



Lead *and Inspire*
2024 Annual Report



 Pictured: Construction begins for The Chicon, Austin, TX

Lead *and Inspire*

Established in 1996, Clearinghouse Community Development Financial Institution (Clearinghouse CDFI) provides economic opportunities and improves the quality of life for lower-income individuals and communities nationwide.

We believe in the power of financial opportunity. We address unmet credit needs by providing innovative and affordable financing solutions.

Our loans foster growth and resilience, creating a legacy of opportunity and prosperity, launching our communities into a brighter tomorrow.

*“Whatever good things we build,
end up building us.”*

– Jim Rohn



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A Message from our President & CEO

Dear Shareholders and Friends,

As we close 2024 and move energetically into 2025, Clearinghouse CDFI continues to lead with purpose and deliver meaningful impact in low- and moderate-income communities throughout the United States. With changes in the economic and political landscape, we have remained focused—expanding access to capital, strengthening communities, and driving measurable change in all underserved areas, including communities of color, nationwide.

Leadership That Moves Communities Forward

A defining achievement in 2024 was the successful closing of the first phase of our corporate recapitalization. This initial \$20 million equity raise was powered by 14 bank investors, including three new investors: EverBank, Huntington Bank, and Carrollton Bank. The investment by these leaders strengthens our foundation, aligns employee and shareholder interests, and supports our continued growth in assets, profitability, and impact.

Leading with Impact

Total financing in 2024 was \$210 million, including New Markets Tax Credits (NMTCs), supporting 49 important projects. These loans created jobs, increased affordable housing, and provided economic opportunity throughout low-income communities.

In 2024, Clearinghouse CDFI's lending efforts led to the development, rehabilitation, or preservation of 563 housing units, with 90% designated as affordable. These investments also played a critical role in job creation, generating or retaining 1,937 jobs that support local economies and strengthen communities.

In 2024, we continued building financial strength with:

- Our 25th consecutive year of profitability
- Total assets of \$834.4 million
- After-tax earnings of \$7.2 million
- Full repayment of \$28 million Third Private Placement Offering debt

 **Pictured:** Grand Opening of Opportunity Zone Henry Terrell Building



Overcoming Challenges

Leadership is tested in times of uncertainty. In 2024, we successfully navigated challenges, secured new capital sources, and reinforced our identity as a national lender. In doing so, we continue to be a real leader in impact finance ensuring capital flows to the communities that need it the most.

Looking Ahead

In 2025, we have a clear vision and a firm commitment to leadership and impact. The challenges ahead are real, but so is our resolve. We will keep expanding access to capital, financing solutions that matter, and investing in our nation's often-overlooked communities.

Thank you for your continued trust and partnership. Together, we are leading and inspiring.

Sincerely,

Douglas J. Bystry

President & CEO





Affordable Housing

Clearinghouse CDFI is committed to expanding affordable housing by financing projects that provide safe, quality homes for low-income individuals and families. Through strategic investments and partnerships, they support the development and preservation of housing solutions that strengthen communities and promote long-term stability.

“Give me a place to stand, and I will move the earth.”

– Archimedes



Rock Springs *Apartments*

Rock Springs, WY

Affordable Housing

Financing Provided: \$13.3 million

Impact:
Provides 306 units of affordable housing at <50% Area Median Income.

Purpose:
Acquisition and rehabilitation of a 306-unit multi-family housing complex addressing deferred maintenance.

Rodeo Village

Victorville, CA

Affordable Housing

Financing Provided: \$8 million

Impact:
Enhances safety and living conditions for 99 low-income households, ensuring long-term stability for residents earning below 60% Area Median Income.

Purpose:
Refinances existing debt and funds property improvements, enhancing unit interiors and common areas to ensure long-term affordability and tenant well-being.



The Chicon

Austin, TX

Affordable Housing

Financing Provided: \$5.3 million

Impact:
Develops 53 residential units with a 99-year affordability restriction, ensuring long-term housing stability. Includes 2,200 sq. ft. of commercial space, with most units affordable at below 70% Median Family Income, two units adaptable for mobility-impaired residents, and six for sensory-impaired individuals.

Purpose:
Supports revitalization of Austin's historic Chestnut neighborhood by financing a mixed-use, mixed-income condominium development. Preserves long-term affordability, sustains cultural heritage, and promotes inclusive homeownership in a rapidly evolving market.



My Home at Macon

Macon, GA

 Affordable Housing

Financing Provided:
\$5.25 million

Impact:
Delivers 95 newly renovated units for workforce housing, with 50% designated affordable at 80% Area Median Income, alongside upgraded amenities to enhance residents' quality of life.

Purpose:
Funds the redevelopment of a former hotel into a modern, multi-family community, increasing affordable housing options in Macon.



Community Facilities

Clearinghouse CDFI provides vital funding and loans to support the development of essential community facilities, ensuring underserved areas have access to critical infrastructure and services. Through flexible, mission-driven financing, Clearinghouse CDFI helps fund projects such as health centers, educational institutions, and public infrastructure, fostering economic growth and improving quality of life.

"No man is an island, entire of itself; every man is a piece of the continent, a part of the main."

– John Donne

510 Broadway

Seattle, WA

 Affordable Housing

Financing Provided:
\$11 million

Impact:
Provides 63 units of affordable housing for residents earning <60% Area Median Income.

Purpose:
Refinances existing high-cost bridge loans and supports tenant improvements to improve living conditions.



Seacoast United Outdoor Complex

Epping, NH

 Community Facilities

Financing Provided: \$6.8 million

Impact:
Supports the operation and growth of major youth sports facilities, enhancing community engagement and athletic opportunities.

Purpose:
Provides refinancing for property investment and expansion of youth sports facilities.



Community Pickle Ball Courts
Carrollton, Illinois

Community Facilities

Financing Provided: \$30k Matching Grant

Impact:
 The public private partnership with the town leadership and the local community bank creates recreation and outdoor sports activities for the community.

Purpose:
 Clearinghouse CDFI provided a \$30,000 matching grant with Carrollton Bank to bring a new community sports activity to this rural area in Greene County Illinois.

The small farming community recently lost its grocery store and is seeking ways to support exercise, recreation and a healthy lifestyle.



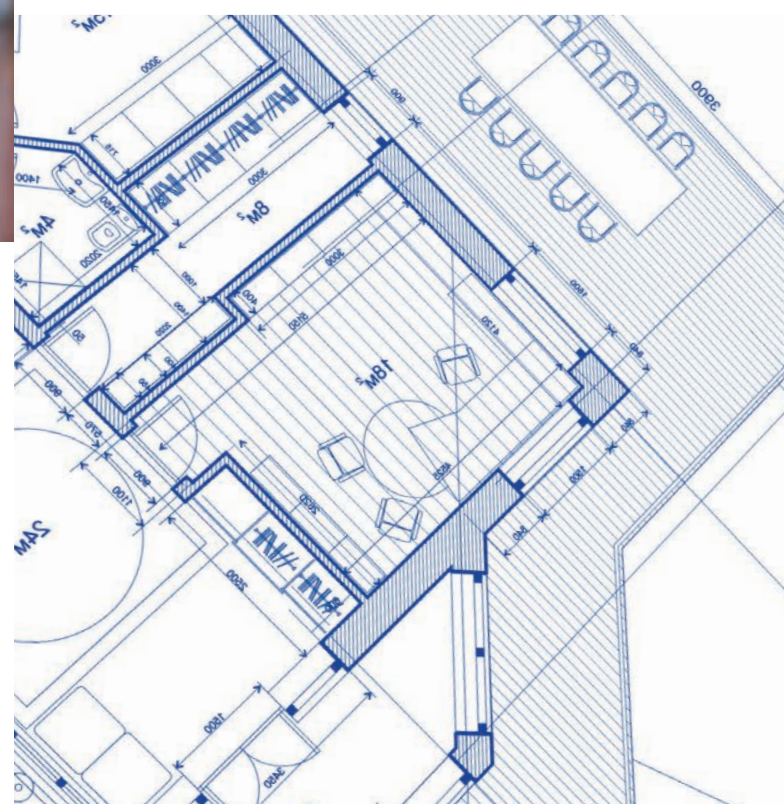
Best Choice *Fieldhouse*
Fishers, IN

**Financing Provided:
 \$5.4 million**

Community Facilities

Impact:
 Helps nurture over 1,000 young athletes annually through high-quality basketball and volleyball programs.

Purpose:
 Refinances a dedicated youth sports facility, ensuring long-term stability and continued access to high-quality basketball and volleyball programs for the community.



Lily of the Valley
 Christian Center

Oakland, CA

Community Facilities

Financing Provided: \$825,000

Impact:
 Delivers expanded educational programs, health counseling, and social services, primarily benefiting low-income residents in Oakland.

Purpose:
 Refinances and expands a vital community center, strengthening its ability to serve Oakland residents through expanded outreach and resources.

“We are not put on this earth to see through one another, but to see one another through.”

– Alice Cary



Commercial Real Estate

Commercial real estate projects do so much more than just build new spaces—they help breathe life into communities. They bring in businesses, create jobs, and make neighborhoods more vibrant and inviting. Whether it's revitalizing an empty building or developing a brand-new space, these projects spark economic growth and give local communities a boost. That's why we at Clearinghouse CDFI are proud to help finance these commercial real estate projects, turning great ideas into real impact for the people who live and work there.

“The good we secure for ourselves is precarious and uncertain until it is secured for all of us and incorporated into our common life.”

– Jane Addams



Vermont-Slauson Shopping Center

Los Angeles, CA

 Commercial Real Estate

Financing Provided: \$11 million

Impact: Strengthens local economic development in South Los Angeles by maintaining jobs, retaining essential services, and fostering long-term community investment.

Purpose: Facilitates full local ownership of Vermont-Slauson Shopping Center, ensuring long-term economic stability and community-driven revitalization in an underserved area with high economic need.



Small Business

Clearinghouse CDFI supports small businesses by providing flexible loans that fuel growth, create jobs, and strengthen local economies. Their financing empowers entrepreneurs, particularly those in underserved communities, to expand operations, purchase equipment, and sustain long-term success.



Agha Howard Johnson

Houma, LA

 Small Business

Financing Provided: \$4.8 million

Impact: Supports local tourism and sustains jobs by maintaining a vital economic asset in the region.

Purpose: Refinances existing debt to secure lower interest rates and reduce financial burden, ensuring continued operations and improvements at a hotel serving an economically challenged community.



Xpress Auto Care

Baldwinsville, NY

 Small Business

Financing Provided: \$1.7 million

Impact: Provides essential auto care to over 3,000 local customers annually, supporting transportation needs and contributing to the local economy.

Purpose: Refinances existing high-cost debt for a small business owner, supporting expansion and ensuring continued reliable transportation solutions for the community.



New Markets Tax Credits

The **New Markets Tax Credit (NMTC)** program is a federal initiative designed to encourage private investment in low-income communities. CCDFI has been awarded, **for the third straight year, a \$60 million New Markets Tax Credit (NMTC) allocation** from the United States Department of Treasury, CDFI Fund. Clearinghouse CDFI will use the tax credits to finance community investments in low-income and tribal communities in the Western United States.

NMTC Projects: *Since Program Inception in 2002*

Clearinghouse CDFI has provided **\$702 million of NMTC allocation** for **96 projects** serving **over 646,000 individuals** in low-income communities.



Santo Domingo Pueblo Childcare

Santa Domingo, NM



New Markets Tax Credits



Native American Project

Financing Provided:

\$7 million of NMTC allocation

Impact:

Supports 80-100 children with childcare services, creates 10 new permanent jobs, preserves the Pueblo Keres language and cultural traditions, and generates 35-40 construction jobs.

Purpose:

Strengthens community infrastructure by developing a state-of-the-art childcare facility for the Santo Domingo Pueblo. Provides essential early education services, supporting the Pueblo's long-term economic and cultural resilience.



West Las Vegas Library Las Vegas, NV



New Markets Tax Credits

Financing Provided:
\$12 million of NMTC allocation

Impact:

Serves 3,100 clients annually, 80% low-income and 75% minority. Creates and retains 40 permanent jobs, with 195 construction jobs, of which 93% are accessible to low-income individuals with a high school level education.

Purpose:

Finances the construction and expansion of an approximately 40,000 sq. ft. library, more than doubling the size of the current facility.

"A library is not a luxury but one of the necessities of life."

- Henry Ward Beecher



Omak Clinic Omak, WA



New Markets Tax Credits



Native American Project

Financing Provided:
\$8 million of NMTC allocation

Impact:

Serves 4,852 unique low-income patients (60% minority) annually. Creates 187 construction jobs and 120 permanent jobs, with a focus on accessibility for low-income individuals, minority representation, and providing benefits, training, and a living wage.

Purpose:

Construction of a new healthcare center on the Colville Indian Reservation. Offers expanded services to support a federally designated Medically Underserved Area.



Financials

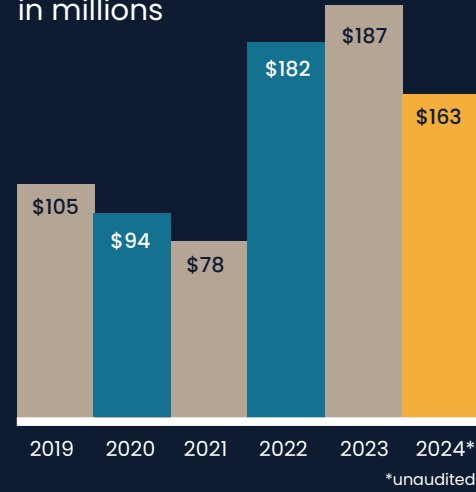
Net Income

\$7.2 Million*

*unaudited

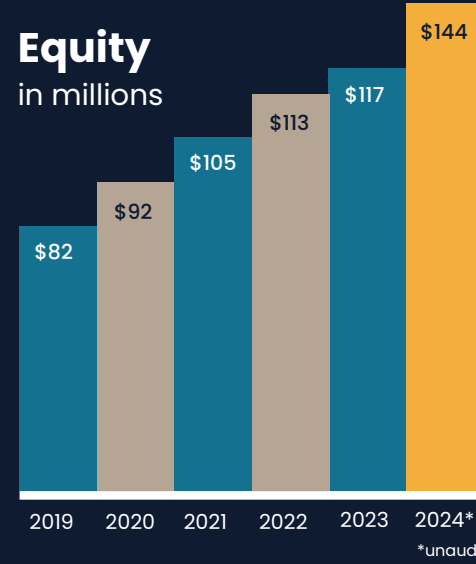
Annual Loan Volume

in millions



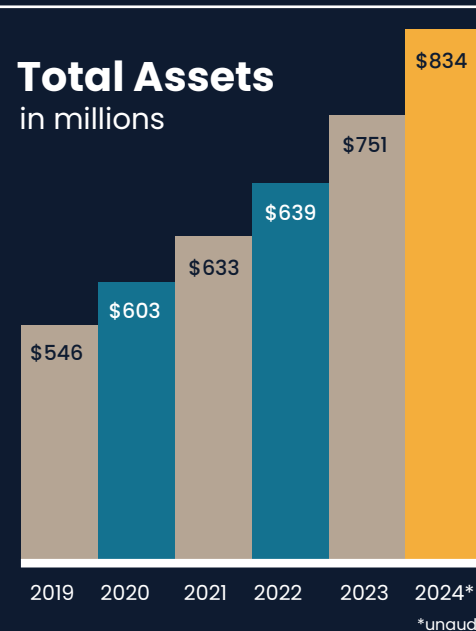
Equity

in millions



Total Assets

in millions



14 Banks Power First Phase of Clearinghouse CDFI's Recapitalization

\$20 million in investments represents the largest single equity raise in the history of the company

Thank You for Your Leadership



"We deeply appreciate the strong leadership and unwavering commitment of these 14 banks in championing the next phase of Clearinghouse CDFI's journey."

-Douglas Bystry, President & CEO



Investing in Economic Growth and Equity

Key Highlights:

Portfolio Growth:
Seven portfolio companies as of December 31, 2024

Target Sectors:
Government Contracting, Healthcare, Business Services, and Marketing

Mission-Driven Private Equity:
Focuses on recession-resistant businesses that create living-wage jobs in low and moderate-income (LMI) communities

Clearinghouse CDFI's Role:
Provides debt capital to support FVLCRUM acquisitions



A New Approach to Private Equity

FVLCRUM Partners is a CRA Credit Qualified private equity firm committed to closing the wealth gap by investing in diverse, lower-middle-market companies that create living-wage jobs. Unlike traditional firms, FVLCRUM prioritizes economic mobility, sustainable business growth, and long-term stability.

“Clearinghouse CDFI’s debt capital has been pivotal in supporting FVLCRUM’s growth, and we look forward to expanding this impact,” says Yves M. Mombeleur, Clearinghouse CDFI COO & Managing Director of Impact for FVLCRUM.

Strategic Acquisitions Driving Impact
FVLCRUM’s investments include:

- 
Engineering & IT Services:
Expanding technical talent and infrastructure
- 
Crane Rental Industry:
Scaling a professional firm in a fragmented market
- 
Security Services:
Developing a super-regional security company
- 
Cybersecurity & IT:
Building a leading cybersecurity platform
- 
Marketing & Communications:
Expanding a Fortune 500 client base

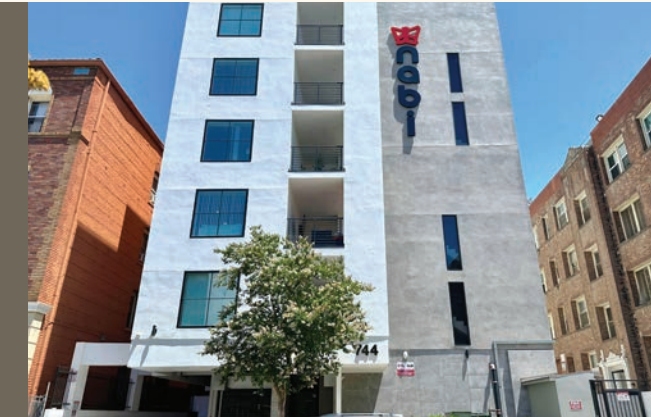
Opportunity Zones (OZ)

Clearinghouse CDFI remains a leader in Opportunity Zone projects, driving investment in underserved communities to foster economic growth and long-term revitalization.



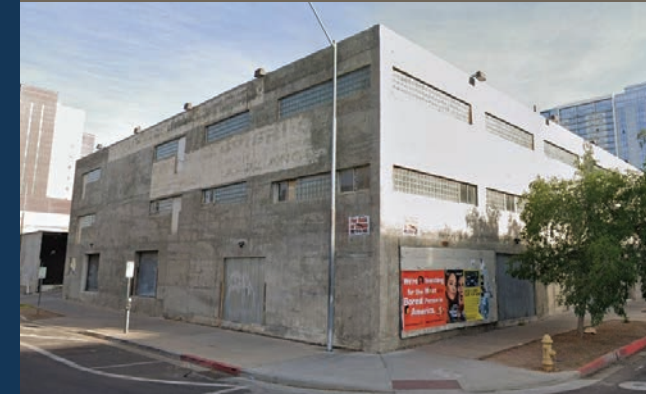
NABI : Koreatown, Los Angeles, CA

CCDFI's first OZ development, Nabi, delivers 31 workforce housing units in one of LA's most densely populated neighborhoods. Designed for millennials, it offers easy access to transit, job opportunities, and a vibrant nightlife. Once an empty lot, Nabi now enhances the area's charm and economic vitality.



JACKSON: Phoenix, AZ

The site, zoned Downtown Code – Business Core in the Warehouse Character Area, blends historic charm with modern living. Directly across from Footprint Center and three blocks from Chase Field, it's an ideal location for CCDFI's planned mixed-use development, featuring workforce housing and retail space.



ALAMO: San Antonio, TX

Just two blocks from the historic Alamo, the revitalized Henry Terrel building embodies CCDFI's community values. Tenants include an education provider offering free nationwide certification through San Antonio's ACE programs and a newly relocated firm specializing in AI, cybersecurity, and data analytics.



MARY HAMMOND: Columbia, SC

This center houses local businesses, including a tax preparer, credit union, City of Columbia Health Clinic, and a local foundation. Steps from the Bull Street redevelopment, it's also near Benedict College, Allen University, and less than a mile from Five Points, a popular Gamecock student hub.



Our Internship Programs

For **High School** Students

'B' BOLD™

Building **B**ridges through **O**utreach, and **L**eadership **D**evelopment

For **College** Students

'B' BOLD(ER)

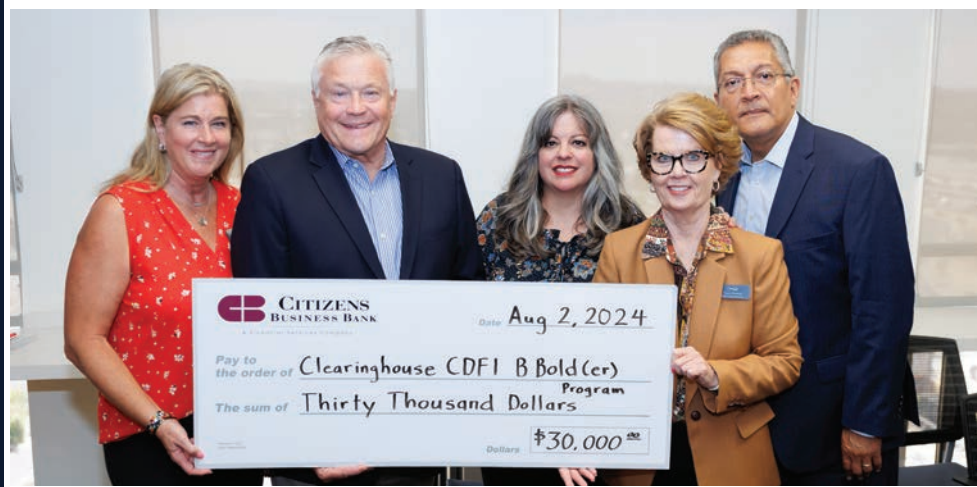
Building **B**ridges through **O**utreach, **L**eadership **D**evelopment, **E**ngagement, and **R**ecruitment

Founding Sponsors

- Banc of California
- City National Bank
- Citizens Business Bank
- First Bank
- First General Bank
- Pacific Premier Bank
- SMBC MANUBANK
- Western Alliance Bank

Supporting Sponsors

- American Business Bank
- Bank of Hope
- Beneficial State Bank
- California Bank of Commerce
- CTBC Bank
- East West Bank
- Enterprise Bank & Trust
- F&M Bank
- Foothills Bank
- Partners Bank of California
- Sunwest Bank
- WaFd Bank
- Woodforest National Bank



'B' BOLD(ER) Advisory Committee

- | | |
|--|--|
| Susan Montoya - CHAIR
Clearinghouse CDFI | Tony Moraga
PNC Bank |
| Courtney Williams
Pacific Premier Bank | Tristen Cali
Pacific Premier Bank |
| Jess Tirado
Citizens Business Bank | Victor Ramirez
Beneficial State Bank |
| Monica Cardenas
Orange County Community Housing Corporation / SteppingUP | |



"My time as the 'B' BOLD(ER) intern has been immensely rewarding. This internship has equipped me with foundational knowledge and practical skills that will help me navigate the professional world with confidence and competence."

Sofia Ruiz-Plasencia
2024 'B' BOLD(ER) Intern



Certified B Corporations are business leaders that voluntarily meet certain standards of **transparency, accountability, sustainability,** and performance, with an aim to create value for **society, stakeholders, and shareholders.**

B Corp Committee

- Allie Weber
2024 CHAIR
- Yves M. Mombeleur
EXECUTIVE LIAISON
- Analisa Wells
- Annie Norwood
- Brian Sagert
- Donald Degollado
- Jeffrey Binder
- Karyna Tafel
- Kat Donovan
- Katelyn Phinney
- Keoni Gray
- Lacey Dixon
- Lawrence Chavez
- Lisa Van Ella
- Mai Ha
- Susan Montoya

A pillar of strength, driving our mission...

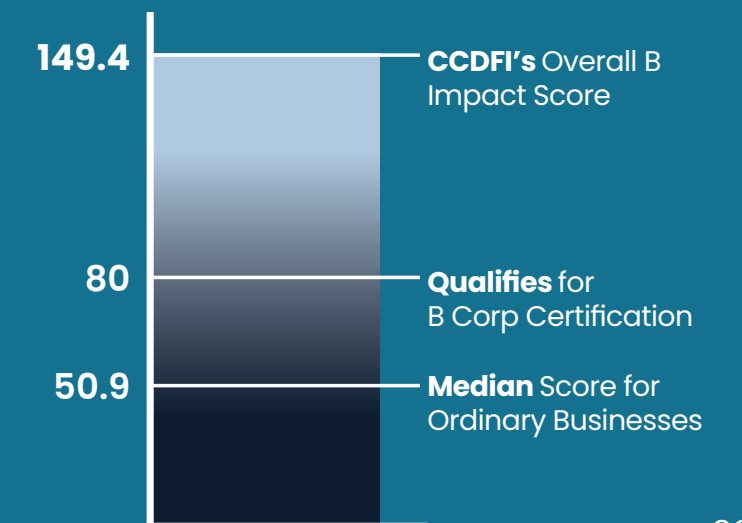
"Serving as Chair for the B Committee this year has been a humbling and transformative experience. **Together, we grew participation by 40%**, ensuring representation across departments and fostering deeper engagement throughout Clearinghouse CDFI. **The Women's Network launched a book club** to empower future female leaders, and the Volunteer Committee inspired greater participation in events like the Alzheimer's Walk.

I've learned so much from this incredible team, and **I am confident the B Committee will remain a pillar of strength, driving our mission forward in the years to come."**

- Allie Weber
2024 B Corp Committee Chair



Our B Corp Certification Score





2024 Achievements

"Alone, we can do so little; together, we can do so much."

- Helen Keller



Clearinghouse CDFI Completes \$28 Million Repayment of Its Third Offering, Closing a Foundational Chapter

Milestone achievement marks two decades of transformative impact and growth.



CCDFI awarded \$200,000 grant through California Investment and Innovation Program to support affordable housing finance.



OC Civic 50: Recognized as one of the 50 most Community-Oriented Companies in Orange County, CA.



Douglas Bystry named 2024 MO Top 100 Impact CEO
Doug ranked #27

Staff Volunteering Efforts
265 Volunteer Hours at **72** organizations



"As Chairman of the Board, I'm continually impressed by Clearinghouse CDFI's leadership in driving meaningful impact. This past year, management and executive leadership have set a bold example, inspiring new partnerships and growth. The Board remains confident in the company's ability to lead the industry and inspire lasting change in the communities we serve."

-Gary Dunn
Chairman of the Board of Directors for Clearinghouse CDFI



2024 Total Charitable Contributions

\$125,258

2024 Charitable Recipients

21

Total Charitable Contributions Since Inception

\$2.73 Million



CCDFI awarded a \$200,000 Loan and a **\$100,000 Grant** from OFN Finance for Justice Fund.



CCDFI Named Among Orange County **Top Workplaces**



NMTC Allocation: Clearinghouse CDFI Awarded **\$60 Million**

of NMTC Allocation from the U.S. Department of Treasury



Named to **2025 Real Leaders of Impact** Investing List
CCDFI named **Most Transparent Company** and ranked **#55 of 134** in Real Leaders Global Top Impact Companies for 2025



Our Impact in 2024

\$210 Million
Total Project Financing in 2024, including NMTCs

The number of **clients / customers** assisted

345,961
Total Assisted

32,628
African American

43,915
Latino/Hispanic

19,255
Native American/
Native Alaskan

NMTC Projects

60%
of NMTC Projects
Financed in 2024
are Native-Owned

100%
Serve Low-Income
Communities Below
80% Area Median
Income



Housing Units

563
Housing Units
Developed, Rehabilitated,
or Preserved in 2024

90%
of Housing Units Created
in 2024 are Designated
Affordable

Jobs

1,937
Jobs Created or
Retained in 2024

75%
of Jobs Created or
Retained in 2024 are in
High Unemployment Areas

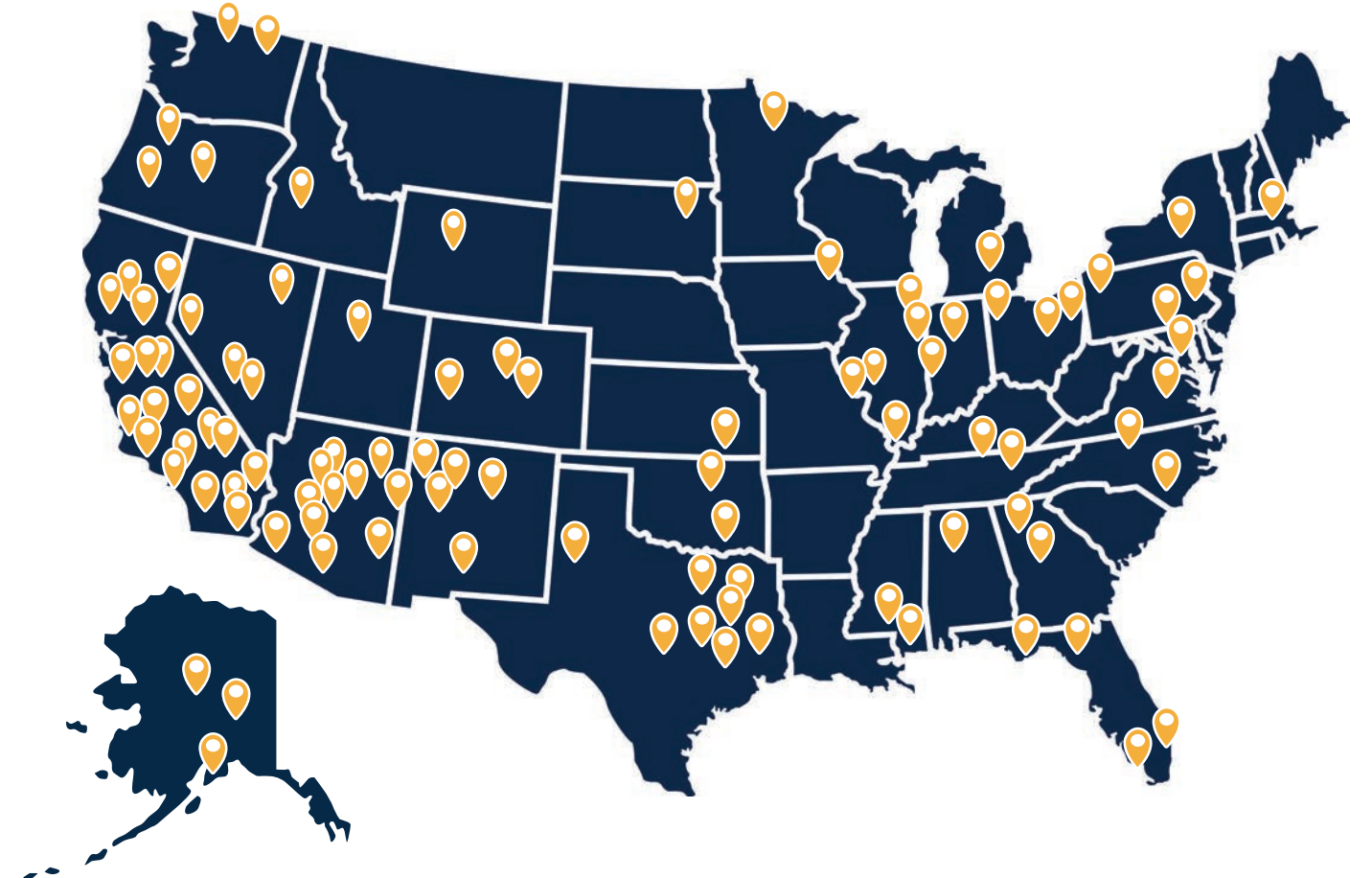
All 2024 Projects

49
Total Projects
(including NMTCs)
Financed in 2024

20%
Located in
Non-Metropolitan Areas

41%
Located in
Low-Income
Communities

Our Impact *Nationwide* Since 1996



Since Our Inception Including NMTCs

\$2.7 Billion
in Cumulative
Lending

5.1 Million
Total Individuals
Assisted

13,548
Affordable Housing Units
Created, Rehabilitated,
or Preserved

2,733
Total Projects
Funded

43,856
Jobs Created
or Retained



2024 Staff Life



“Be the Change you Want to See in the World”



Our Partners 2024 Boards & Committees

Board of Directors

Gary Dunn – CHAIR
Mary Erickson
Community Housing

Kandy Hung
East West Bank

David Levy – Board Liaison
Fair Housing Council
of Orange County

Kelvin James
SMBC MANUBANK

Alva Diaz
Wells Fargo Bank

Lindsay Lawrence
EverBank

Brian M. Riley
Foothills Bank;
Division of Glacier Bank

Lisa Dancsok
Arizona Community
Foundation

Chris Walsh
Commercial Bank
of California

Mark Robertson, Sr.
PCR Business Finance

Glen Pacheco
Banking Consultant

Nancy Morikawa
Banc of California (2024)

John Murillo
Enterprise Bank & Trust

Patricia Neal,
Honorary Member
Neal Estate, Inc.

Sherri Scott
Pacific Premier Bank

Loan Committee

Glen Pacheco – CHAIR
Banking Consultant

Chike Ohayia
Chase Bank

Dino Browne
Las Vegas Urban League

Gary Dunn
Mary Erickson Community Housing

Patricia Dixon
CalPrivate Bank

Raman Dhaliwa
Citizens Business Bank

Ray Mendoza
LISC LA

Waheed Karim
Banner Bank

Community Latino/Hispanic Advisory Board

Marcos Morales – CHAIR
Hogar Hispano, Inc.

Edward Celaya
Salt River Financial Services
and Tiempo

Reverend William Rodriguez
Assemblies of God

Sylvia Alvarez
Housing and Education Alliance Inc.

Community African American Advisory Board

Henry Childs – CHAIR
Childs, LLC

Rasheedah Jones
Black Coalition for Housing

Simone Griffin Taylor
HomeFree-USA

Tamesha Wells
National Association of Real Estate Brokers

Community / NMTC Advisory Board

Delores Brown – CHAIR
CEDC, Inc

Alan Woo
Santa Ana Unidos

Andrew Michael
Partnerships for Change

Christopher Francis
CF Architecture Inc.

David Levy – Board of Directors Liaison
Fair Housing Council of Orange County

Gerald Sherman – Native American Advisory Board Liaison
Indigenous Impact Co.

Martina Guilfoil
Chattanooga Neighborhood Enterprise

Stanley Tom
Valley Small Business Development Corp.

Tim Johnson
Consultant

Native American Advisory Board

Gerald Sherman – CHAIR
Indigenous Impact Co.

Bob Crothers
Citizen Potawatomi Community Development Corporation

Pete Upton
Native CDFI Network

Karlene Hunter
Native American Natural Foods

Shawn Nelson
Father Sky & Mother Earth ART

Stephanie Cote
Eagle Woman Soars

Outreach Committee

Bruce Gumbiner – CHAIR
American Business Bank

Laura Rye
SMBC MANUBANK

Kevin Furhmann
Sunwest Bank

Rick Goodman
Citizens Business Bank

Nora Perez
Enterprise Bank & Trust

ALCO Committee

Brian M. Riley – CHAIR
Foothills Bank, Division of Glacier Bank

Craig Kardokus
First Foundation Bank

David Levy
Fair Housing Council of Orange County

Mag Wangsuwana
Sandia Laboratory Federal Credit Union

Michael Solomon
Charles Schwab Bank

Steve Herman
California Bank & Trust (Zions)

Tammy Mahoney
WaFd Bank / Luther Burbank Savings

Asset Review Committee

Glen Pacheco – CHAIR
Banking Consultant

David Sharp
Pacific Western Bank

John Marder
RMA of Orange County

Melinda Costa
Wells Fargo Bank

Paul Tsai
State Bank of India (California)

Sergio Alfonso
California Bank & Trust (Zions)

Wilson Mach
First General Bank

Arizona Advisory Board

Andrew W. Gordon – CHAIR
Clearinghouse CDFI

Craig K. Williams
Snell & Wilmer LLP

Cyndi Franke-Hudson
Wells Fargo Bank

David Castillo
Native Community Capital

Edward Celaya
Salt River Financial Services and Tiempo

Kim Covington
Arizona Community Foundation

Esperanza Martinez
National Bank of Arizona (Retired)

Jonathan Koppell
Montclair State University

Ken Burns
Arizona Commerce Authority

Kevin Halloran
CrossFirst Bank

Paul T. Hickman
Arizona Bankers Association

Tim R. Bruckner
Western Alliance Bank

Traci L. Morris, Ph.D.
Arizona State University

Meet Our Team

EXECUTIVE LEADERSHIP

Douglas Bystry
President & CEO

Andrew Gordon
Executive Advisor
and Arizona Market President

Colin Wegener
Chief Financial Officer

Guy Krikorian
Interim CFO/Controller

Jay Harrison
Chief Investment Officer

Kathy Bonney
Chief Administrative Officer

Kristy Ollendorff
Chief Credit Officer

Yves M. Mombeleur
Chief Operating Officer

Adrienne Massey
Director of Construction Loans

Alanna Smith
Director of Marketing

Allen Peterson
Commercial Underwriter

Analisa Bergey-Wells
Employee Relations Specialist

Amanda Virrey
Opportunity Zone
Project Manager

Annie Norwood
Director of Loan Production

Benjamin Allen
Data Strategist

Brian Sagert
Business Development Officer:
Nevada Specialist

Cesar Plascencia
Public Affairs Officer

“The strength of the team is each individual member. The strength of each member is the team.”

– Phil Jackson

Donald Degollado
Opportunity Zone
Development Manager

Fatima Panjwani
Digital Marketing Specialist

Ferduesi Ahmed
Commercial Loan Processor

Gabriella Brusseau-Hale
Impact Data Entry Specialist

Heather Greco
Sr. Creative Marketing Specialist

Jacqueline Aguilar
Office and IT Administrator

Jatin Mehta
Sr. Accountant

Jeffrey Binder
Sr. Underwriter

Jeri Redfern-Wilson
Administrative Specialist

Justin Merlette
Assistant Loan
Servicing Manager

Karyna Tafel
Impact Development and
Investment Reporting Lead

Kat Donovan
Impact Analyst

Katelyn Phinney
Marketing Associate

Kelly Marsoobian
Internship Program Specialist

Kennedy Sandoval
Loan Processing Assistant

Keoni Gray
Business Development Officer:
Texas Specialist

Lacey Dixon
Commercial Loan Funder

Lauren McDonald
Commercial Loan Funder

Lawrence Chavez
Business Development Officer:
New Mexico Specialist

Lindsay DuHadway
Loan Servicing Specialist I

Lisa Van Ella
Business Development Officer:
Arizona Specialist

Lundi Chea
NMTC Asset & Compliance Manager

Melissa Johnson
Director of Loan Operations

Michelle Alvarez
Staff Accountant

Michelle Taylor
Director of Loan Servicing

Parker Pearson
Manager of Accounting, Financial
Reporting, and Compliance

Peter Lee
Sr. Commercial Loan Processor

Randy Dixon
Asset Review Senior Analyst

Ricky Ha
NMTC Staff Accountant

Roscelle Shands
Director of Commercial Loan Funding

Senchel Matthews
Climate Finance Program Manager

Stacy Davis
Production Associate

Susan Montoya
Internship Director

Taylor Pearce
Construction Loan Specialist

Ted Chien
Director of Commercial Underwriting

Clearinghouse CDFI

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Chief Operating Officer



Kristy Ollendorff
Chief Credit Officer



Jay Harrison
Chief Investment Officer



Kathy Bonney
Chief Administrative Officer



Douglas Bystry
President & CEO



Andrew Gordon
Executive Advisor and
Arizona Market President































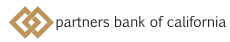











Guy Krikorian
Interim CFO/Controller





Colin Wegener
Chief Financial Officer

“If your actions inspire others to dream more, learn more, do more, and become more, you are a leader.”

– John Quincy Adams

 ENTERPRISE BANK & TRUST CLASS A INVESTOR	 Huntington CLASS A INVESTOR	 FM BANK MEMBER FDIC CLASS A INVESTOR	 EverBank CLASS A INVESTOR	 CARROLLTON BANK CLASS A INVESTOR	 SANTA CRUZ COUNTY BANK CLASS A INVESTOR
 us bank NMTC INVESTOR CLASS A INVESTOR CLASS C INVESTOR	 CITY NATIONAL BANK AN RBC COMPANY CLASS A INVESTOR	 First Citizens Bank CLASS A INVESTOR	 Comerica CLASS A INVESTOR	 WELLS FARGO NMTC INVESTOR CLASS A INVESTOR CLASS C INVESTOR LENDER	 Western Alliance Bank Member FDIC. NMTC INVESTOR CLASS A INVESTOR CLASS C INVESTOR
 ZIONS BANK CLASS A INVESTOR	 NSB NEVADA STATE BANK CLASS A INVESTOR	 CALIFORNIA BANK TRUST CLASS A INVESTOR	 NATIONAL BANK OF ARIZONA CLASS A INVESTOR	 CITIZENS BUSINESS BANK A Financial Services Company CLASS A INVESTOR LENDER	 Bank of Hope CLASS A INVESTOR
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 Shakopee Mdwakanton Sioux Community CLASS A INVESTOR	 Mechanics Bank Where Relationships Matter CLASS A INVESTOR	 BANK OF THE WEST BNP PARIBAS CLASS A INVESTOR	 Stepping UP Orange County Community Housing Company CLASS A INVESTOR	 partners bank of california CLASS A INVESTOR	 Hanmi Bank CLASS A INVESTOR
 firstmidwest CLASS A INVESTOR	 CDFI FUND CLASS C INVESTOR	 CTBC BANK CLASS C INVESTOR	 FIRST REPUBLIC BANK It's a privilege to serve you. CLASS C INVESTOR	 Brighthouse FINANCIAL Build for what's ahead. LENDER	 Calvert Impact LENDER
 TOYOTA Financial Savings Bank LENDER	 WOODFOREST NATIONAL BANK LENDER	 HSBC LENDER	 CRF USA BGP QUALIFIED ISSUER		

 NANO BANC CLASS A INVESTOR	 SMBC MANUBANK CLASS A INVESTOR LENDER	 COMMERCIAL BANK OF CALIFORNIA CLASS A INVESTOR	 EAST WEST BANK CLASS A INVESTOR	 Cathay Bank CLASS A INVESTOR CLASS C INVESTOR	 ABB AMERICAN BUSINESS BANK CLASS A INVESTOR
 PACIFIC PREMIER BANK CLASS A INVESTOR	 PNC CLASS A INVESTOR	 BANC OF CALIFORNIA CLASS A INVESTOR LENDER	 Cal Private BANK Relationships. Solutions. Trust. CLASS A INVESTOR	 CHASE NMTC INVESTOR CLASS A INVESTOR LENDER	 PACIFIC WESTERN BANK CLASS A INVESTOR
 FIRST FOUNDATION CLASS A INVESTOR LENDER	 BANNER BANK CLASS A INVESTOR	 ARIZONA COMMUNITY FOUNDATION CLASS A INVESTOR	 cbb Bank CLASS A INVESTOR	 Sunwest Bank CLASS A INVESTOR	 FIRST BANK CLASS A INVESTOR
 charles SCHWAB CLASS A INVESTOR LENDER	 TWIN FINANCIAL PARTNERS CLASS A INVESTOR	 WaFd Bank CLASS A INVESTOR	 First General Bank 大通銀行 CLASS A INVESTOR	 COMMERCEWEST BANK CLASS A INVESTOR	 svb Silicon Valley Bank A Division of First Citizens Bank CLASS A INVESTOR
 BOK FINANCIAL CLASS A INVESTOR	 NORTHERN TRUST CLASS A INVESTOR	 Hatch CLASS A INVESTOR	 BMO CLASS A INVESTOR	 UMB CLASS A INVESTOR	 JOHNSON FINANCIAL GROUP BANKING WEALTH INSURANCE CLASS A INVESTOR
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*National Lender addressing unmet credit needs
throughout the United States and Indian Country*

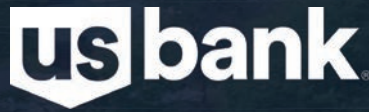
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 **Pictured:** Construction begins for **The Chicon**, in Austin, TX