

## COMMUNITY BANKING



## Community Banking INVEST IN THE DREAM

JOIN OUR  
EMAIL LIST

How can the 99% invest in an American Dream that works for the 100%?

- By moving money into financial institutions that make loans for small businesses and affordable home ownership
- By switching to credit cards that treat customers fairly and promote the common good
- By supporting community development financial institutions (CDFIs).

PJA & JFSJ has more than 15 years of experience helping Americans invest in low and moderate income communities through the [TZEDEC Community Investment Program](#). Our investment work focuses on helping to create housing, jobs and small businesses in economically distressed communities, and assisting long-term redevelopment efforts in low income communities that have been destroyed by major natural disasters. Please [join our mailing list](#) to receive information about our full range of campaigns and programs.

Since 1997 our community investment program has helped individuals, family foundations, synagogues and other faith-based institutions invest more than \$22 million in distressed communities by pooling low-and no-interest loans to invest for social change, and by investing in Community Development Financial Institutions (CDFIs) that serve individuals, businesses, and nonprofits typically neglected by mainstream banks. Information about our TZEDEC funds is included in the list of institutions below.

In addition, the national CDFI Coalition has an [online tool](#) that can help you locate a CDFI near where you live or near a community in which you would like to invest. Many credit unions also support community development and the national umbrella association for credit unions offers an [online tool](#) you can use to search for a credit union to join based on your zip code.



[Click here to see how community investing is helping families in Boston.](#)

The following is a partial list of institutions where we have deposits and loans. **We have been inspired by their work and, while we are of course not brokers, our experience in the field tells us that they are onto something that works.** The list also describes institutions with which we do not have investments or experience but which are known for their excellent community development work.

**PJA & JFSJ National Community Loan Funds:**

### GET INVOLVED

COMMUNITY BANKING▶

Impact▶

Invest in the Dream▶

Better Credit Cards▶

Three Things to Know▶

ADVOCATE▶

DONATE▶

BOOK A SPEAKER▶

JOBS AT PJA & JFSJ▶

STAND UP TO GLENN BECK▶

- [The JFSJ Community Investment Initiative](#) (Individuals can invest as little as \$1,000 on a regional basis across the United States.)
- [TZEDEC Economic Development Fund](#) (Investment opportunities for individuals, foundations, and institutions in select cities start at \$18,000.)
- [Isaiah Fund, LLC](#) (A faith-based, permanent disaster response loan fund – investments for accredited investors start at \$25,000.)
- [8th Degree](#) (Individuals can make donations of any size to support small businesses in New Orleans.)

**Examples of Loan Funds and CDFIs** (for direct community investment, offer uninsured investments and seek equity contributions):

- [The Reinvestment Fund](#), Philadelphia, PA, serves the Mid-Atlantic region, including PA, NJ, DE, MD, and D.C.
- [Boston Community Capital](#), serves the Greater Boston area
- [Florida Community Loan Fund](#), serves the state of Florida
- [Clearinghouse CDFI](#), serves the state of California
- [Cooperative Fund of New England](#), serves New England and parts of New York

**Examples of National CDFIs:**

- [Opportunity Finance Network](#) (Umbrella organization for CDFIs – offers uninsured investment opportunities)
- [National Federation of Community Development Credit Unions](#) (Umbrella organization for Community Development Credit Unions – offers uninsured investment opportunities to foundations, banks, credit unions, trusts, faith-based institutions, and the federal government)
- [ACCIÓN USA](#) (Tzedec does not have a loan or CD in ACCIÓN) (International microfinance organization with domestic program, including several regional offices – offers uninsured investment opportunities to individuals)
- [Calvert Foundation](#) (Tzedec does not have a loan or CD in Calvert) (National community investment organization – offers uninsured investment opportunities to individuals starting at \$1,000)

**Examples of Community Development Credit Unions**(offer personal banking services and products, including CDs):

- [ASI Federal Credit Union](#), serves New Orleans and surrounding communities.
- [Hope Credit Union](#), serves Arkansas, Louisiana, Mississippi, and Tennessee
- [Shiloh of Alexandria Federal Credit Union](#), serves the Parker Gray section of Alexandria, VA
- [Self-Help Federal Credit Union](#), serves more than a dozen communities in North Carolina and California

**Examples of Community Banks** (offer personal banking services and products, including CDs):

- [Southern Bancorp.](#), which serves rural communities in Arkansas and Mississippi
- [Liberty Bank](#) serves New Orleans and its metropolitan area

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