Preview Form

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

SAM Registration

The System for Award Management (SAM) is a web-based, government-wide application that collects, validates, stores, and disseminates business information about the federal government's trading partners in support of the contract awards, grants, and electronic payment processes.

All applicants are now required by federal law to have an active registration with the federal government's System for Award Management, prior to applying for the NCUA's Community Development Revolving Loan Fund grant.

Registration is necessary for the NCUA to meet federal grant disclosure requirements, and instructions for creating an account and registering your credit union are available here. There is no registration fee.

Credit unions with questions about registering should contact the Federal Service Desk online or by telephone at 866-606-8220. For questions related to the NCUA's CDRLF program, email CUREAPPS@ncua.gov.

Important SAM.gov Account Policy Changes

Maintaining an active account status in SAM.gov is a prerequisite to apply for federal financial assistance programs such as CDRLF grants. Credit unions registering a new account in SAM.gov or recertifying an existing SAM.gov account must submit a notarized letter to SAM.gov stating that they are the authorized Entity Administrator within 30 days of account activation. This policy change may impact how long it takes the General Services Administration (GSA) to activate or recertify SAM.gov accounts. Therefore, credit unions interested in applying for CDRLF grants are encouraged to register in SAM.gov or recertify existing SAM.gov accounts **as soon as possible**.

* SAM Registration   Instructions:
(Yes/No)

SAM Requirement

- Does your credit union have an active registration status with the System of Award Management?

Instructions:

- If you have not registered your entity in the SAM database then save this grant application and go register your SAM status. When you have completed registration, you can return to this application and proceed to apply. Instructions to apply can be found above.

Instructions:

Credit Union Unique Entity Identifier
(Paragraph)(12 character maximum)

- Please enter a 12-character, alpha-numeric value only; do not include a dash.
If you do not know your credit union's UEI, log on to SAM.gov.

Instructions:

Check on UEI Value
(No input required)

Instructions:

NOTE: SAM Verification Timing

- If it takes longer than 3 minutes to verify the status of your UEI number, then click the "Check on UEI" button again and/or try to refresh your webpage. You should receive a response immediately after refreshing.

Instructions:

(Checkbox List)

Contact Information

Please select one primary AND one secondary contact to be associated with your application. A new contact can be added by selecting "Create New" below. Multiple credit union employees are allowed to be associated with the application. Only contacts with a checkbox selected will receive notifications related to this request.

* Salutation
(Text)(100 character maximum)

Instructions:

* First Name
(Text)(40 character maximum)

Instructions:

* Last Name
(Text)(40 character maximum)

Instructions:

* Credit Union Contact Title
(Text)(50 character maximum)

Instructions:

* Telephone
(Text)(30 character maximum)

Instructions:

* E-mail Address
(Text)(100 character maximum)

Instructions:

* Contact Type
(Single-Select List)

- Primary Contact
- Secondary Contact

Instructions:

Organization Information

* Credit Union Name
(Text)(255 character maximum)

Instructions:

FCU/CU
(Single-Select List)

- Credit Union
- Federal Credit Union

Instructions:

Charter Number (Reference Code)
(Text)(20 character maximum)

Instructions:

Enter the Credit Union's Charter Number
(Text)(20 character maximum)

Instructions:

Address
(Text)(100 character maximum)

Instructions:

City
(Text)(50 character maximum)

Instructions:

State
(Single-Select List)

Instructions:

- (Not Applicable)
- Alabama
- Alaska
- American Samoa
- Arizona
- Arkansas
- Armed Forces Africa/Canada/Europe/Middle East
- Armed Forces Americas (except Canada)
- Armed Forces Pacific
- California
- Colorado
- Connecticut
- Delaware

- District of Columbia
- Federated States of Micronesia
- Florida
- Georgia
- Guam
- Hawaii
- Idaho
- Illinois
- Indiana
- Iowa
- Kansas
- Kentucky
- Louisiana
- Maine
- Marshall Islands
- Maryland
- Massachusetts
- Michigan
- Minnesota
- Mississippi
- Missouri
- Montana
- Nebraska
- Nevada
- New Hampshire
- New Jersey
- New Mexico
- New York
- North Carolina
- North Dakota
- Northern Mariana Islands
- Ohio
- Oklahoma
- Oregon
- Palau
- Pennsylvania
- Puerto Rico
- Rhode Island
- South Carolina

- South Dakota
- Tennessee
- Texas
- Utah
- Vermont
- Virgin Islands
- Virginia
- Washington
- West Virginia
- Wisconsin
- Wyoming

Zip
(Text)(20 character maximum)

Instructions:

Tax Identification Number
(Text)(9 character maximum)

Instructions:

-

Instructions:

-

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

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

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

Financial Institution Name
(Text)(500 character maximum)

Instructions:

Account Holder Name
(Text)(500 character maximum)

Instructions:

Account Type
(Single-Select List)

- Checking
- Savings

Instructions:

Account Number

Instructions:

(Text)(500 character maximum)

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

Instructions:

Instructions:

* Are You Updating the Credit Union's Information?
(Yes/No)

- Select "Yes" if the credit union's current information, such as name or address, or if any changes were made to the credit union's banking information.

Instructions:

Organization and Banking Documentation
(File Upload)File Upload; 5242880 byte limit

- Upload the IRS Form W-9 and Electronic Funds Transfer (EFT) Authorization Form.

Grant Application Form

Credit unions may only apply for one CDRLF grant. If you submit more than one application, the first application submitted will be accepted and reviewed. Subsequently submitted applications will be rejected without review.

Specific details about the purpose, types of eligible projects, and required application materials are outlined in the [2024 CDRLF Grant Round Application Guidelines](#).

Applications will be accepted from May 1 to July 1, 2024, 11:59 pm ET.

Begin the application by selecting one of the following initiatives:

* Grant Initiative
(Single-Select List)

- Training
- Digital Services & Cybersecurity
- Consumer Financial Protection
- MDI Capacity Building
- Underserved Outreach

Instructions:

- Select the initiative for which you are applying.

Instructions:

* Project Title
(Text)(255 character maximum)

- Provide a title for the proposed project (100 character max).

* Request Amount
(Currency)(20 character maximum)

Instructions:

- Enter the amount the credit union is requesting for the initiative. The credit union must submit a budget to support the requested award amount.

Round to the nearest hundred dollars.

- **Training** - Maximum Request Amount: $5,000
- **Digital Services & Cybersecurity** - Maximum Request Amount: $10,000
- **Consumer Financial Protection** - Maximum Request Amount: $10,000
- **MDI Capacity Building** - Maximum Request Amount: $50,000
- **Underserved Outreach** - Maximum Request Amount: $50,000

Instructions:

- Select the project activity from the list of approved activities for which the credit union plans to use the grant (more than one is acceptable).

    - **Continuity and Succession Planning**
        - Develop a management succession plan or create a career-track strategy for entry-level or mid-career positions.
        - Enroll a board member, credit union executive, or employee(s) in training courses to enhance leadership skills.
    - **Staff Development**
        - Enroll an employee or employees in training courses to enhance operational knowledge of credit unions.

Training Activities
(Checkbox List)

- Continuity and Succession Planning
- Staff Development

Digital Services & Cybersecurity Project Activities
(Checkbox List)

- Implementation of Mobile/Online Banking Features
- Remote Workforce Management and Solutions
- Strengthen Cybersecurity

Instructions:

- Select the project activity from the list of approved activities for which the credit union plans to use the grant (credit unions may select more than one).

    - **Implementation of Mobile/Online Banking Features**
        - Activities include interactive websites, mobile applications, digital/electronic signatures, and remote deposit capture.
    - **Remote Workforce Management and Solutions**
        - Activities include the purchase of equipment that supports remote work.

Examples include secure scanners, laptops, and other peripherals.

- **Strengthen Cybersecurity**
  - Activities include cybersecurity training for employees, replacement of outdated hardware and software, procurement of software and hardware required for cybersecurity upgrades, implementation of an incident response plan, vulnerability scans, IT auditing and testing activities such as IT general controls testing, social engineer testing; and/or penetration testing to verify the effective implementation of security controls.

Instructions:

- Select the project activity from the list of approved activities for which the credit union plans to use the grant (credit unions may select more than one).

  - **Training**
    - Cover expenses related to training staff in consumer compliance issues.
  - **Improving Consumer Finance Protection**
    - Reviewing a credit union's products and services to ensure compliance with consumer protection laws and regulations. Where appropriate, resources would assist with recommended corrective actions, such as tools to assist in strengthening compliance management systems, including developing and implementing policies, procedures, and systems.

Consumer Financial Protection Activities
(Checkbox List)

- Training
- Improving Consumer Finance Protection

Instructions:

- Select the project activity from the list of approved activities for which the credit union plans to use the grant (more than one is acceptable).

  - **Training**
    - Cover expenses related to tuition, travel expenses, and/or fees to attend third-party training/conference.
  - **Mentoring**

MDI Capacity Building Activities
(Checkbox List)

- Training
- Mentoring
- Implementation of New Products and Services
- Compliance with Audit and Regulatory Oversight
- Resource Expansion
- Outreach

- Strategic Planning

- Technical assistance provided by another credit union, such as training, consulting, and other associated activities. The mentor credit union must invoice the awardee for the expenses related to the services provided. This includes staff salaries, travel, and other expenses incurred while serving as a mentor to the awardee.

- **Implementation of New Products and Services**
  - New technology and digital capabilities to modernize platforms, drive efficiencies, and deliver a better customer experience to increase exposure, and the availability of safe, fair, and affordable products and services to the underserved or unbanked community.

- **Strategic Planning**
  - Activities related to strategic planning, such as consultant fees, process reviews, succession planning, and other efforts to strengthen the credit unions policies, procedures, and operations.

- **Compliance with Audit and Regulatory Oversight**
  - Resolve pending administrative actions which could result in an audit finding, violation of regulations, a merger, or failure if not resolved.

- **Resource Expansion**
  - Activities related to increasing the credit union's ability to obtain financial resources, such as CDFI Certification and grant writing.

- **Outreach**
  - Research, marketing, and outreach supporting the underserved or unbanked minority communities and growing the credit union. Eligible uses can include operations, technology, and outreach costs associated with expanding these economic resilience efforts in minority communities.

Underserved Outreach Project Activities
(Checkbox List)

Instructions:

- New or Expanded Outreach Efforts
- New or Expanded Financial Education Programs
- New or Expanded Financial Products or Services

- Select the project activity from the list of approved activities for which the credit union plans to use the grant (more than one is acceptable).

  - **New or Expanded Outreach Efforts**
    - Developing outreach and marketing programs to assist the needs of low-wealth persons and households.
  - **New or Expanded Financial Education Programs**
    - Providing financial education and counseling services to underserved individuals.
  - **New or Expanded Financial Products or Services**
    - Developing and implementing a new safe, fair and affordable financial product or program strategy to bring the unbanked and underbanked into the financial mainstream.

Instructions:

- The performance period is expected to begin October 1, 2024. **Project costs incurred prior to the award announcement are incurred at the risk of the applicant.**

* Estimated Project Start Date
(Date)

Instructions:

- The performance period for this initiative is 12 months.

* Estimated Project End Date
(Date)

Instructions:

Underserved Populations
(Checkbox List)

- Identify the underserved population the credit union plans to target. If it is not listed, select Other.

- Communities affected by the COVID-19 pandemic
- Digital Natives (a.k.a. Gen Z)
- Disadvantaged minority communities
- Elderly people or senior citizens
- Millennials (a.k.a. generation Y)
- Newly naturalized citizens
- People with disabilities
- Refugees
- Unbanked or underbanked communities
- Veterans and active duty military

- Other (please identify)

Other Underserved Population
(User-Defined List)

- Please identify the name(s) of the other underserved population(s) the credit union plans to target. Enter the name and select Add to List.

Instructions:

- Describe the project the credit union intends to complete.

Project Narrative

What is the credit union's current position? What areas of improvement in the status quo or demands for services from members can be address by this project?

How will the grant funds be used to address these potential areas of improvement in the status quo? How will the project be implemented?

What are the expected outcomes of the project? How will success be determined? What are the project deliverables?

Instructions:

Statement of Need

- Clearly describe the credit union's weaknesses, challenges facing the credit union, and other issues that the grant project is proposed to address.

Instructions:

- Demonstrate the credit union's ability to identify, understand, and describe the financial challenges of the underserved population it plans to help.

Needs of the Underserved

Describe the economic challenges of the underserved population. Provide data to support your case.

Discuss why these challenges matter to your credit union and how it affects the community.

Describe how the project will directly benefit the underserved population described in the Needs of the Underserved narrative.

Instructions:

(Paragraph)(2000 character maximum)

Project Implementation Plan

Instructions:

- Identify the steps to be taken in the implementation of this project. Describe the activities that will take place and how each activity will address the challenges described in the Statement of Need narrative.

Identify and describe any potential risks associated with your project. Explain how your credit union plans to mitigate the risks.

Project Implementation Plan

Instructions:

- Describe the credit union's strategy for implementing the selected project(s).

Support your credit union's ability to successfully implement the proposed project. Identify any current financial services and products your credit union already offers or past successes in serving the underserved population.

Identify and explain any needs to create new policies and procedures or modify existing ones.

Identify and describe any potential risks associated with your project. Explain how your credit union plans to mitigate the risks.

(Paragraph)(2000 character maximum)

Impact and Outcome

Instructions:

Instructions:

- Explain the credit union's ability to identify, understand, and describe how the project will improve the credit union's capability to serve their members.

Discuss the significance of the credit union's project and how it will benefit the underserved and minority population.

Describe how the project metrics selected in the Project Impact support the successful outcome of the project.

Identify and discuss any deliverables that will be produced.

Impact and Outcome

Describe how the project metrics selected in the Project Impact support the successful outcome of the project.

Instructions:

- Explain the credit union's ability to identify, understand, and describe how the project will affect the underserved population and improve their economic opportunities.

Discuss the significance of your project activity and how it will benefit the underserved.

Explain how your project activity will improve economic opportunities and circumstances for the underserved population.

Identify and discuss any deliverables that will be produced.

Describe how the project metrics selected in the Project Impact support the successful outcome of the project.

(Paragraph)(2000 character maximum)

Instructions:

Instructions:

* Project Impact

- Identify at least two metrics to measure the success of the project. For each metric, enter the expected level ("Target Value") anticipated by the end of the project. These metrics should support the expected outcomes described in the narrative.

Although the system will allow submission of less than two performance metrics, applications with less than two performance metrics will be considered incomplete and will be rejected.

Training Project Budget
(Worksheet)

Instructions:

-

The Project Budget specifies the resources required to carry out the proposed project. Project activities must drive the budget and the project narrative should be reflected in the budget. The Project Budget should be clear, well organized, and easy to understand.

Refer to the [2024 CDRLF Grant Round Application Guidelines](#) for guidance on eligible expenses.

Please note that you may need to scroll to the right to complete all required fields.

* Project Activity (?)	* Budget Narrative (?)	* Total Estimated Project Cost (?)	* Project Expense covered by CDRLF grant (?)

Digital Services & Cybersecurity Project Budget
(Worksheet)

Instructions:

•

The Project Budget specifies the resources required to carry out the proposed project. Project activities must drive the budget and the project narrative should be reflected in the budget. The Project Budget should be clear, well organized, and easy to understand.

Refer to the [2024 CDRLF Grant Round Application Guidelines](#) for guidance on eligible expenses.

Please note that you may need to scroll to the right to complete all required fields.

Consumer Finance Protection Project Budget
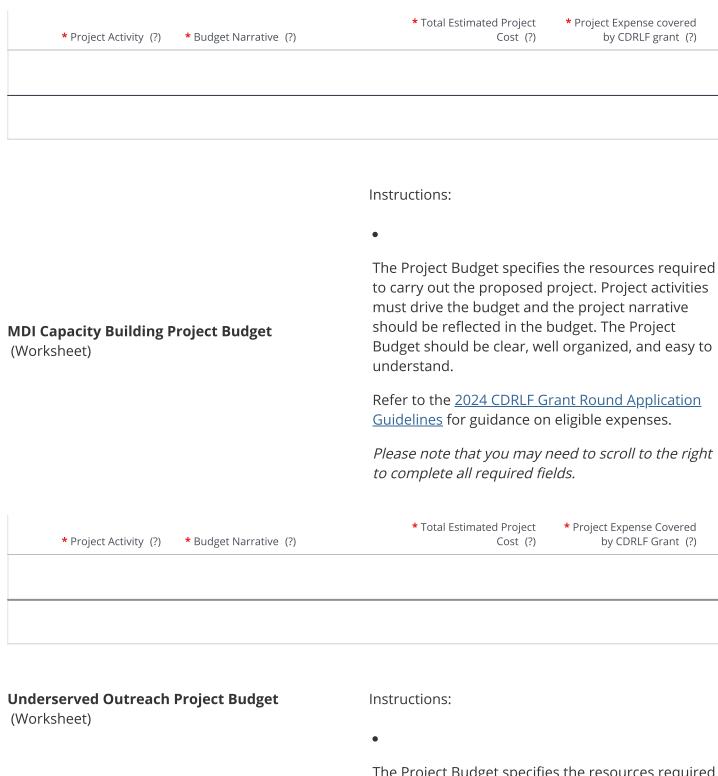(Worksheet)

Instructions:

•

The Project Budget specifies the resources required to carry out the proposed project. Project activities must drive the budget and the project narrative should be reflected in the budget. The Project Budget should be clear, well organized, and easy to understand.

Refer to the [2024 CDRLF Grant Round Application Guidelines](#) for guidance on eligible expenses.

Please note that you may need to scroll to the right to complete all required fields.

* Project Activity (?)	* Budget Narrative (?)	* Total Estimated Project Cost (?)	* Project Expense covered by CDRLF grant (?)

MDI Capacity Building Project Budget
(Worksheet)

Instructions:

-

The Project Budget specifies the resources required to carry out the proposed project. Project activities must drive the budget and the project narrative should be reflected in the budget. The Project Budget should be clear, well organized, and easy to understand.

Refer to the 2024 CDRLF Grant Round Application Guidelines for guidance on eligible expenses.

Please note that you may need to scroll to the right to complete all required fields.

* Project Activity (?)	* Budget Narrative (?)	* Total Estimated Project Cost (?)	* Project Expense Covered by CDRLF Grant (?)

Underserved Outreach Project Budget
(Worksheet)

Instructions:

-

The Project Budget specifies the resources required to carry out the proposed project. Project activities must drive the budget and the project narrative should be reflected in the budget. The Project Budget should be clear, well organized, and easy to understand.

Refer to the 2024 CDRLF Grant Round Application Guidelines for guidance on eligible expenses.

Instructions:

Additional Supplemental Documentation (Optional)
 (Paragraph)(2000 character maximum)

- Provide any additional information that would help make the credit union's case for this grant. You can describe it in the box below or upload additional documentation.

Instructions:

 (File Upload)File Upload; 10485760 byte limit

- Upload any additional documentation that is relevant to the credit union's application.
Note: Maximum file size is 10MB. Any file format is acceptable.

Instructions:

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

Terms and Conditions

All credit unions are required to certify the following terms and conditions prior to submitting an application:

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

Instructions:

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

Instructions:

Instructions:

-

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

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

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

Instructions:

No employee, contractor, consultant, or vendor has participated substantially for this grant-funded activity, nor otherwise benefited directly or indirectly from the grant, who, to its knowledge (assuming reasonable diligence), has a "covered relationship" with an NCUA employee who presently holds a position that would enable him or her to influence a pending or future grant award, or a payment of permitted expenses thereunder.

Instructions:

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

Instructions:

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

Instructions:

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

Instructions:

The Applicant conducts its activities such that no person is excluded from participation in, is denied the benefits of, or is subject to discrimination on the basis of race, color, national origin, sex (including pregnancy, sexual orientation, or gender identity), age, or disability in the distribution of services and/or benefits

Instructions:

- Furthermore, credit unions should ensure compliance with Title VI of the Civil Rights Act of 1964.

provided under this grant program. The credit union agrees to provide evidence of its compliance as required by the NCUA.

Instructions:

If a credit union enters into commitments for a project before the grant decision is made, the credit union will be obligated to pay project expenses from its own funds should the grant not be approved; if the grant is approved, the credit union may request payment for expenses incurred as of the publication date of the notice of funding opportunity associated with this funding round.

Instructions:

Requests to reallocate or change approved project(s) and/or request an extension to the deadline must be submitted in writing prior to the original deadline and approved by the NCUA prior to Applicant incurring expenses.

Instructions:

The Applicant is aware that the NCUA will correspond with the credit union regarding this application by email, using the email address provided in this application.

Instructions:

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

Instructions:

Information included in Outcome Summary or Success Stories is considered by the NCUA to be Research Data and is governed by 2 C.F.R. § 200.315 and may be made publicly available.

Instructions:

Applicant is aware that any false, fictitious, or fraudulent information or the omission of any material fact may subject Applicant to criminal, civil or administrative penalties for fraud, false statements, false claims, or otherwise. (U.S. Code Title 18, Section 1001 and Title 31, Sections 3729-3730, and 3801-3812).

Instructions:

Applicant is aware recipients and subrecipients are prohibited from obligating or expending loan or grant funds to procure or obtain equipment, services, or systems that use covered telecommunications equipment or services as a substantial or essential component of any system or as critical technology as part of any system in accordance with Public Law 115-232, section 889 and 2 C.F.R. 200.216.

Instructions:

Applicants receiving payment in advance must maintain both written procedures that minimize the time elapsing between the transfer of funds and disbursement by the non-Federal entity, and financial management systems that meet the standards for fund control and accountability.

Instructions:

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

Instructions:

-

* Authorized Credit Union Official Name
 (Text)(500 character maximum)

Instructions:

* Authorized Credit Union Official Title
 (Text)(500 character maximum)

Instructions:

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

Instructions:

- I certify the terms above.

Instructions:

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

[Need Support?](#)

OMB Control Number 3133-0138

Paperwork Reduction Act Statement: According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and a person is not required to respond to, an information collection unless it displays a valid OMB control number. Comments concerning the accuracy of this burden estimate and or any other aspect of this information collection, including suggestions for reducing this burden should be sent to: CUREAPPS@ncua.gov

Privacy Notice: NCUA securely maintains all personally identifiable information provided in CyberGrants submissions, and only shares such information outside of NCUA if required by law or regulation. For additional information about NCUA's privacy practices, please contact privacy@ncua.gov.

NCUA Accessibility Statement

CyberGrants employs an iterative SDLC methodology, including requirements gathering, prototyping, design, internal security reviews, revision control system (VSS), testing and Q/A platforms, change control rules, etc. CyberGrants senior developers review proprietary application code. For our application software development process, we adhere to the IDEF1X modeling standard and Iterative SDLC. We perform in-house checking and validation of source code. For Web content and accessibility we adhere to W3C and ADA compliance. In our security approaches, we follow guidelines dictated by the Open Web Application Security Project (OWASP).

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

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