



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





Table of *Contents*

A Message from our President & CEO 05

Featured Projects

Affordable Housing

Rodeo Village 07
Rock Springs 08
The Chicon 08
My Home at Macon 09
510 Broadway 09

Community Facilities

Seacoast United Outdoor Complex 10
Community Pickleball Courts 11
Best Choice Fieldhouse 11
Lily of the Valley Christian Center 12

Commercial Real Estate

Vermont-Slauson Shopping Center 13

Small Business

Agha Howard Johnson 14
Xpress Auto Care 14

New Markets Tax Credits

West Las Vegas Library 15
Santo Domingo Pueblo Childcare 16
Omak Clinic 16

Table of *Contents*

2024 Financial Information 17
Our Recapitalization 18
FVLCRUM Fund 19
Opportunity Zones 20

Our B Corp Values

‘B’ BOLD™ + ‘B’ BOLD(ER) 21
B Corp Certified 22

2024 Achievements 23
Our Impact in 2024 25
Our Impact Since Inception 26

Better Together

Staff Life 27
Our Partners 28
Our Team 31
Executive Leadership 32
Our Shareholders & Supporters 33



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

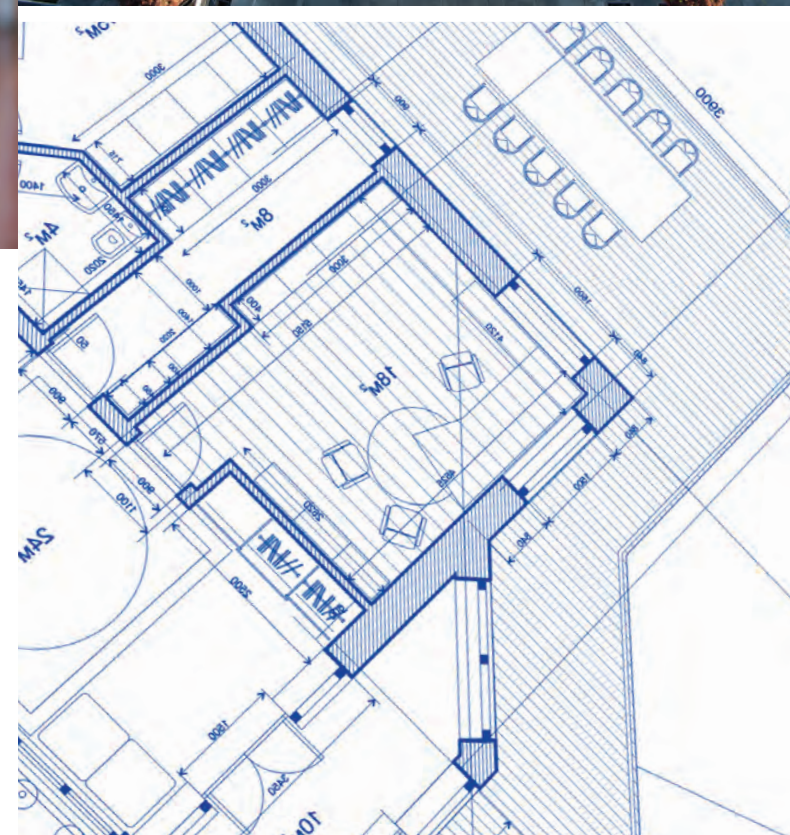
Community Facilities

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.



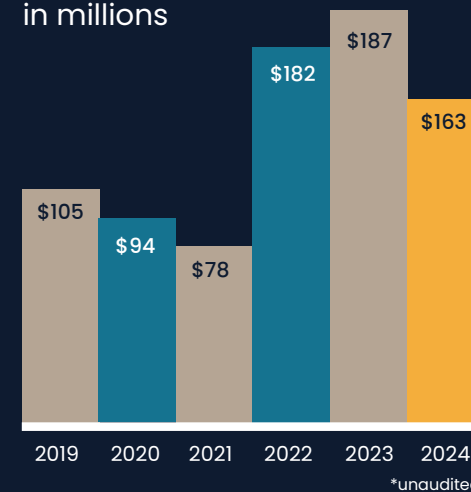
Financials

Net Income

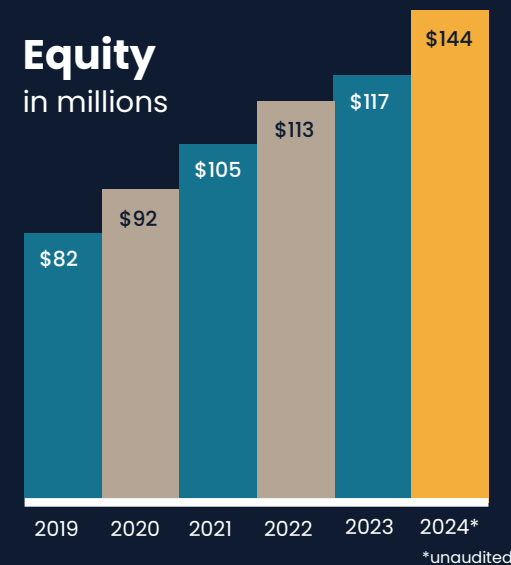
\$7.2 Million*

*unaudited

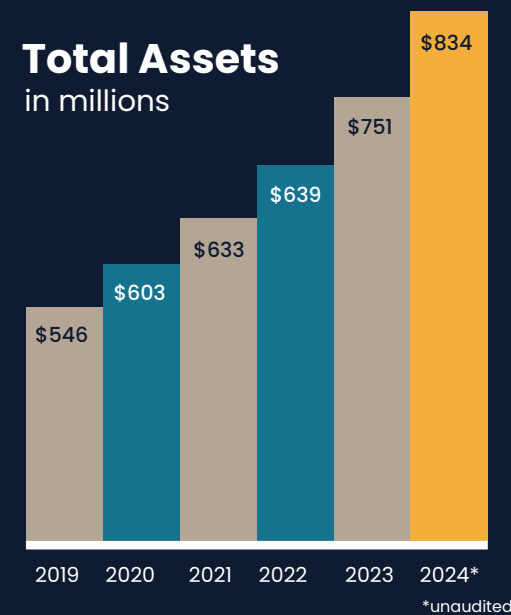
Annual Loan Volume in millions



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

EverBank

Huntington

F&M
BANK
MEMBER FDIC

ENTERPRISE
BANK & TRUST

CARROLLTON
BANK

SMBC
MANUBANK

SANTA CRUZ
COUNTY BANK

NANO BANC

EASTWEST BANK

COMMERCIAL BANK
OF CALIFORNIA

ABB AMERICAN
BUSINESS BANK

us bank

Cathay
Bank

CITY NATIONAL BANK
AN RBC COMPANY

"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

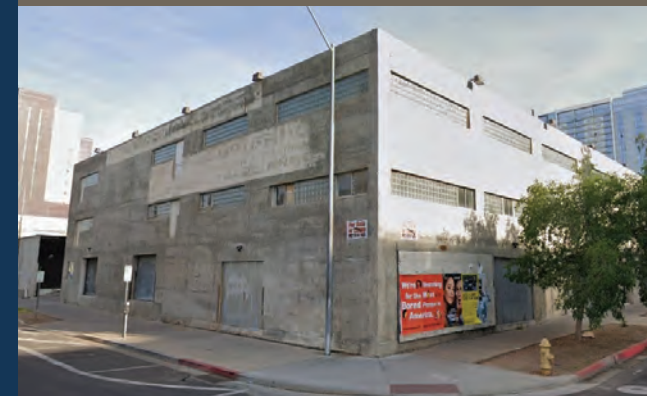
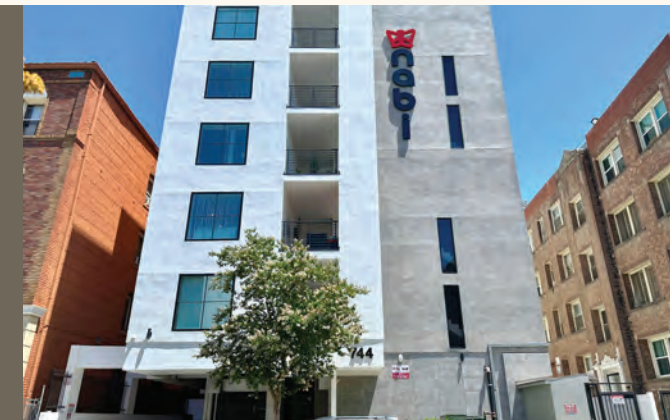
Opportunity Zones (OZ)

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...*

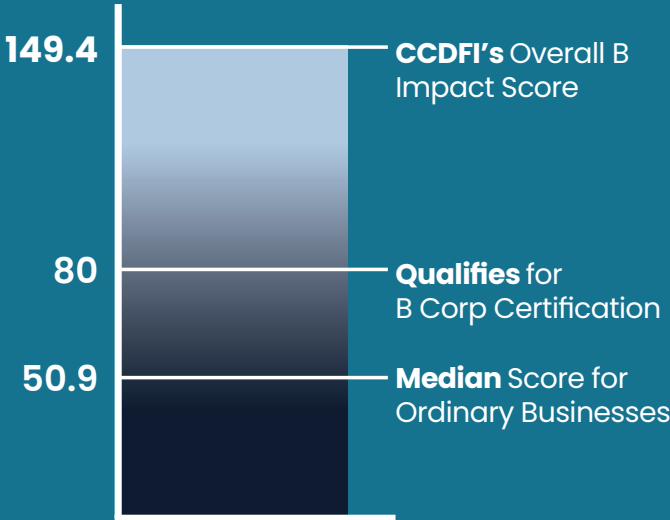
“Serving as Chair for the B Committee this year has been a humbling and transformative experience. **Together, we grew participation by 40%,** ensuring representation across departments and fostering deeper engagement throughout Clearinghouse CDFI. **The Women’s Network launched a book club** to empower 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





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 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

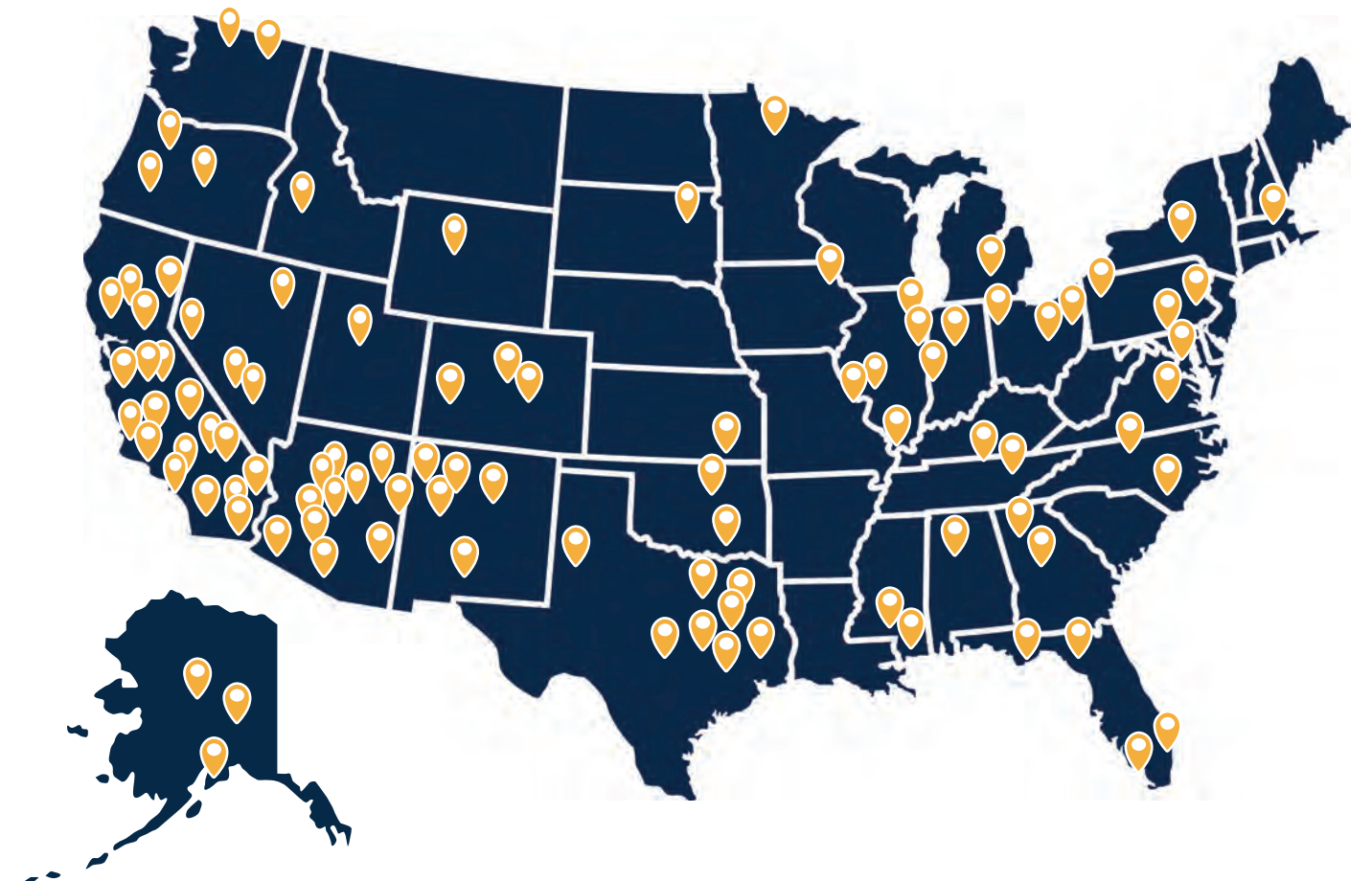
19,255

Native American/
Native Alaskan



Our Impact *Nationwide* Since

1996



Since Our **Inception**

Including NMTCs

\$2.7 Billion

in Cumulative
Lending

5.1 Million

Total Individuals
Assisted

2,733

Total Projects
Funded

13,548

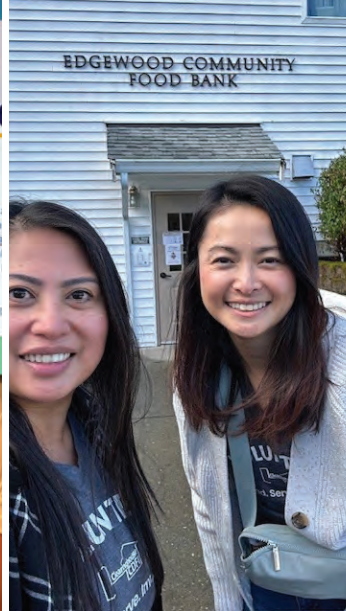
Affordable Housing Units
Created, Rehabilitated,
or Preserved

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

David Levy – Board Liaison
Fair Housing Council
of Orange County

Alva Diaz
Wells Fargo Bank

Brian M. Riley
Foothills Bank;
Division of Glacier Bank

Chris Walsh
Commercial Bank
of California

Glen Pacheco
Banking Consultant

John Murillo
Enterprise Bank & Trust

Kandy Hung
East West Bank

Kelvin James
SMBC MANUBANK

Lindsay Lawrence
EverBank

Lisa Dancsok
Arizona Community
Foundation

Mark Robertson, Sr.
PCR Business Finance

Nancy Morikawa
Banc of California (2024)

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 Fuhmann
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

EXECUTIVE LEADERSHIP



Yves M. Mombeleur
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

 CLASS A INVESTOR	 CLASS A INVESTOR	 CLASS A INVESTOR	 CLASS A INVESTOR	 CLASS A INVESTOR	 CLASS A INVESTOR
 NMTC INVESTOR CLASS A INVESTOR CLASS C INVESTOR	 CLASS A INVESTOR	 CLASS A INVESTOR	 CLASS A INVESTOR	 NMTC INVESTOR CLASS A INVESTOR CLASS C INVESTOR LENDER	 NMTC INVESTOR CLASS A INVESTOR CLASS C INVESTOR
 CLASS A INVESTOR	 CLASS A INVESTOR	 CLASS A INVESTOR	 CLASS A INVESTOR	 CLASS A INVESTOR LENDER	 CLASS A INVESTOR LENDER
 CLASS A INVESTOR LENDER	 CLASS A INVESTOR	 CLASS A INVESTOR	 CLASS A INVESTOR LENDER	 CLASS A INVESTOR	 NMTC INVESTOR CLASS A INVESTOR LENDER
 CLASS A INVESTOR	 CLASS A INVESTOR	 CLASS A INVESTOR	 CLASS A INVESTOR	 CLASS A INVESTOR	 CLASS A INVESTOR
 CLASS A INVESTOR	 CLASS C INVESTOR	 CLASS C INVESTOR	 CLASS C INVESTOR	 LENDER	 LENDER
 LENDER	 LENDER	 LENDER	 BGP QUALIFIED ISSUER		

 CLASS A INVESTOR	 CLASS A INVESTOR LENDER	 CLASS A INVESTOR	 CLASS A INVESTOR	 CLASS A INVESTOR CLASS C INVESTOR	 CLASS A INVESTOR
 CLASS A INVESTOR	 CLASS A INVESTOR	 CLASS A INVESTOR LENDER	 CLASS A INVESTOR	 NMTC INVESTOR CLASS A INVESTOR LENDER	 CLASS A INVESTOR
 CLASS A INVESTOR LENDER	 CLASS A INVESTOR	 CLASS A INVESTOR	 CLASS A INVESTOR	 CLASS A INVESTOR	 CLASS A INVESTOR
 CLASS A INVESTOR LENDER	 CLASS A INVESTOR	 CLASS A INVESTOR	 CLASS A INVESTOR	 CLASS A INVESTOR	 CLASS A INVESTOR
 CLASS A INVESTOR	 CLASS A INVESTOR	 CLASS A INVESTOR	 CLASS A INVESTOR	 CLASS A INVESTOR	 CLASS A INVESTOR
 LENDER	 LENDER	 LENDER	 LENDER	 LENDER	 LENDER BGP QUALIFIED ISSUER

Our *Shareholders & Supporters*

Thank You for your **Outstanding Partnership and Support**



*National Lender addressing unmet credit needs
throughout the United States and Indian Country*

23861 El Toro Road, Suite 700, Lake Forest, CA 92630

Special Thanks to Our...

Presenting Sponsor



Visionary Sponsor



Ultimate Trailblazer Sponsor



(800) 445-2142
ccdfi.com



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