below, I hereby certify that I have the authority to execute this application for the Applicant on whose behalf I am signing, that all current representations made are true and correct to the best of my knowledge, and that all projections made are accurate and reasonable to the best of my knowledge. I further acknowledge that on behalf of the Applicant I have also submitted an Incumbency Certificate attached hereto. I further acknowledge that on behalf of the Applicant I have also submitted the Applicant's most recent fiscal year-end audited financial statements attached hereto. I further acknowledge that any false statements made to the Department of the Treasury can result in criminal prosecution under 18 U.S.C. 1001, 15 U.S.C. 645, and other provisions and imposition of civil money penalties under 31 U.S.C. 3729.

The authorized representative of the Applicant must certify in good faith to all of the below by checking each one and certifying this application below:

The Applicant has attached below additional information not provided elsewhere in this application in support of its Emergency Investment Lending Plan. The Applicant hereby verifies the accuracy of this information.

Upload Required Doc(s)

I acknowledge that on behalf of the Applicant I have submitted an Incumbency Certificate attached hereto.

Upload Required Doc(s)

I understand that instruments issued under the Program may not be eligible as regulatory capital, which is at the sole discretion of the Appropriate Federal Banking Agency or NCUA, and that in order for the instrument to receive regulatory capital treatment, the Applicant may need to submit forms or applications to the Appropriate Federal Banking Agency or NCUA, as applicable.

I certify that the Applicant is eligible to receive an investment under the Program, and that it is not a Covered Entity.

I certify that I have the authority to execute this application for the Applicant on whose behalf I am signing, and that all representations made are true and correct to the best of my knowledge.

I certify that I have reviewed and am aware of the Program's restrictions on executive compensation, dividends, and share buybacks, set forth in the Interim Final Rule dated 1/4/21.

I further certify under penalty of perjury that the information and certifications provided in the application, emergency investment lending plan and their supporting documents and forms are true and correct. WARNING: Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil penalties. (15 U.S.C. §§ 207, 500); 31 U.S.C. §§ 3729, 3802).

Name of Chief Executive Officer (or Individual performing similar function)

Name of Chief Financial Officer (or Individual performing similar function)

Signature of Chief Executive Officer (or Individual performing similar function)

Signature of Chief Financial Officer (or Individual performing similar function)

Please sign and save only one signature per individual.

Sign Here

**PAPERWORK REDUCTION ACT NOTICE**  
The information collected will be used for the U.S. Government to process requests for support. The estimated burden associated with this collection of information is 20 minutes per response for the applications, 45 hours per response for the lending plans, 40 hours per response for policies, and 15 minutes per response for exemptive request. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Privacy, Transparency and Records, Department of the Treasury, 1500 Pennsylvania Ave., NW, Washington, D.C. 20220. DO NOT send the form to this address. An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a valid control number assigned by OMB.



# Step 7: Submission Confirmed

## ❖ Submission Confirmed by System

I certify that I have reviewed and am aware of the Program's restrictions on executive compensation, dividends, and share buybacks, set forth in the Interim Final Rule dated 3/4/21.

I further certify under penalty of perjury that the information and certifications provided in the application, emergency investment lending plan and their supporting documents and forms are true and correct. WARNING: Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil penalties. (18 U.S.C. §§ 287, 1001; 31 U.S.C. §§ 3729, 3802).

Name of Chief Executive Officer (or individual performing similar function)

Name of Chief Financial Officer (or individual performing similar function)

Signature of Chief Executive Officer (or individual performing similar function)

Signature of Chief Financial Officer (or individual performing similar function)

Please sign and save only one signature per individual.

Are you sure you want to submit?

Title

Signature of Second Certifying Official

**PAPERWORK REDUCTION ACT NOTICE**  
The information collected will be used for the U.S. Government to process requests for support. The estimated burden associated with this collection of information is 20 minutes per response for the applications, 41 hours per response for the lending plans, 40 hours per response for policies, and 15 minutes per responses for exemptive request. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Privacy, Transparency and Records, Department of the Treasury, 1500 Pennsylvania Ave., N.W., Washington, D.C. 20220. DO NOT send the form to this address. An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a valid control number assigned by OMB.



# Step 7: Submission Confirmed

## ❖ Submission Confirmed by Email



**noreply@treasury.gov** <caresitforms@treasury.gov>

to me, caresitforms@treasury.gov ▾

9:59 AM (3 hours ago)



You have successfully submitted your ECIP Application. Your ECIP ID Number is: EC-0170. To download your Lending PDF use the following link [Click link here](#).

Treasury will contact you using the information provided should it need any additional information or have questions about any of the information you provided. Treasury will provide your application, emergency investment lending plan, and all other provided supporting documentation to your primary federal regulator and any applicable state regulators as part of its consultation process. Once Treasury has completed its evaluation process it will reach out about next steps. Should you have any additional questions please contact Treasury at [ECIPinquiries@Treasury.gov](mailto:ECIPinquiries@Treasury.gov).

Thanks,  
ECIP Staff





# Step 7: Submission Confirmed

❖ Submission Confirmed by Email – PDF – data conditional to what you input in Emergency Lending Plan tab

Download Download as PDF

### ATTENTION:

- The Applicant must provide documentation that supports its responses to questions 1 through 4 of the Emergency Investment Lending Plan.
- Responses to the Emergency Investment Lending Plan may be used to determine investment amounts or prioritization of determinations.
- If the Applicant is a BHC or a SLHC, the information provided in response to questions 1 through 4 must be based on information aggregated across all of the Applicant's Subsidiary Insured Depository Institutions.
- The definitions of the capitalized terms contained in the Emergency Investment Lending Plan appear in the Community Development Banking and Financial Institutions Act of 1994, as amended by the Consolidated Appropriations Act, 2021, and the Application Instructions for the Emergency Capital Investment Program.

### Question 1: Lending to LMI and Other Targeted Populations

#### Question 1(a)

*Loans originated refers to all new extensions of credit funded by the Applicant during the referenced fiscal year. Please provide exact whole numbers to the extent possible. Please note which figures used for FY2019 and FY2020, if any, are estimated and submit supporting documentation for any estimates in the upload box below. If the Applicant is a BHC or a SLHC, the information provided must be information aggregated across all of the Applicant's Subsidiary Insured Depository Institutions.*

	Loans originated during FY 2019		Loans originated during FY 2020		Projected loans to be originated during FY 2021		Projected loans to be originated during FY 2022		Projected loans to be originated during FY 2023	
	Number of Loans	\$ Amount of Loans	Number of Loans	\$ Amount of Loans	Number of Loans	\$ Amount of Loans	Number of Loans	\$ Amount of Loans	Number of Loans	\$ Amount of Loans
1. Applicant's Total Loans	123	\$123	123	\$123	123	\$123	123	\$123	123	\$123
2. Applicant's lending made directly to LMI borrowers	123	\$123	123	\$123	123	\$123	132	\$123	123	\$123
3. Applicant's lending made directly to Other Targeted Populations* not already included in 2	123	\$123	123	\$123	123	\$123	123	\$123	123	\$123
4. Applicant's lending made to borrowers or projects that create direct benefits for LMI populations** not already included in 2 and 3	123	\$123	123	\$123	123	\$123	123	\$123	123	\$123
5. Applicant's lending made to borrowers in census tracts that are majority Other Targeted Populations not already included 2, 3, and 4	123	\$123	123	\$123	123	\$123	123	\$123	123	\$123



# Step 7: Submission Confirmed

## ❖ Submission Confirmed by Email – PDF – continued

\* Applicant loan files that do not include data about Other Targeted Populations for legal reasons, or borrower's failure to disclose, shall include these loans in the section entitled "Applicant's lending made to borrowers in census tracts that are majority Other Targeted Populations."  
\*\* "Borrowers or projects that create direct benefits for LMI populations" represents a category that is distinct and separate from "LMI borrowers." For purposes of this question, "borrowers that create direct benefits for LMI populations" refers to borrower financing that is underwritten on the basis of primarily serving low-income households.

### Question 1(b)

For loans originated by the Applicant over the past 2 fiscal years to "borrowers and projects that create direct benefits for LMI populations" counted towards figures reported in Question 1(a), provide the following information for up to the five largest of such borrowers served by the Applicant.

Descriptions of borrowers to LMI	County	State	Estimated # of LMI individuals benefited	# of loans originated to borrower	Total \$ of loans outstanding to borrower	Description of benefits to LMI communities
Fake Data	Placeholder	N/A	1,234	1,234	\$1,234	Fake Data

### Question 1(c)

If the Applicant is unable to show that it meets the 30% threshold as required by the Act in Question 1(a), please provide other data and information that demonstrates that not less than 30 percent of the lending of the Applicant over the past 2 fiscal years was made directly to LMI borrowers, to borrowers or projects that create direct benefits for LMI populations, to Other Targeted Populations, or any combination thereof, as measured by the total number and dollar amount of loans.

- Attachment: Fake Data

## Question 2: Business Strategy to Address Community Development Needs

Describe how the business strategy and operating goals of the Applicant will address the community development needs in communities that may be disproportionately impacted by the economic effects of COVID-19, which includes the needs of small businesses, consumers, nonprofit organizations, community development, and other projects providing direct benefits to LMI communities, Low-income individuals, and Minorities within the Minority, Rural, and Urban Low-Income and Underserved Areas served by the Applicant. Provide measurable factors for how the community has been impacted by COVID-19, such as increases in unemployment, number of businesses that have closed since the pandemic, or mortgage delinquencies.



# Step 7: Submission Confirmed

## ❖ Submission Confirmed by Email – PDF – continued

The response to this question should also include up to five examples of particular business activities that the Applicant will perform in FY 2021 to address community development needs in communities that may be disproportionately impacted by the economic effects of COVID-19. For each example, provide quantitative estimates and anticipated timing information that illustrate how the relevant community development needs will be met, what particular groups and communities (e.g. small businesses, Low-Income individuals) will benefit, and the overall planned economic impact to those groups/communities and in Minority, Rural, and Urban Low-Income and Underserved Areas served by the Applicant. Where appropriate, address how an investment received under the ECIP will support the described activities.

Each Applicant should provide data and information that support its belief that business strategy and operating goals are realistic and achievable and will address the Community Development needs in communities that may be disproportionately impacted by the economic effects of COVID-19.

- Attachment: Fake Data

### Question 3: Emergency Lending Plan

#### Question 3(a)

Provide the additional aggregate dollar amount of loans, grants, and forbearance projects that the Applicant, as a direct result of issuing the full amount of financial instruments or senior preferred stock to the Treasury Department that it is seeking to issue under the Program, would provide over the 10 year term of the financial instrument.

Additional Aggregate Amount \$1,234

#### Question 3(b)

Explain how the Applicant plans to expand or maintain significant lending or investment activity in LMI Minority communities, especially those that may be disproportionately impacted by COVID-19, to historically disadvantaged borrowers, and to Minorities that have significant unmet capital or financial services needs.

The response should include quantifiable details on the Applicant's planned approach to expanding or maintaining significant levels of lending or investment in these communities related to current/projected types of lending and investment (e.g., small business loans, loans to consumers), current/projected types of projects that will be funded (e.g., housing), and the community needs that projected lending or investment activities would serve.

- Attachment: Fake Data

### Question 4: Community Outreach and Communication



# Step 7: Submission Confirmed

## ❖ Submission Confirmed by Email – PDF – continued

### Question 4: Community Outreach and Communication

Provide a detailed plan describing how the Applicant will engage in community outreach and communication in communities and with borrowers as identified in the Act, specifically including small businesses, minority-owned businesses, and consumers, especially in low-income and underserved communities, including persistent poverty counties, that may be disproportionately impacted by the economic effects of the COVID-19 pandemic. The Applicant's plan for community outreach and communication may be provided or described through a community benefits agreement between the Applicant and organizations, trade associations, and individuals that represent or work within minority or LMI communities.

The response should include quantitative details on how particular aspects and features of the Applicant's planned community outreach and communication approach (e.g., advertisements to be purchased, sales personnel hired) may help the Applicant achieve the projected FY 2021-2023 lending and/or investment activity amounts set forth in response to Question 1(a).

- Attachment: Fake Data