



Your investment at work in the Bay Area

Invest Local in our GoLocal Bay Area CD

At Self-Help Federal Credit Union, we are building community wealth for all in the Bay Area. With a minimum deposit of \$500 to open a GoLocal CD (Term Certificate), you will help finance community economic development projects here in the Bay. We leverage all of our deposits to responsibly lend to low and moderate income individuals who have less access to traditional capital sources. Each account is federally insured up to \$250,000 by the National Credit Union Administration.

Empowering aspiring entrepreneurs

Vicktor Stevenson had the idea for Gourmonade while chatting with a friend about how much they wanted freshly made lemonade year-round. After years of pop-ups and catering events, he found an opportunity to lease a kiosk where he can offer fresh bottled lemonade. However, he was concerned about his ability to receive a traditional loan due to lack of exposure to basic banking and finance. Through the Runway Project Oakland, Self-Help Federal helped Vicktor open his first storefront through a \$20,000 loan.

Vicktor has not let adversity deter his journey, and while an experience with racial profiling rattled him, he continues to run his gourmet lemonade mixology stand on 899 Valencia St. in San Francisco with enthusiasm and a positive attitude.



"Believing in something, and seeing it go from an idea in my head to something I can touch, see, and taste. And I can share with other people, and other people enjoy it. That's pretty addicting and exciting."

**– Vicktor Stevenson
Founder & CEO of Gourmonade**

Our Impact by the Numbers: the Bay Area



- We currently have **23,000 active members** across our six Bay Area branches

- Our lending activity in the region totals **\$453,400,690** over the last decade



- **85%** of our Bay Area loans have gone to **low-income families and individuals**



- Through our affordable home lending program, we've helped **1,866** families become homeowners

- **80%** of our Bay Area loans have gone to **people of color**

Invest Local

Since Self-Help Federal started operating in the Bay Area, we have been working to create and protect economic opportunity for all through our six branches in San Francisco, West Oakland, Vallejo, Pittsburgh, San Jose, and Napa. When you invest with us, your dollars are used to help us continue to serve these communities along with enabling us to expand our services to others. We are actively developing a future location in Fruitvale, to touch more lives in underserved communities.

To learn about how you can invest for impact through a GoLocal CD, contact us today.

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Or contact your local branch!

We have a network of branches across the Bay Area, California to make it easy to access financial services, explore loan opportunities, and manage your investments in person. You can find your local branch at www.self-helpfcu.org/locations.

