



CDCI ANNUAL USE OF CAPITAL SURVEY - 2016

NAME OF INSTITUTION

(Include Holding Company Where Applicable)

SHREVEPORT FEDERAL CREDIT UNION

Person to be contacted regarding this report:	HELEN GODFREY-SMITH	RSSD: (For Bank Holding Companies)	NA
UST Sequence Number:	82543Z9R7	Holding Company Docket Number: (For Thrift Holding Companies)	NA
CPP/CDCI Funds Received:	2,646,000	FDIC Certificate Number: (For Depository Institutions)	NA
CPP/CDCI Funds Repaid to Date:	2,646,000	Credit Union Charter Number: (For Credit Unions)	11263
Date Funded (first funding):	SEPTEMBER 2010	City:	SHREVEPORT
Date Repaid ¹ :	DECEMBER 31, 2016	State:	Louisiana

¹If repayment was incremental, please enter the most recent repayment date.

American taxpayers are quite interested in knowing how banks have used the money that Treasury has invested under the Capital Purchase Program (CPP) and Community Development Capital Initiative (CDCI). To answer that question, Treasury is seeking responses that describe generally how the CPP/CDCI investment has affected the operation of your business. We understand that once received, the cash associated with TARP funding is indistinguishable from other cash sources, unless the funds were segregated, and therefore it may not be feasible to identify precisely how the CPP/CDCI investment was deployed or how many CPP/CDCI dollars were allocated to each use. Nevertheless, we ask you to provide as much information as you can about how you have used the capital Treasury has provided, and how your uses of that capital have changed over time. Treasury will be pairing this survey with a summary of certain balance sheet and other financial data from your institution's regulatory filings, so to the extent you find it helpful to do so, please feel free to refer to your institution's quarterly call reports to illustrate your answers. This is your opportunity to speak to the taxpayers in your own words, which will be posted on our website.

What specific ways did your institution utilize CPP/CDCI capital? Check all that apply and elaborate as appropriate, especially if the uses have shifted over time. Your responses should reflect actions taken over the past year (or for the portion of the year in which CPP/CDCI funds were outstanding).

<input checked="" type="checkbox"/>	Increase lending or reduce lending less than otherwise would have occurred.	Increased lending to lower credit score borrowers (D & E paper); had the additional funds needed to increase allowance for loan losses. Biz Kidz Financial Incubator program to teach youth how to be entrepreneurs and money management.
<input checked="" type="checkbox"/>	To the extent the funds supported increased lending, please describe the major type of loans, if possible (residential mortgage loans, commercial mortgage loans, small business loans, etc.).	Auto, Small Business, "For Business Purpose." Partnered with Financial Incubator program to offer low cost loans to individuals who rely on "side jobs" as a source of cash flow in their homes.
<input type="checkbox"/>	Increase securities purchased (ABS, MBS, etc.).	NA

<input checked="" type="checkbox"/>	Make other investments	Obtained Certificate of Deposit Investment through 3rd party Broker
<input type="checkbox"/>	Increase reserves for non-performing assets	NA
<input checked="" type="checkbox"/>	Reduce borrowings	Due to secondary capital funds on deposit which provided additional liquidity to reduce short term borrowings.
<input type="checkbox"/>	Increase charge-offs	NA
<input checked="" type="checkbox"/>	Purchase another financial institution or purchase assets from another financial institution	NA
<input checked="" type="checkbox"/>	Held as non-leveraged increase to total capital	Allowed us to maintain a well capitalized position

What actions were you able to avoid because of the capital infusion of CPP/CDCI funds?

We did not have to suspend our Small Business Micro Loan Program to self employed members which would have had a major affect on borrowers who depend on "side jobs" as a source of additional income. Financial literacy offered to the un-banked and under-banked; such as Wealth Building seminars, Debt Reduction workshops, Training for small business. Continued growth/expansion of the Financial Empowerment Incubator program.

What actions were you able to take that you may not have taken without the capital infusion of CPP/CDCI funds?

Increase lending to lower Credit Score borrowers (D & E Credit Paper)
Deployed funds to under-served population through auto loans for low and moderate income families, including Mortgages and Small Business Loans
The economic development in the Delta; including the Delta Regional Market in Mississippi has attracted national attention; including Am Track which includes the plan to have an Am Track stop in Marks, Mississippi. We were able to restore a distressed park in Marks, MS during Christmas with the Lighting of the Park; partners County of Quitman, City of Marks, Alcorn State University, elected officials and Mississippians from all around were apart of this momentous occasion.
We have continued to hold workshops to help small business learn how to start their business, make sound financial decisions and to empower them to make a stronger economic impact throughout the Delta region; Am Track is proof of this work. These efforts have continued to open the opportunity for tourism dollars; including annual Mules & Blues Festival.
We were able to provide more than 100 families in the Delta with backpacks filled with valuable schools supplies as children returned to school; without these backpacks some students would have returned to school without the minimum necessities to participate in daily classroom learning/activities.

Please describe any other actions that you were able to undertake with the capital infusion of CPP/CDCI funds.

The Financial Empowerment Centers are expanded its Financial Literacy program to youths in the community by introducing the Biz Kidz Camp. These young entrepreneurs have "legal" businesses registered with the State. They learn money management skills, how to order enough inventory to meet orders, making on-time loan payments, supply and demand, marketing, etc. Many qualified for a small Biz Kidz loan; with the support of their parents, to purchase inventory, meet sales order. They opened business accounts and every dollar that they make is deposited into their account. The Biz Kidz camp provided these youths with the opportunity to design their product, gave them "tips" on how to market their brand. they would set their "store front" booths up in the lobby of Shreveport Federal branches as well as other trade shows, markets, and events. to sell their products. They were honored in Shreveport, Louisiana at the City Council meeting.

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 1505-0222. The time required to complete this information collection is estimated to average 80 hours per response.