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## FACT SHEET

### What is ECD/HOPE?

ECD/HOPE (Enterprise Corporation of the Delta/Hope Community Credit Union) is a regional financial institution, intermediary and policy center dedicated to strengthening communities, building assets and improving lives in economically distressed areas in Arkansas, Louisiana, Mississippi and Tennessee. ECD/HOPE provides affordable financial products and related services; leverages private, public and philanthropic resources; and engages in policy analysis for the purpose of addressing development hurdles facing low-wealth people and communities.

Through ECD/HOPE's efforts, over \$1 billion in financing has been provided to entrepreneurs, homebuyers and community development projects, benefiting more than 40,000 individuals in the Delta, Katrina-affected areas and other distressed communities throughout the Mid South. ECD/HOPE's work has received recognition from the Annie E. Casey Foundation, Aspen Institute, Co-op America, Credit Union Times, Episcopal Network for Economic Justice, Ernst & Young, Kauffman Foundation, NAACP, National Federation of Community Development Credit Unions, National Rural Assembly and Wachovia.

### ECD/HOPE Products & Services

ECD/HOPE offers a range of affordable products and services that advance entrepreneurship, home ownership and community development in economically distressed areas. These include:

- *Commercial Loans* for microenterprises, community facilities, nonprofits, affordable housing developers, minority/women-owned companies, and other businesses that promote jobs and strengthens communities
- *Mortgage Loans and Consumer Financial Services* that help individuals and families build and retain assets
- *Community & Economic Development Partnerships* in collaboration with faith- and community-based organizations, private industry, developers, public agencies, etc. to expand access to capital, and provide services such as business planning, accounting, credit counseling, affordable housing, etc.
- *Policy Analysis and Advocacy* in areas such as budget and tax policy, responsible lending practices, affordable housing, and other matters that affect working families and low-wealth residents.
- *Socially Responsible Investments* that enable mission-oriented and values-based individuals and institutions to convert federally insured deposits, loans, contributions and other investments into affordable financial services for low-wealth people and communities.

### ECD/HOPE Office Locations

*Arkansas:* College Station, Forrest City, Little Rock, Stuttgart, West Memphis ♦ *Louisiana:* Baton Rouge, Monroe, New Orleans ♦ *Mississippi:* Biloxi, Camden, Greenville, Gulfport, Itta Bena, Jackson, Robinsonville, Waveland ♦ *Tennessee:* Jackson, Memphis

### ECD/HOPE Contact Information

Phone: 1-866-843-3358 ♦ 1-866-321-HOPE  
Websites: [www.ecd.org](http://www.ecd.org) ♦ [www.hopecu.org](http://www.hopecu.org) ♦ [www.mepconline.org](http://www.mepconline.org)  
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