

CONTACT INFORMATION	
Organization Name	Genesee CO-OP Federal Credit Union
Program Name,	Microenterprise Loan Program
Staff Contact	Deniz Ackman, Lending Officer
Street 1	395 Gregory St.
Street 2	
City	Rochester
State/Zip	NY, 14620
Phone #	585-461-2230
Fax #	585-461-3189
Email	deniz@genesee.coop
Website	www.genesee.coop
ORGANIZATION DESCRIPTION	Genesee Co-op Federal Credit Union provides a broad range of affordable, quality services to increase the financial skills and wealth of its member-owners. They are responsive to the needs of the community. Genesee Co-op Federal Credit Union is committed to social inclusiveness and dedicated to responsible community development and education.
COUNTIES SERVED BY FINANCING PROGRAMS	Monroe
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	It is the goal of Genesee Co-op FCU to foster Member Business within its CDFI Investment Area by providing loans up to \$25,000 to existing and start-up businesses. As a CDCU they serve a predominantly low-income membership, including those interested in entrepreneurial pursuits. Member Business Loans will support small business by providing access to credit that is appropriate to their size and capacity. All Member Business Loan recipients will be strongly encouraged to participate in small business training or to receive technical assistance.
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	Up to \$25,000, although a first time loan is often \$5,000. Maximum line of credit is \$10,000.
INTEREST RATES	See www.genesee.coop for current rates.
FEES	
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	5
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$22,950
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	Affordable business accounts, online banking, ATM access, MasterCard Debit cards.