

CONTACT INFORMATION	
Organization Name	Neighborhood Trust, Federal Credit Union
Program Name,	Small Business Loan Program
Staff Contact	Rosa Franco - Director of Lending
Street 1	1112 St. Nicholas Avenue
Street 2	
City	New York
State/Zip	NY, 10032
Phone #	212-740-0900 Ext. 321
Fax #	212-543-9120
Email	rfranco@neighborhoodtrustfcu.org
Website	www.neighborhoodtrustfcu.org
ORGANIZATION DESCRIPTION	NTFCU is a financial cooperative and a Community Development Credit Union (CDCU). We offer affordable and accessible financial products and services for individuals and small businesses. The credit union offers more accessing to the small and micro enterprise community thanks to the guarantees provided by the Small Business Administration and the NYCEDC (Capital Access Program).
COUNTIES SERVED BY FINANCING PROGRAMS	All the five boroughs of New York City
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Borrower must be a credit union member; the business must be located in one of the 5 boroughs of NYC. As alternative member we see beyond FICO Scores and provide financial counseling and technical assistance.
SERVE PRE-STARTUPS?	
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	
SERVE OPERATING BUSINESSES?	
LOAN AMOUNTS	\$500 - \$200,000.
INTEREST RATES	5 - 15%
FEES	
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	5
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$182,600
IS THE ORGANIZATION A CDFI?	Yes

OTHER SERVICES AVAILABLE	Personal financial counseling, financial literacy. We offer all the services that banks offer: Savings and checking accounts Money remittance, wire transfers, ACH, online banking.
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