

PATHWAYS

to Financial Empowerment

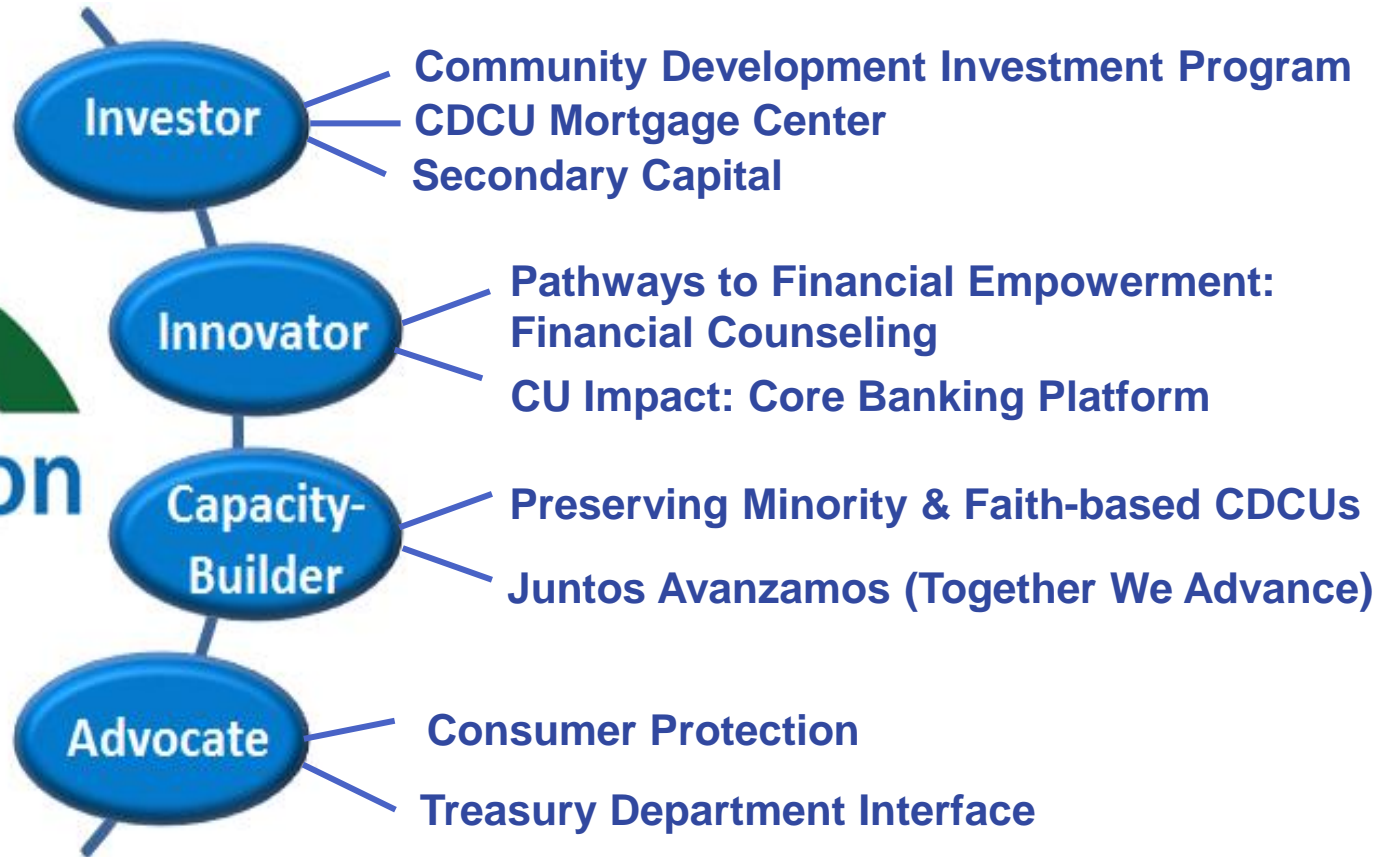


National Federation of Community Development Credit Unions

- Mission-driven CDFI Intermediary and trade association targeting capital, technical assistance, advocacy, training and programmatic support to credit unions committed to low-income people and communities.
- Network of 200+ member Community Development Credit Unions credit unions in 46 states
 - ✓ \$60 Billion Assets under Management
 - ✓ More than 6 million members served



What We Do

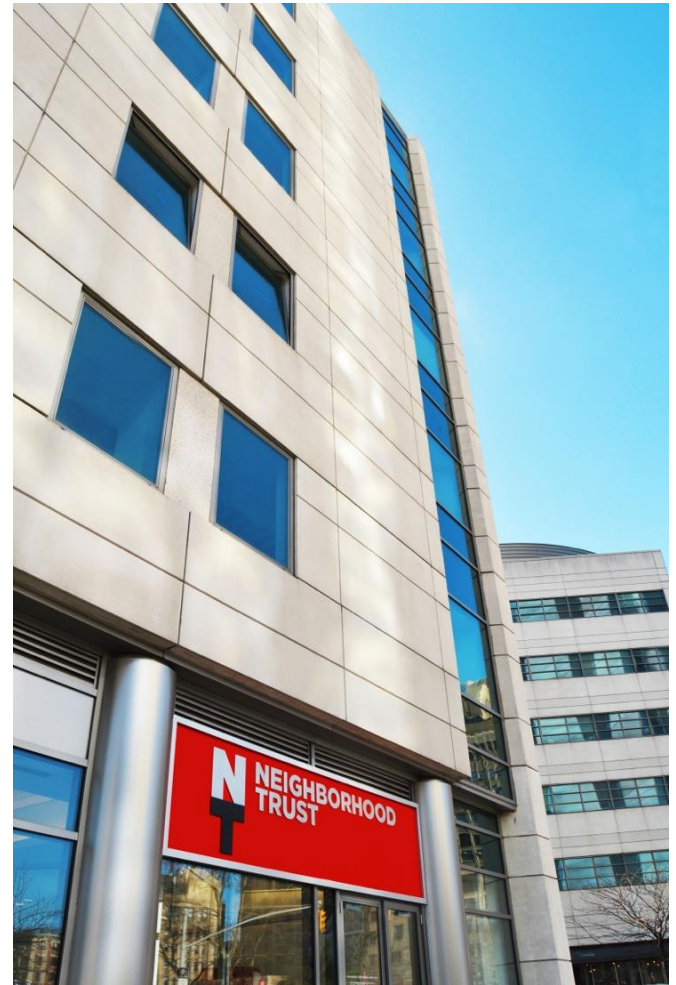


PATHWAYS
to Financial Empowerment



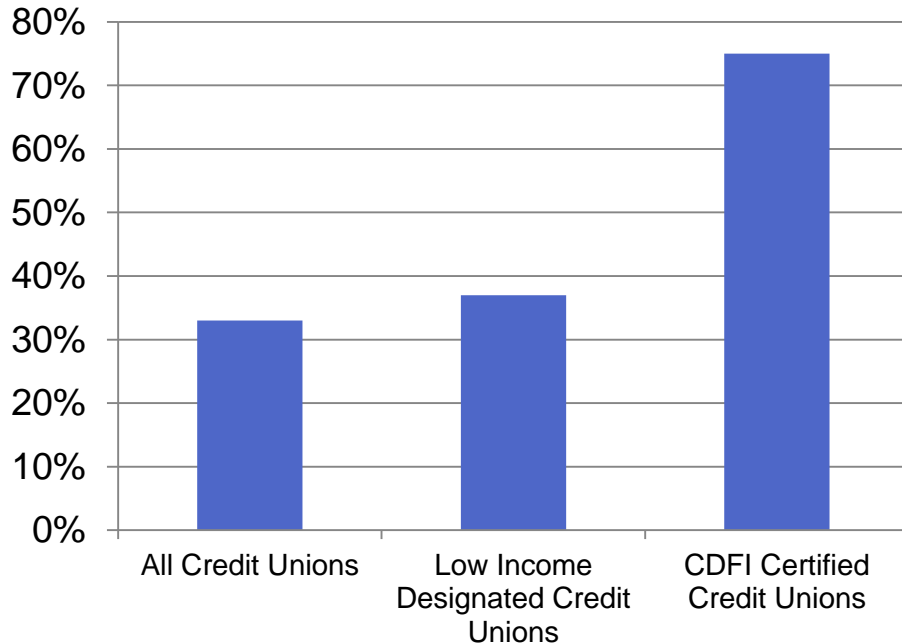
Introducing Neighborhood Trust

- 20 years of experience serving 35,000 low-moderate income clients across 40 partner organizations.
- Largest contractor for City of New York financial empowerment services.
- Pioneered use of Salesforce and integration of credit report and SMS technologies in financial counseling space.
- Credit Union integration has been at the heart of our work since our founding.

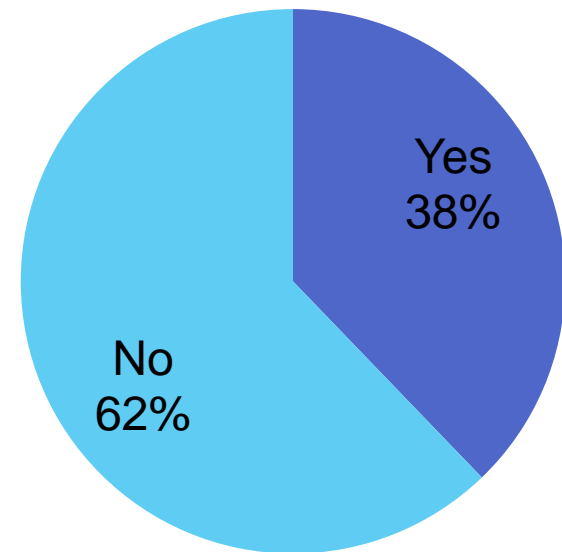


CU Financial Counseling Field

Percentage of Credit Unions Offering Financial Counseling



Credit Unions Tracking Results of Financial Counseling?



Initiative Goals

Together, the Federation and Neighborhood Trust deliver the Pathways platform to community development credit unions to:

- Strengthen the credit union financial counseling field
- Combine counseling with financial products
- Track and demonstrate standard impact measures

**MetLife
Foundation**

CapitalOne


Federation
Credit Unions United to Serve the Underserved

PATHWAYS
to Financial Empowerment

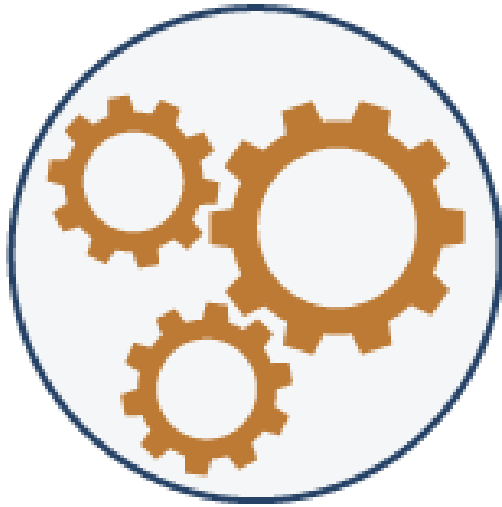
N NEIGHBORHOOD
T TRUST
FINANCIAL
PARTNERS

The Pathways Program

- An outcomes-driven model for financial counseling delivery
- An cloud-based impact-measurement and CRM platform to support credit union staff delivery of counseling
- Training and technical assistance for credit union counseling staff on effective financial counseling program set-up, use of Pathways platform, referral systems, impact measurement and reporting



Our Value-Add



Strengthening Counseling

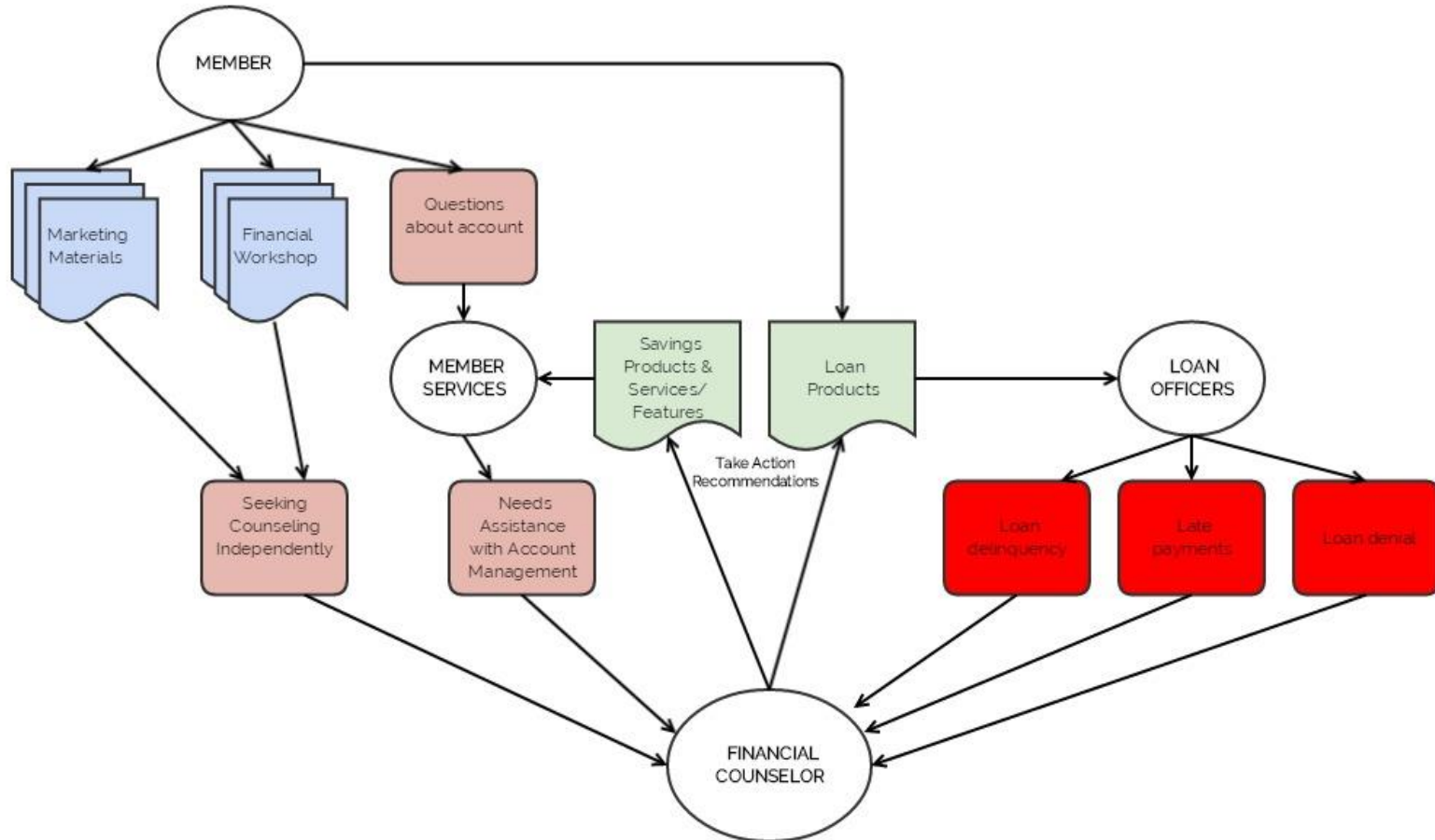
- Deliver consistent, best-practice counseling
- Generate reports on activity and impact
- Demonstrate need for financial counseling

Boosting Engagement

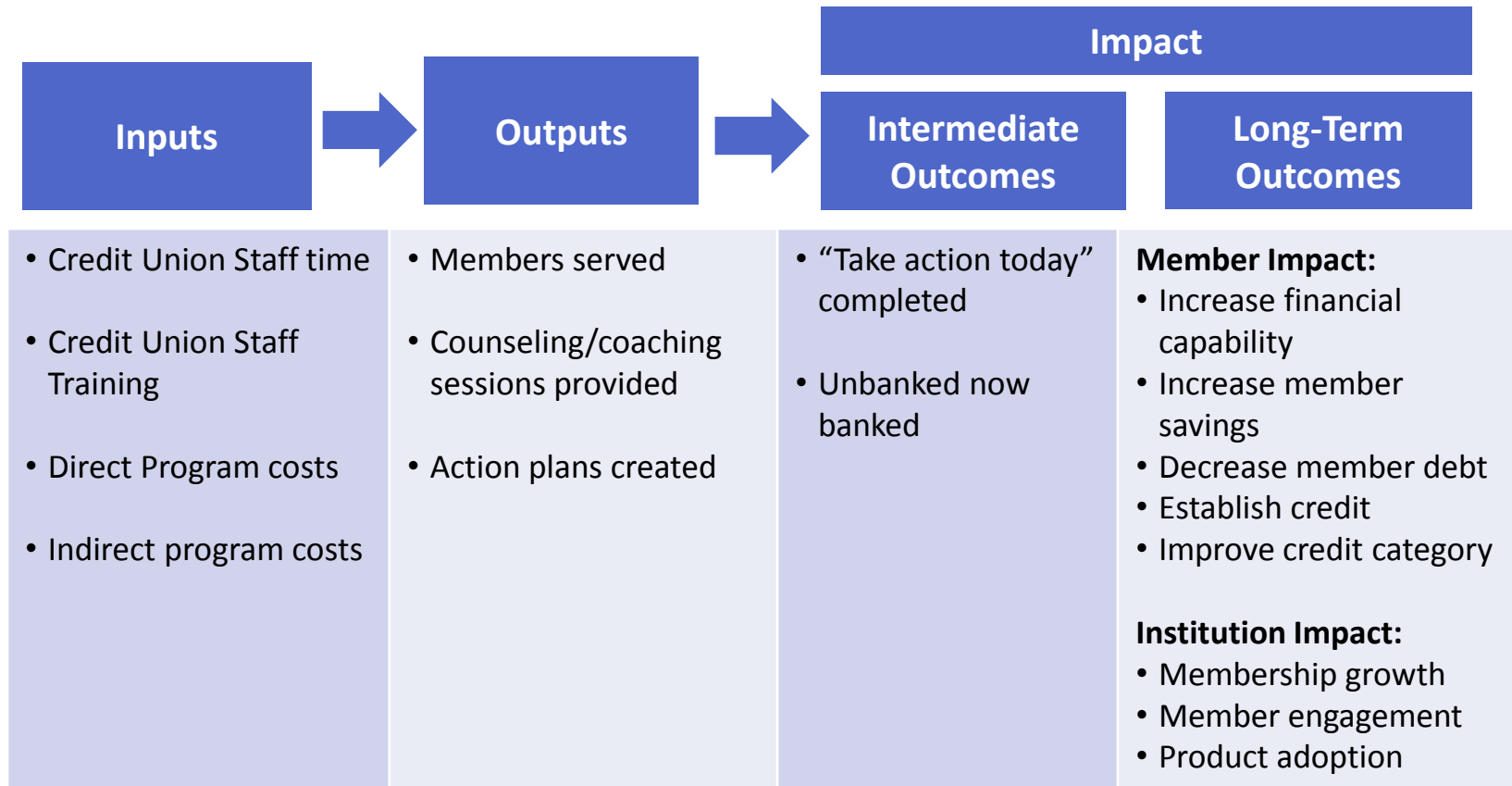
- Achieve and measure member outcomes
- Improve financial health and wellness
- Personalize and grow member relationships



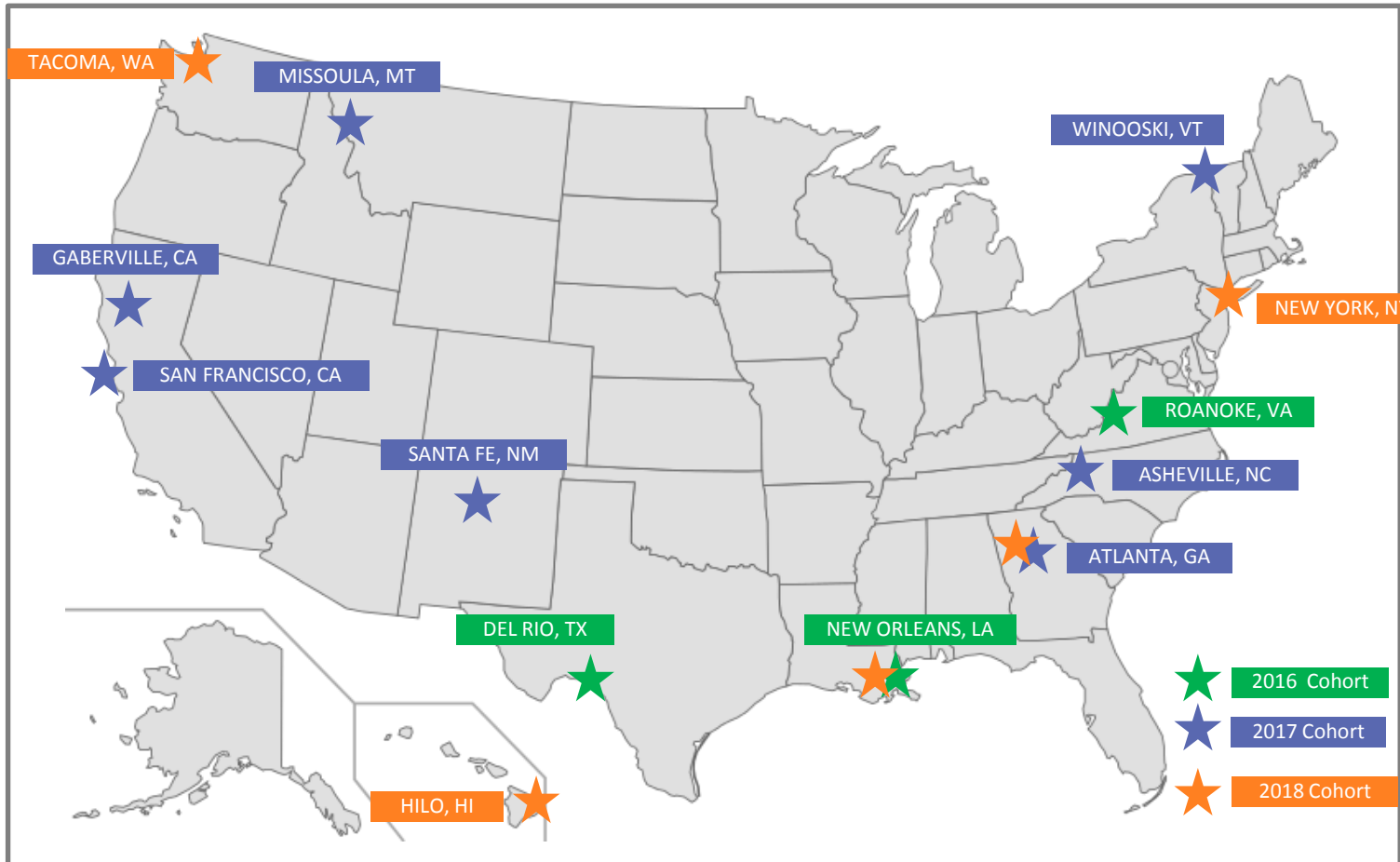
Referral Channels for Counseling



Pathways Impact Model



Geography of Pathways CUs



Deep Impact on Financial Lives

% of Clients Responding to Text Messages	63%
% of Clients with 1 or more Action Achieved	42%
% Clients open new CU product	30%
Clients in Counseling 6+ Months	
% Clients with improved credit score	56%
% Clients with improved credit category	21%
% Client with significant debt reduction	39%
Median debt reduction	\$2,976



Contact Us to Learn More

Ann Solomon

Director of Strategic Initiatives

asolomon@cdcu.coop

(212) 809-1850 x220

Michelle Parker

Program Officer

mparker@cdcu.coop

(212) 809-1850 x204

