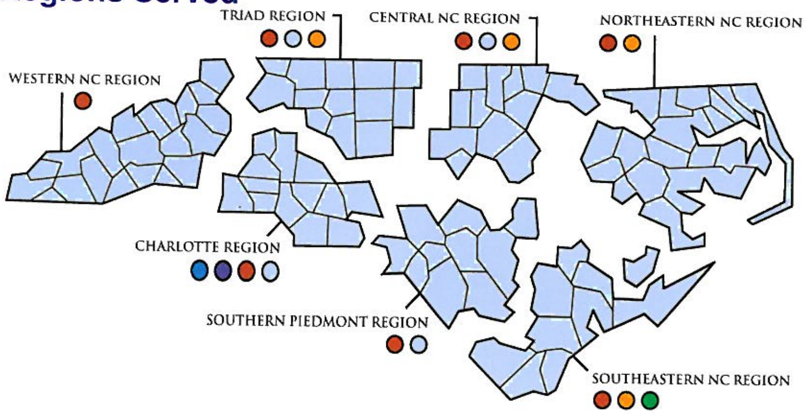
Regions Served



AFFILIATE COMMUNITY CREDIT UNIONS

FIRST LEGACY COMMUNITY CREDIT UNION
Charlotte Headquarters: (704) 375-5781
Other Branches: Kannapolis; Salisbury; Statesville

GENERATIONS COMMUNITY CREDIT UNION
Durham Headquarters: (919) 683-2000
Other Branches: Ahoskie; Edenton; Henderson; Roanoke Rapids; Washington; Windsor

GREATER KINSTON CREDIT UNION
Kinston Headquarters: (252) 527-4002
Other Branches: New Bern

LATINO COMMUNITY CREDIT UNION
Durham Headquarters: (919) 530-8800
Other Branches: Charlotte (2); Fayetteville; Garner; Greensboro; Raleigh Winston Salem; Carrboro

SELF-HELP CREDIT UNION
Durham Headquarters: (919) 956-4400
Other Branches: Asheville; Charlotte; Greenville

SHEPHERD'S FEDERAL CREDIT UNION
Charlotte: (704) 625-1344

NCMSC SUPPORT CENTER

NC Minority Support Center
123 W. Main Street, Mezzanine Floor
Durham, NC 27701
919.530.1683

N.C. Minority Support Center

Small Business
Lending Program

NCMSC SUPPORT CENTER

Helping Communities Help Themselves-
The Credit Union Way

N.C. Minority Support Center

Small Business Lending Program

The NC Minority Support Center (The Support Center) actively reaches out to underserved communities to help emerging entrepreneurs realize their economic goals for businesses ownership and expansion. By offering small business loans through its affiliate credit unions, The Support Center creates opportunities for new and existing business owners to build economic wealth for themselves and their families, while improving their communities. Purposes for the loans may include:

- *Working capital*
- *Equipment purchase*
- *Debt consolidation (with some restrictions)*
- *Purchase of commercial real estate*

SMALL BUSINESS LENDING PROGRAMS

State Economic Development Assistance Loans (SEDA)
The SEDA program is offered through The Support Center's affiliate credit unions for new and existing businesses across the state. This loan fund provides assistance to members with limited collateral for their loan request. The terms of the loans are based on amount, collateral and the borrower's credit. The borrower may be required to make a cash infusion into the business project. The maximum loan amount is currently $50,000.

USDA Intermediary Relending Program (IRP)
The USDA IRP loan was established to be used for capital access for new and existing businesses that have been turned down by at least one traditional bank. It can be used to create community development projects and to maintain and create jobs. The maximum loan amount is $150,000.

The USDA IRP is currently offered in 14 counties in Eastern N.C., having a population of less than 25,000. These counties includes: *Bertie, Edgecombe, Greene, Halifax, Hertford, Hoke, Lenoir, Martin, Pasquotank, Pitt, Warren, Sampson, Wayne and Wilson.*

"USDA is an equal opportunity provider, employer and lender."
To file a complaint of discrimination write USDA, Director, Office of Civil Rights, 1400 Independence Avenue, S.W., Washington, DC 20250-9410 or call (800)795-3272 (voice) or (202) 720-6382 (TDD).

"Working with First Legacy CCU is the best financial decision I have made in my personal and professional life."

- Bryan Duncan, President of I-Care Incorporated in Statesville, NC

"Getting our business opened with the credit union's financial support helped turn the community around for the better. After watching us successfully open our business, other businesses sought out our opinion before coming into the area. Soon after, other businesses and investments followed. Our area of town changed for the better."

- Andrew I.D. Harris & Linda Diane Harris Owners, Define Design Hair Salon in Salisbury, NC

"The loan allowed me to renovate and up-fit the location for my salon, purchase salon equipment, develop marketing materials and launch my marketing campaign."

- Natassia Hewitt, Owner, Remedy Hair Salon and Spa in Durham, NC

To find out more about the loan programs and The Support Center, please call Edward Timberlake at 919.530.1683 ext. 228. A small business loan application may be obtained online at www.ncmsc.org.