

CDFI Related Activities Above \$500,000		
Activity Type	Definition	Required Supporting Documentation (must be submitted as part of the Application) <sup>9</sup>
<b>CDFI Equity</b>		
<b>Equity Investments (CEI)</b>	<ul style="list-style-type: none"> <li>An Equity Investment may be in the form of a stock purchase, a purchase of a partnership interest, or a purchase of a limited liability company membership interest.</li> </ul>	<p><b><u>Closing Documentation</u></b></p> <ul style="list-style-type: none"> <li>Legally binding agreement between the Applicant and the CDFI Partner to demonstrate the transaction closed during the Assessment Period. For an Equity Investment this may include an: <ul style="list-style-type: none"> <li>Investment agreement; or</li> <li>Stock purchase certificate</li> </ul> </li> </ul> <p><b><u>Disbursement Documentation</u></b></p> <ul style="list-style-type: none"> <li>Documentation to demonstrate the transaction was disbursed during the Assessment Period and prior to the publication date of the FY 2026 NOFA in the Federal Register. Acceptable documentation includes: <ul style="list-style-type: none"> <li>Copies of checks;</li> <li>Wire transfer receipts; and</li> <li>Credit/debit screenshots from the accounting system or general ledger.</li> </ul> </li> </ul>
<b>Equity-Like Loans (ELL)</b>	<ul style="list-style-type: none"> <li>Equity-Like Loan is defined as a loan that has been made under certain terms and conditions that give it equity-like characteristic. Characteristics are below: <ul style="list-style-type: none"> <li>At the end of the initial term, the loan must have a definite rolling maturity date that is automatically extended on an annual basis if the CDFI continues to be financially sound and carry out a community development mission.</li> <li>Periodic payments of interest and/or principal may only be made from the CDFI borrower's available cash flow after satisfying all other obligations.</li> <li>Failure to pay principal or interest (except at maturity) will not automatically result in a default of the loan agreement.</li> </ul> </li> </ul>	<p><b><u>Closing Documentation</u></b></p> <ul style="list-style-type: none"> <li>Documentation must demonstrate the transaction closed during the Assessment Period. Acceptable documentation includes: <ul style="list-style-type: none"> <li>Executed/signed/dated loan agreement</li> </ul> </li> </ul> <p><b><u>Disbursement Documentation</u></b></p> <ul style="list-style-type: none"> <li>Documentation to demonstrate the transaction was disbursed during the Assessment Period and prior to the publication date of the FY 2026 NOFA in the Federal Register. Acceptable documentation includes: <ul style="list-style-type: none"> <li>Copies of checks;</li> <li>Wire transfer receipts; and</li> <li>Credit/debit screenshots from the accounting system or general ledger.</li> </ul> </li> </ul>

<sup>9</sup> The Applicant must make sure that it is evident to the CDFI Fund that the Borrower listed on the Closing Document is the same Borrower that received the funds and is reflected on the Disbursement Document. Applicants can help ensure that this connection is evident by confirming that the name and/or loan number, etc. is the same on both the Closing Document and Disbursement Document.

CDFI Related Activities Above \$500,000		
Activity Type	Definition	Required Supporting Documentation (must be submitted as part of the Application) <sup>9</sup>
	<ul style="list-style-type: none"> <li>The loan must be subordinated to all other debt except for other Equity-Like Loans.</li> </ul>	
Grants (CG)	<ul style="list-style-type: none"> <li>A grant must be provided from the Applicant to an organization that was a Certified CDFI at the time the grant was made.</li> </ul>	<p><b><u>Closing Documentation</u></b></p> <ul style="list-style-type: none"> <li>Documentation must demonstrate the transaction closed during the Assessment Period. Acceptable documentation includes: <ul style="list-style-type: none"> <li>Executed/signed/dated Grant Agreement or Grant Letter signed/dated by the Applicant.</li> </ul> </li> </ul> <p><b><u>Disbursement Documentation</u></b></p> <ul style="list-style-type: none"> <li>Documentation must demonstrate the transaction was disbursed during the assessment period and prior to the publication date of the FY 2026 BEA NOFA. Acceptable documentation includes: <ul style="list-style-type: none"> <li>Copies of checks;</li> <li>Wire transfer receipts; or</li> <li>Credit/debit screenshots from the accounting system or general ledger.</li> </ul> </li> </ul>
CDFI Support Activities		
CDFI Deposit Shares (DS)	<ul style="list-style-type: none"> <li>Deposit Shares include Certificate of Deposits (CD) must be: (i) uninsured and committed for at least three years; or (ii) insured, committed for a term of at least three years, and provided at an interest rate that is materially below market rates.</li> <li>A “Materially Below Market” interest rate is defined as the dividend rate that does not exceed the yield using the Daily Treasury Par Yield Curve Rates, available on the <a href="#">Treasury website</a>.</li> </ul> <p><b>Example:</b> For a three-year CD, Applicants should use the three-year rate Treasury Yield Curve Rate posted for that business day. The Treasury updates the website daily at approximately 5:30 p.m. ET. CDs placed prior to that time may use the rate posted for the previous business day.</p>	<p><b><u>Closing Documentation</u></b></p> <ul style="list-style-type: none"> <li>Certificate of Deposit or Share Certificate must indicate the date the certificate closed/was executed.</li> <li>Documentation must also be provided to demonstrate the dividend rate was offered materially below the market interest rate. Examples of documentation would include screenshots from the Treasury website indicating rate at the time the CD was closed.</li> <li>The Applicant must attest that the CDFI Deposit Shares transaction was provided to a CDFI Partner that is Integrally Involved in a Distressed Community.</li> </ul> <p><b>NOTE:</b> Supporting documentation demonstrating the CDFI Partner’s Integral Involvement in a Distressed Community must remain on file and be available for review at the request of the CDFI Fund.</p> <p><b><u>Renewals</u></b></p>

CDFI Related Activities Above \$500,000		
Activity Type	Definition	Required Supporting Documentation (must be submitted as part of the Application) <sup>9</sup>
	<ul style="list-style-type: none"> <li>If a variable interest rate is used, the CD must also have an interest rate that is materially below the market interest rate over the life of the CD, in the determination of the CDFI Fund.</li> </ul>	<ul style="list-style-type: none"> <li>Certificates of Deposit renewed for a new 3-year term must include documentation indicating the original date of deposit, interest rate (materially below market), and expiration date. Renewed Certificates of Deposit that do not indicate the original date of deposit, interest rate (materially below market), and maturity (expiration date) will be disqualified.</li> </ul> <p><b><u>Disbursement Documentation</u></b></p> <ul style="list-style-type: none"> <li>Documentation is required to demonstrate the transaction was disbursed during the Assessment Period. Acceptable documentation includes: <ul style="list-style-type: none"> <li>Copies of checks;</li> <li>Wire transfer receipts; and</li> <li>Credit/debit screenshots from the accounting system or general ledger.</li> </ul> </li> </ul>
Loans (LNS)	<ul style="list-style-type: none"> <li>An extension of credit provided from BEA Applicant to CDFI Partner. May be in the form of term, revolving or other credit product.</li> </ul>	<p><b><u>Closing Documentation</u></b></p> <ul style="list-style-type: none"> <li>Documentation to demonstrate the transaction closed during the Assessment Period. Acceptable documentation includes: Executed/signed and dated loan agreement; or Executed/signed and dated promissory note.</li> <li>The Applicant must attest that the Loans transaction was provided to a CDFI Partner that is Integrally Involved in a Distressed Community.</li> </ul> <p><b>NOTE:</b> Supporting documentation demonstrating the CDFI Partner’s Integral Involvement in a Distressed Community must remain on file and be available for review at the request of the CDFI Fund.</p> <p><b><u>Disbursement Documentation</u></b></p> <ul style="list-style-type: none"> <li>Documentation to demonstrate the transaction was disbursed prior to the publication date of the FY 2026 NOFA in the Federal Register. Acceptable documentation includes: <ul style="list-style-type: none"> <li>Copies of checks; or</li> <li>Wire transfer receipts; or</li> <li>Credit/debit screenshots from the accounting system or general ledger.</li> </ul> </li> </ul>
		<p><b><u>Closing Documentation</u></b></p>

CDFI Related Activities Above \$500,000		
Activity Type	Definition	Required Supporting Documentation (must be submitted as part of the Application) <sup>9</sup>
<b>Technical Assistance to a CDFI (TAC)</b>	<ul style="list-style-type: none"> <li>Technical Assistance means the provision of consulting services, resources, training, and other nonmonetary support.</li> </ul>	<ul style="list-style-type: none"> <li>Agreement or Memorandum of Understanding which demonstrates the assistance provided occurred during the Assessment Period.</li> <li>Document Technical Assistance provided to CDFIs by providing an itemized list of the administrative costs of providing such services.</li> <li>The Applicant must attest that the Technical Assistance to a CDFI transaction was provided to a CDFI Partner that is Integrally Involved in a Distressed Community.</li> </ul> <p><b>NOTE:</b> Supporting documentation demonstrating the CDFI Partner’s Integral Involvement in a Distressed Community must remain on file and be available for review at the request of the CDFI Fund.</p>

Distressed Community Financing Activities Above \$500,000			
Activity Type	Definition & Required Closing Documentation	Required Disbursement Documentation (if Applicable)	Other Information (if Applicable)
<b>Consumer Loans</b>			
<b>Affordable Housing Loans (AHL)</b>	<p><b><u>Definition</u></b></p> <p>An Affordable Housing Loan is the origination of loan to purchase or improve a borrower’s primary residence. The borrower must be an Eligible Resident who meets Low- and Moderate-Income (LMI) requirements.</p> <p><b><u>Required Closing Documentation</u></b></p> <ul style="list-style-type: none"> <li>The supporting documentation must indicate the transaction was executed within the Assessment Period. Typical documents to include are: <ul style="list-style-type: none"> <li>Executed/signed/dated loan agreement; or</li> <li>Executed/signed/dated promissory note.</li> </ul> </li> <li>The supporting documentation must reference the address of the property financed.</li> </ul> <p><b>NOTE:</b> See PII Requirements section above the tables to ensure PII is <b>not</b> included.</p>	<ul style="list-style-type: none"> <li>Copies of cleared checks, wire transfer receipts, credit/debit screenshots from the accounting system; or</li> <li>Credit/debit slips from the general ledger which indicate the name and address of the party receiving the funds.</li> <li>Account/loan payment history from financial system.</li> </ul>	<ul style="list-style-type: none"> <li>AHL transactions are typically secured by the property.<sup>10</sup></li> <li>The Applicant must attest that the AHL transaction was made to LMI residents using one of the following methods (an Applicant may use different methods for the Baseline and Assessment Periods): <ul style="list-style-type: none"> <li><b>Exact Count Method:</b> Collect income data on each mortgage borrower. Use this data to determine which mortgage borrowers are LMI residents. Count only those mortgage loans where the borrower is a LMI Resident.</li> <li><b>Certification Method:</b> Count the number of mortgage borrowers the Applicant reasonably believes are LMI residents. Provide a brief analytical narrative with information describing how this determination was made (e.g. all borrowers for a certain mortgage loan must pre-qualify as LMI).</li> <li><b>Proxy Method:</b> Determine if the census tract’s percent of Median Family Income is 80 or below as a proxy for borrowers in that census tract. If the census tract’s percent of Median Family Income is above 80, this method cannot be used.</li> </ul> </li> </ul> <p><b>NOTE:</b> Supporting documentation demonstrating the transaction meets LMI requirements must be</p>

<sup>10</sup> Affordable Housing Loan may also refer to second (or otherwise subordinated) liens or “soft second” mortgages and other similar types of down payment assistance loans, but may not necessarily be secured by such property originated for the purpose of facilitating the purchase or improvement of the borrower’s primary residence, where such borrower is an Eligible Resident who meets Low- and Moderate-Income requirements

Distressed Community Financing Activities Above \$500,000			
Activity Type	Definition & Required Closing Documentation	Required Disbursement Documentation (if Applicable)	Other Information (if Applicable)
			documented and available for review at the request of the CDFI Fund.
<b>Home Improvement Loans (HIL)</b>	<p><b>Definition</b></p> <p>An advance of funds, either unsecured or secured by a one-to-four family residential property, the proceeds of which are used to improve the borrower’s primary residence, where such borrower is an Eligible Resident who meets LMI requirement.</p> <p><b>Required Closing Documentation</b></p> <ul style="list-style-type: none"> <li>The supporting documentation must indicate the transaction was executed within the Assessment Period. Typical documents to include are: <ul style="list-style-type: none"> <li>Executed/signed and dated loan agreement; or</li> <li>Executed/signed and dated promissory note.</li> </ul> </li> <li>The supporting documentation must reference the address of the property financed.</li> </ul> <p><b>NOTE:</b> See PII Requirements section above the tables to ensure PII is not included.</p>	<ul style="list-style-type: none"> <li>Copies of cleared checks, wire transfer receipts, credit/debit screenshots from the accounting system; or</li> <li>Credit/debit slips from the general ledger, which indicate the name and address of the party receiving the funds.</li> <li>Account/loan payment history from financial system.</li> </ul>	<ul style="list-style-type: none"> <li>The Applicant must attest that the loan was made to a borrower who is an Eligible Resident who meets LMI requirements for the purpose of improving the borrower’s primary residence, which must be a one-to-four family residential property.</li> </ul> <p><b>NOTE:</b> Supporting documentation demonstrating the transaction meets LMI requirements must be documented and available for review at the request of the CDFI Fund.</p> <ul style="list-style-type: none"> <li>The loan may be secured or unsecured.</li> </ul>
<b>Education Loans (EDU)</b>	<p><b>Definition</b></p> <p>An advance of funds to a student, who is an Eligible Resident who meets Low- and Moderate-Income requirements, for the purpose of financing a college or vocational education.</p>	<ul style="list-style-type: none"> <li>Copies of cleared checks, wire transfer receipts, credit/debit screenshots from the accounting system; or</li> <li>Credit/debit slips from the general ledger which indicate the name and address of the party receiving the funds.</li> </ul>	<ul style="list-style-type: none"> <li>The Applicant must attest that the loan was made to a borrower who is an Eligible Resident who meets LMI requirements for the purpose of financing a college or vocational education.</li> </ul> <p><b>NOTE:</b> Supporting documentation demonstrating the transaction meets LMI requirements must be</p>

Distressed Community Financing Activities Above \$500,000			
Activity Type	Definition & Required Closing Documentation	Required Disbursement Documentation (if Applicable)	Other Information (if Applicable)
	<p><b><u>Required Closing Documentation</u></b></p> <ul style="list-style-type: none"> <li>The supporting documentation must indicate the transaction was executed within the Assessment Period. Typical documents to include are: <ul style="list-style-type: none"> <li>Executed/signed/dated loan agreement; or</li> <li>Executed/signed/dated promissory note.</li> </ul> </li> </ul> <p><b>NOTE:</b> See PII Requirements section above the tables to ensure PII is not included.</p>	<ul style="list-style-type: none"> <li>Account/loan payment history from financial system.</li> </ul>	<p>documented and available for review at the request of the CDFI Fund.</p>
<p><b>Small Dollar Consumer Loans (SDL)</b></p>	<p><b><u>Definition</u></b></p> <ul style="list-style-type: none"> <li>Small Dollar Consumer Loans are responsible and affordable loans, with a total principal value of no greater than \$5,000 and a term of ninety (90) days or more, that serve as available alternatives to the marketplace for individuals who are Eligible Residents who meet LMI requirements.</li> </ul> <p><b><u>Required Closing Documentation</u></b></p> <ul style="list-style-type: none"> <li>Not required as SDLs are less than \$500,000.</li> </ul> <p><b>NOTE:</b> A responsible Small Dollar Loan generally considers the borrower’s ability to repay and may also reflect repayment terms, pricing, and safeguards that minimize adverse customer outcomes, including cycles of debt due to rollovers or reborrowing.</p>	<ul style="list-style-type: none"> <li>Not required as SDLs are less than \$500,000.</li> </ul>	<ul style="list-style-type: none"> <li>The Applicant must attest that the Small Dollar Consumer Loan was made to a borrower who is an Eligible Resident who meets LMI requirements.</li> </ul> <p><b>NOTE:</b> Supporting documentation demonstrating the transaction meets LMI requirements must be documented and available for review at the request of the CDFI Fund.</p>

Distressed Community Financing Activities Above \$500,000			
Activity Type	Definition & Required Closing Documentation	Required Disbursement Documentation (if Applicable)	Other Information (if Applicable)
<b>Commercial Loans</b>			
<b>Affordable Housing Development (AHD)</b>	<p><b>Definition</b></p> <p>Affordable Housing Development Loans are Commercial Loans that refer to the origination of a loan to finance the acquisition, construction, and/or development of single- or multifamily residential real property that meet income requirements.</p> <p><b>NOTE:</b> Financial assistance provided by an Applicant for which the Applicant receives LIHTCs or NMTCs shall <b>not</b> be considered a Qualified Activity for the purposes of calculating or receiving a BEA Program Award.</p> <p><b>Required Closing Documentation</b></p> <ul style="list-style-type: none"> <li>The supporting documentation must indicate the transaction was executed within the Assessment Period. Typical documents to include are: <ul style="list-style-type: none"> <li>Executed/signed/dated loan agreement; or</li> <li>Executed/signed/dated promissory note.</li> </ul> </li> </ul> <p><b>NOTE:</b> See PII Requirements section above the tables to ensure PII is not included.</p>	<ul style="list-style-type: none"> <li>Copies of cleared checks, wire transfer receipts, credit/debit screenshots from the accounting system; or</li> <li>Credit/debit slips from the general ledger, which indicate the name and address of the party receiving the funds.</li> <li>Account/loan payment history from financial system.</li> </ul>	<ul style="list-style-type: none"> <li>The Applicant must attest that the AHD transaction meets the following LMI requirements (when applicable): <ul style="list-style-type: none"> <li><b>Multi-family properties:</b> at least 60% of the units must be affordable to Eligible Residents who meet LMI requirements.</li> <li><b>Single-family homes:</b> the property must be affordable to an Eligible Resident who meets LMI requirements.</li> </ul> </li> </ul> <p><b>NOTE:</b> Supporting documentation demonstrating the transaction meets LMI requirements must be documented and available for review at the request of the CDFI Fund.</p> <ul style="list-style-type: none"> <li>Housing for students or school dormitories is not eligible.</li> <li>If the closing document does not indicate the address of the financed real estate, the Applicant must submit additional documentation that indicates the address of the real estate that was financed.</li> <li>If an individual loan financed real estate at more than one physical location, the Applicant must: (1) provide documentation that indicates all addresses of the real estate financed, (2) include maps from CIMS which demonstrate that one or more of the remaining addresses are in a Distressed Community, (3) indicate the dollar amount financed for each address located in a Distressed Community, and (4) only enter the total dollar amount financed for all addresses which are located in a Distressed Community in</li> </ul>

Distressed Community Financing Activities Above \$500,000			
Activity Type	Definition & Required Closing Documentation	Required Disbursement Documentation (if Applicable)	Other Information (if Applicable)
			the 'Total Dollar Value' field in AMIS. Transactions missing this information will be ineligible.
<b>Commercial Real Estate (CRE)</b>	<p><b><u>Definition</u></b></p> <p>Must be a loan secured by real estate and used to finance the acquisition or rehabilitation of a building, or the acquisition, construction and/or development of property located in a Distressed Community and used for commercial purposes.</p> <p><b><u>Required Closing Documentation</u></b></p> <ul style="list-style-type: none"> <li>The supporting documentation must indicate the transaction was executed within the Assessment Period. Attachments to demonstrate a CRE transaction include: <ul style="list-style-type: none"> <li>Executed/signed loan agreement; or</li> <li>Executed/signed promissory note.</li> </ul> </li> <li>The documentation must provide evidence of security (e.g. Security Agreement or the loan documents indicate the loan is secured by the property located in the distressed community)</li> <li>The physical address of the commercial property in the Security Agreement, or other supporting documentation, must match the address entered in the corresponding transaction.</li> <li>Applicants must submit Community Benefit Statement for transaction values over \$10 million in the Notes section of Table 2 (Assessment Period CSV).</li> </ul>	<ul style="list-style-type: none"> <li>Copies of cleared checks, wire transfer receipts, credit/debit screenshots from the accounting system; or</li> <li>Credit/debit slips from the general ledger which indicate the name and address of the party receiving the funds.</li> <li>Account/loan payment history from financial system.</li> </ul>	<ul style="list-style-type: none"> <li>If more than one property was financed, Applicant must include documentation of all addresses and distressed community validations.</li> <li>If the closing document does not indicate the address of the financed real estate, the Applicant must submit additional documentation that indicates the address of the real estate that was financed.</li> <li>If an individual loan financed real estate at more than one physical location, the Applicant must: (1) provide documentation that indicates all addresses of the real estate financed, (2) include maps from CIMS which demonstrate that one or more of the remaining addresses are in a Distressed Community, (3) indicate the dollar amount financed for each address located in a Distressed Community, and (4) only enter the total dollar amount financed for all addresses which are located in a Distressed Community in the 'Total Dollar Value' field in AMIS. Transactions missing this information will be ineligible.</li> <li>A community benefit statement is a narrative describes the benefit of the transaction to the community. For example, a large commercial project that will generate a large number of jobs and/or retail such as a grocery store that the community does not currently have access to.</li> </ul>

Distressed Community Financing Activities Above \$500,000			
Activity Type	Definition & Required Closing Documentation	Required Disbursement Documentation (if Applicable)	Other Information (if Applicable)
	<p><b>NOTE:</b> See PII Requirements section above the tables to ensure PII is not included.</p>		
Small Business Loan (SBL)	<p><b><u>Definition</u></b></p> <p>Small Business Loan is an origination of a loan used for commercial or industrial activities (other than an Affordable Housing Loan, Affordable Housing Development Loan, Commercial Real Estate Loan, Home Improvement Loan) to a business or farm that meets the size eligibility standards of the Small Business Administration’s Development Company or Small Business Investment Company programs and is in a Distressed Community.</p> <p><b><u>AMIS Closing Documentation</u></b></p> <ul style="list-style-type: none"> <li>The supporting documentation must indicate the transaction was executed within the Assessment Period. Typical attachments to include are: <ul style="list-style-type: none"> <li>Executed/signed loan agreement; or</li> <li>Executed/signed promissory note.</li> </ul> </li> </ul> <p><b>NOTE:</b> If the Loan Agreement and the Promissory Note are available, both must be provided.</p> <ul style="list-style-type: none"> <li>The address noted in the loan documents should be of the business.</li> </ul> <p><b>NOTE:</b> See PII Requirements section above the tables to ensure PII is not included.</p>	<ul style="list-style-type: none"> <li>Copies of cleared checks, wire transfer receipts, credit/debit screenshots from the accounting system; or</li> <li>Credit/debit slips from the general ledger, which indicate the name and address of the party receiving the funds.</li> <li>Account/loan payment history from financial system.</li> </ul>	

**Refinance Documentation requirements for all CDFI Related-Loans and DCFA Transactions**

**Refinancing of Loans (including fixed rate and adjustable-rate mortgages):** A loan is considered refinanced when a borrower with an existing loan applies for a new loan and a new credit decision is made. For BEA Program purposes, refinancing of loans falls into two broad categories: (1) Refinance – Affiliated: Refinancing an existing loan in a BEA Program Applicant’s loan portfolio; and (2) Refinance – Unaffiliated: Refinancing a loan from an institution that is not affiliated with the Applicant.

- **Refinance-Applicant:** Refinancing an existing loan in a BEA Program Applicant’s loan portfolio may only be valued at the amount of the increase to the principal amount of the loan (i.e. the new credit available). Supporting documentation must be provided to demonstrate the increase in principal amount, to meet the Qualified Activity requirement specified in the FY 2026 BEA Program NOFA. To demonstrate the increase, the Applicant should: (1) submit a copy of the original note; or (2) if the original loan documents are not available, other internal documentation that demonstrates the increase and that proceeds were used to pay off an existing loan with the Applicant. Applicants should include a note indicating the amount of new principal for the Applicant and where evidence of the refinance may be found in the supporting documentation. Transactions submitted without supporting documentation that clearly demonstrates the increase and that the proceeds were used to pay off an existing loan with the Applicant will be disqualified.
- **Refinance-Unaffiliated:** Applicant should submit any additional documentation necessary to demonstrate that the loans proceeds were used to pay off a loan with an unaffiliated institution. Applicants should rely on their own internal documentation to demonstrate that the proceeds were used to pay off an existing loan. Additional documentation such as wire transfer instructions, etc. may be submitted if the use of proceeds is not clear from the closing or disbursement document. Applicants are encouraged to include a note indicating where the evidence of the refinance may be found in the supporting documentation. If documentation is not available, Applicants must include a detailed note that indicates the name of the Unaffiliated Institution, refinance date, and loan amount.

Service Activities Above \$500,000		
Activity Type	Definition	AMIS Supporting Documentation Requirements
Deposit Liabilities (D)	<ul style="list-style-type: none"> <li>• Refer to time, savings, or demand deposits. Any such deposit must be accepted from Eligible Residents at the offices of the Applicant or of the Subsidiary of the Applicant and located in the Distressed Community.</li> <li>• Deposit Liabilities may only include deposits held by individuals in transaction accounts (e.g., demand deposits, negotiable order of withdrawal accounts, automated transfer service accounts, and telephone or preauthorized transfer accounts) or non-transaction</li> </ul>	<p><u>Documentation Requirements</u></p> <ul style="list-style-type: none"> <li>• Narrative must clearly describe how the Applicant determined that:               <ul style="list-style-type: none"> <li>○ Account holders are Residents of the Distressed Community; and</li> <li>○ Deposit Liabilities were accepted at a location within the Distressed Community.</li> </ul> </li> </ul>

Service Activities Above \$500,000		
Activity Type	Definition	AMIS Supporting Documentation Requirements
	accounts (e.g., money market deposit accounts, other savings deposits, and all-time deposits), as defined by the Appropriate Federal Banking Agency.	<ul style="list-style-type: none"> <li>When reporting changes in the dollar amount of deposit accounts, the Applicant is required to report eligible Deposit Liabilities as of 12/31/2024 (Baseline Period) and 12/31/2025 (Assessment Period).</li> <li>Report deposits in aggregate, not individually.</li> </ul>
<b>Community Services (CS)</b>	<ul style="list-style-type: none"> <li>Refer to the following forms of assistance provided by officers, employees, or agents (contractual or otherwise) of the Applicant: <ul style="list-style-type: none"> <li>Provision of Technical Assistance and financial education to Eligible Residents regarding managing their personal finances;</li> <li>Provision of Technical Assistance and consulting services to newly formed small businesses and nonprofit organizations located in the Distressed Community;</li> <li>Provision of Technical Assistance and financial education to, or servicing the loans of, homeowners who are Eligible Residents and meet LMI requirements; and</li> <li>Other services provided to Eligible Residents who meet LMI requirements or enterprises that are Integrally Involved in a Distressed Community, as deemed appropriate by the CDFI Fund.</li> </ul> </li> </ul>	<p><b>Documentation Requirements</b></p> <ul style="list-style-type: none"> <li>Documentation must demonstrate the services provided occurred during the Assessment Period.</li> <li>Applicants must provide a narrative that clearly describes how the Applicant: <ul style="list-style-type: none"> <li>Derived the value of the Community Services, and</li> <li>Determined that the Community Services were provided to Eligible Residents; newly formed small businesses in Distress Community; LMI homeowners who are Eligible Residents.</li> </ul> </li> </ul> <p><b>NOTE:</b> If external sources are referenced in the narrative, the Applicant must explain how it reached the conclusion that the cited references are directly related to the Low-and Moderate-Income homeowners to whom it is claiming to have provided the services. Applicants can either use the text box or provide this information as an attachment. Also, Applicants must attach an itemized list of staff time and administrative costs.</p>
<b>Financial Services (FS)</b>	<ul style="list-style-type: none"> <li>Refer to check cashing, providing money orders and certified checks, automated teller machines, safe deposit boxes, new branches, and other comparable services that are provided by the Applicant to Eligible Residents or enterprises that are Integrally Involved in the Distressed Community.</li> <li>Report the combined total dollar value of services on the applicable line of the Table 1: Baseline Period Activities and Table 2: Assessment Period Transactions List (i.e. do not list each check cashed or new account opened separately on its own line on the Report of Transaction). In the "Service Provided" column of the Transaction List CSV file, describe the transaction according to the type (e.g. "checks cashed" or "new accounts opened").</li> </ul>	<p><b>Documentation Requirements</b></p> <ul style="list-style-type: none"> <li>Documentation must demonstrate the services provided occurred during the Assessment Period.</li> <li>Must be provided by the Applicant to Eligible Residents or enterprises that are Integrally Involved in the Distressed Community. An Applicant may determine the number of Eligible Residents who are Award Recipients of Financial Services by either: <ul style="list-style-type: none"> <li><b>Exact Count Method:</b> For Services provided to homeowners only: Collect income data on each recipient of the specified activity or use the list of BEA qualified census tracts and other eligibility data which is available on the CDFI Fund's public website. Use this data to determine which recipients are Eligible Residents. Multiply this</li> </ul> </li> </ul>

Service Activities Above \$500,000		
Activity Type	Definition	AMIS Supporting Documentation Requirements
	<ul style="list-style-type: none"> <li>The CDFI Fund will value the administrative cost of providing certain Financial Services using the following per unit values:               <ul style="list-style-type: none"> <li>\$100 per account for Targeted Financial Services including safe transaction accounts, youth transaction accounts, Electronic Transfer Accounts (ETA) and Individual Development Accounts (IDA);</li> <li>\$50 per account for checking and savings accounts that do not meet the definition of Targeted Financial Services;</li> <li>\$5 per check cashing transaction;</li> <li>\$50,000 per new ATM installed at a location in a Distressed Community;</li> <li>\$500,000 per new retail bank branch office opened in a Distressed Community, including school-based bank branches approved by the Applicant's Federal bank regulator.</li> </ul> </li> </ul>	<p>number by (i) the per unit value specified in the NOFA, or (ii) if the activity is not specified in the NOFA, by the Applicant's estimate of the per unit value.</p> <ul style="list-style-type: none"> <li><b>Certification Method:</b> Take the number of recipients that the Applicant reasonably believes are Eligible Residents and multiply it by (i) the per unit value specified in the NOFA, or (ii) if the activity is not specified in the NOFA, by the Applicant's estimate of the per unit value. The Applicant must provide a brief analytical narrative with information describing how this determination was made.</li> </ul> <p><b>NOTE:</b> For Financial Services, if using a per unit value not prescribed in the NOFA, provide a narrative statement that describes the methodology used to derive the value. The CDFI Fund will determine if this value is acceptable. If external sources are referenced in the narrative, the Applicant must explain how it reached the conclusion that the cited references are directly related to the Eligible Residents for which it is claiming to have provided the Financial Services.</p> <ul style="list-style-type: none"> <li>If external sources are referenced in the narrative, the Applicant must explain how it reached the conclusion that the cited references are directly related to the Eligible Residents for which it is claiming to have provided the Financial Services.</li> <li>For new Branches or Automated Teller Machines (ATMs), complete the <b><i>Certification of ETAs, New Branches or Automated Teller Machines</i></b> form (see Appendix 2).</li> </ul>
Targeted Financial Services (TFS)	<ul style="list-style-type: none"> <li>Activities that are targeted to Eligible Residents, including Electronic Transfer Accounts (ETAs), Individual Development Accounts (IDAs), and similar banking products.</li> <li>Report the combined total dollar value of services on the applicable line of the Table 1: Baseline Period Activities and Table 2: Assessment Period Transactions List (i.e. do not list each ETA or IDA separately on its own line on the Report of Transaction). In the "Service Provided" column of the Transaction List CSV file, describe the transaction according to the type (e.g. "Electronic Transfer Accounts" or "Individual Development Accounts").</li> </ul>	<p><b>Documentation Requirements</b></p> <ul style="list-style-type: none"> <li>Documentation must demonstrate the services provided occurred during the Assessment Period.</li> <li>Must be provided by the Applicant to Eligible Residents that are in a Distressed Community. An Applicant may determine the number of Eligible Residents who are Award Recipients of Targeted Financial Services by either:           <ul style="list-style-type: none"> <li><b>Exact Count Method:</b> For Services provided to homeowners only: Collect income data on each recipient of the specified activity or use the list of BEA qualified census tracts and other eligibility data which is available on the CDFI Fund's public website. Use this data to determine</li> </ul> </li> </ul>

Service Activities Above \$500,000		
Activity Type	Definition	AMIS Supporting Documentation Requirements
		<p>which recipients are Eligible Residents. Multiply this number by (i) the per unit value specified in the NOFA, or (ii) if the activity is not specified in the NOFA, by the Applicant’s estimate of the per unit value.</p> <ul style="list-style-type: none"> <li>○ <b>Certification Method:</b> Take the number of recipients that the Applicant reasonably believes are Eligible Residents and multiply it by (i) the per unit value specified in the NOFA, or (ii) if the activity is not specified in the NOFA, by the Applicant’s estimate of the per unit value. The Applicant must provide a brief analytical narrative with information describing how this determination was made.</li> <li>• If external sources are referenced in the narrative, the Applicant must explain how it reached the conclusion that the cited references are directly related to the Eligible Residents for which it is claiming to have provided the Targeted Financial Services.</li> <li>• For Electronic Transfer Accounts (ETAs), complete the <b>Certification of ETAs, New Branches or Automated Teller Machines</b> form (see Appendix 2).</li> </ul>
<b>Targeted Retail Savings/Investment Products (TSP)</b>	<ul style="list-style-type: none"> <li>• Activities targeted to Eligible Residents that include certificates of deposit, mutual funds, and life insurance.</li> <li>• Report the combined total dollar value of services on the applicable line of the Table 1: Baseline Period Activities and Table 2: Assessment Period Transactions List (i.e. do not list each certificate of deposit opened separately on its own line on the Report of Transaction). In the “Service Provided” column of the Transaction List CSV file, describe the transaction according to the type (e.g. “certificate of deposit”)</li> </ul>	<p><b>Documentation Requirements</b></p> <ul style="list-style-type: none"> <li>• Documentation must demonstrate the services provided occurred during the Assessment Period.</li> <li>• Must be provided by the Applicant to Eligible Residents that are in a Distressed Community. An Applicant may determine the number of Eligible Residents who are Award Recipients of Targeted Retail Savings/Investment Products by either: <ul style="list-style-type: none"> <li>○ <b>Exact Count Method:</b> For Services provided to homeowners only: Collect income data on each recipient of the specified activity or use the list of BEA qualified census tracts and other eligibility data which is available on the CDFI Fund’s public website. Use this data to determine which recipients are Eligible Residents. Multiply this number by (i) the per unit value specified in the NOFA, or (ii) if the activity is not specified in the NOFA, by the Applicant’s estimate of the per unit value.</li> <li>○ <b>Certification Method:</b> Take the number of recipients that the Applicant reasonably believes are Eligible Residents and multiply it by (i) the per unit value specified in the NOFA, or</li> </ul> </li> </ul>

Service Activities Above \$500,000		
Activity Type	Definition	AMIS Supporting Documentation Requirements
		<p>(ii) if the activity is not specified in the NOFA, by the Applicant's estimate of the per unit value. The Applicant must provide a brief analytical narrative with information describing how this determination was made.</p> <ul style="list-style-type: none"> <li>• If external sources are referenced in the narrative, the Applicant must explain how it reached the conclusion that the cited references are directly related to the Eligible Residents for which it is claiming to have provided the Targeted Retail Savings/Investment Products.</li> </ul>