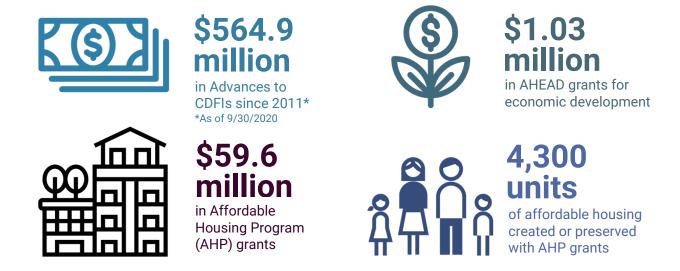
Mission Focused: How We Support Our Member CDFIs

FHLBank San Francisco's Community Development Financial Institution (CDFI) members are on the front lines of providing capital to low-income communities in all economic cycles, and are in a unique position to address the economic dislocation created by the COVID-19 pandemic.

We support the missions of our CDFI members by providing access to low-cost capital and grants for affordable housing and economic development. Together, we can reach deeper into underserved and marginalized communities and make them more equitable and resilient.



What CDFI Members Say About FHLBank Membership

"As a member of the Federal Home Loan Bank of San Francisco, **we can provide financing to underserved communities we weren't able to support before**. Access to advances allows us to increase loan amounts, expand our product offerings, and reduce the interest rates we charge our customers."

- Everett Sands, CEO, Lendistry

"The capital is so flexible, it becomes the glue for a number of pieces that we receive from a variety of different funders. And **FHLBank San Francisco has a heart for community development**."

- Tommy Espinoza, President/CEO Raza Development Fund

"FHLBank San Francisco is very thoughtful in designing programs and tools that align with and help us further our mission. The AHP is a great tool, and matching donations have helped us get more resources to our borrowers on the ground during COVID-19." "We exist to do community development lending in a way that is additive and helpful to the community. **Being a member of FHLBank San Francisco is very different** than when I have to go to a bank or an investor and convince them to invest in us."

- Tom De Simone, President/CEO, Genesis LA

 C. Lea Salem, CFO Community Vision Capital & Consulting