



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 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 Requirement

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.

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

Check on UEI Value

(No input required)

NOTE: SAM Verification Timing

(Checkbox List)

Instructions:

- 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:

Instructions:

- 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:

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:

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:

-

Payment by Electronic Funds Transfer (EFT)

(No input required)

Instructions:

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

*For ACH transactions, Treasury requires NCUA to use **only** a checking transaction code with account numbers at least 4 digits in length, and 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

(Text)(500 character maximum)

Instructions:

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:

- Upload the IRS Form W-9 here. The Electronic Funds Transfer Authorization (EFT) Form must be filled out and submitted through the CyberGrants system.

Templates for the IRS Form W-9 and Electronic Funds Transfer (EFT) Authorization Form can be found on the Welcome Page under "Resource Documents."

Organization and Banking Documentation

(File Upload)File Upload; 5242880 byte limit

Grant Application Form

For specific instructions on completing your application, review the [2025 CDRLF Grant Round Application Guidelines](#).

Instructions:

- Select the initiative for which you are applying. Pay close attention to the maximum grant amount and any special considerations for eligibility, as they vary by initiative.

*** Grant Initiative**
(Single-Select List)

- New Charter Capacity Building
- Student Internship
- Technology, Cybersecurity, and Artificial Intelligence
- Underserved Outreach
- Training

Initiative	Maximum Grant Amount	Special Consideration for Initiative Eligibility
New Charter Capacity Building	\$50,000	≤10,000,000 in assets Within first 10 years of operations
Student Internships	\$25,000	≤250,000,000 in assets
Technology, Cybersecurity, and Artificial Intelligence	\$25,000	≤250,000,000 in assets
Training	\$25,000	≤100,000,000 in assets
Underserved Outreach	\$50,000	Not Applicable

Instructions:

- You can submit up to two applications but can only receive one award. Each application must be for a different grant initiative.

After submitting this application, you can begin a new application from the Welcome Page.

If you are submitting two applications, select First or Second to indicate the priority of this application.

Instructions:

- Provide a title which briefly describes the for the proposed project. *Example: "Improving Cybersecurity through Penetration Testing"*

(100 character max).

Instructions:

Application Priority Selection
(Single-Select List)

- First
- Second

*** Project Title**
(Text)(255 character maximum)

*** Request Amount**
(Currency)(20 character maximum)

- 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.

Instructions:

- The performance period began upon the Notice of Funding Opportunity, MONTH DAY, 2025. Eligible project costs incurred as of this date are eligible for reimbursement if this application is funded. **Project costs incurred prior to the award announcement are incurred at the risk of the applicant.**

Instructions:

- The performance period for this initiative is 12 months.

Instructions:

- *In the following three fields, identify the needs of the credit union and the populations it serves.*

Consider the credit union's current position. Identify the gaps in the credit union's ability to serve its membership.

Indicate the economic challenges faced by the credit union membership and target population.

*** Estimated Project Start Date**

(Date)

*** Estimated Project End Date**

(Date)

Identification of Need

*** Credit Union Need**

(Checkbox List)

- Capital for Lending Programs
- Expanded Outreach Capabilities
- Human Capital/Staffing
- Inadequate Cybersecurity Capabilities
- Noncompliant or Inadequate Policies
- Operational Training
- Strategic Planning
- Succession Planning
- Technological Upgrades (Software)

Instructions:

- Select the needs of the credit union that the project is proposing to address.

*** Target Community Served**

(Checkbox List)

- Communities with Limited or No Access to Broadband Internet
- Disadvantaged Communities

Instructions:

- Select the population(s) targeted by this program.

- Low-Income Individuals/Families
- Residents of a Banking Desert
- Unbanked or Underbanked Individuals

*** Community Need**

(Checkbox List)

- Lack of access to broadband internet
- Lack of access to fair, affordable financial products
- Lack of access to financial education
- Lack of access to physical branch resources
- Lack of access to safe banking services

Instructions:

- Select the challenges facing the community that the credit union that the project is proposing to serve.

Instructions:

- *The following two fields assess how the grant will be used to address the challenges selected above.*

The Implementation Plan must demonstrate how the credit union will use these activities to successfully complete the project.

The project budget should support the implementation plan.

Project Plan

Technology, Cybersecurity, and Artificial Intelligence Project Activities

(Checkbox List)

- Implementation of Artificial Intelligence Capabilities
- Implementation of Mobile/Online Banking Features
- 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 Artificial Intelligence Capabilities**

- Activities include the purchase of software that supports natural language processing . communication via chatbot or voice response

- **Implementation of Mobile/Online Banking Features**

- Activities include interactive websites, mobile applications, digital/electronic signatures, and remote deposit capture.

- **Strengthen Cybersecurity**

- Activities include cybersecurity training for employees, replacement of outdated hardware and software, fraud detection and identity theft 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.

New Charter Capacity Building Activities

(Checkbox List)

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

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**
 - 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.

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).

- **Planning and Implementation of a Student Internship Program**

- Compensation to interns for completing activities that improve the credit union's capacity to better serve its members

- **Purchase of Equipment, Software and Materials to Support a Student Intern**

- Hardware, software, and other peripheral costs

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.

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).

Student Internship Activities

(Checkbox List)

- Planning and Implementation of a Student Internship Program
- Purchase of Equipment, Software and Materials to Support a Student Intern

Training Activities

(Checkbox List)

- Continuity and Succession Planning
- Staff Development

Underserved Outreach Project Activities

(Checkbox List)

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

- New or Expanded Financial Products or Services

- **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:

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

Support your credit union's ability to successfully implement the proposed project. Describe the plan to implement your project and how that will address the needs you identified above.

Describe the additional resources, such as other sources of funding or partnerships with community organizations, that are available to the credit union to aid in the completion of the project.

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

Instructions:

- Identify the planned uses of grant funds and outline them in a project budget. The budget must support the requested award amount.

*** Project Implementation Plan**

(Paragraph)(2000 character maximum)

*** Budget Request Worksheet**

(Worksheet)

Column Title	Instruction
Project Activity	Each line item must correspond with one of the Project Activities selected above.
Budget Narrative	Provide a brief description of the specific activity or purchase and how the requested funds will be used to implement the project.

Total Estimated Project Costs	In dollars, account for all costs associated with the line item, even if that item will not be covered, in part or total, by the CDRLF grant awards. This helps determine the scope of the project.
Portion Covered by CDRLF Grant	In dollars, assign the amount of the requested grant that will be used to support this activity. The total of this column must not exceed the total grant request.

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

Instructions:

- *The following two fields describe the expected outcomes of the project.*

Describe the impact of the project on challenges selected in the Identification of Need section

Results of the project can be measurable and qualitative. There should be a clear indication of how the success of the project will be determined.

Project Outcomes

*** Project Impact**

(Paragraph)(2000 character maximum)

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.

Instructions:

- 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 impact metrics, failing to enter at least two impact metrics will result in a reduction of points from this section of the application.

*** Impact Metrics**

Grant-to-Loan Application Conversion

(Yes/No)

Instructions:

- Indicate whether you would like for your project to be considered for a low-interest CDRLF loan if your grant is not approved due to a lack of available funding.

Indicating interest in a CDRLF loan **will not** affect the decision to award this project as a grant.

This application may be eligible for a grant-to-loan application conversion if:

- Your grant application was rejected for a reason other than failure to meet program eligibility requirements
- The total project costs, as detailed in the project budget, cannot be less than \$50,000.

The NCUA will determine whether the project is eligible for the grant-to-loan application conversion process and reach out to the Contact Persons selected in this application.

See CDRLF Loan Program Guidelines for more information.

Instructions:

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

Grant Application Terms and Conditions

[2025 CDRLF Grant Application Terms and Conditions](#)

(Long Paragraph)(32500 character maximum)

Instructions:

[National Policy Requirements for CDRLF Grants](#)

(Long Paragraph)(32500 character maximum)

Instructions:

[Assurances - Non-Construction Programs](#)

(Long Paragraph)(32500 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 above referenced terms and conditions.**

Instructions:

(Checkbox List)

- I certify the terms above.

Authorized Credit Union Official Name

(Paragraph)(2000 character maximum)

Instructions:

Authorized Credit Union Official Title

(Text)(500 character maximum)

Instructions:

Authorized Credit Union Official Email Address

(Paragraph)(2000 character maximum)

Instructions:

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[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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