

Virginia Credit Union League Reality Check Survey

Reality Check Loans

Quarterly Reporting on Lending to Low- and Moderate-Income Members

Please note: Only aggregate data will be reported; individual credit union data will not be made available without the express written consent of your credit union.

*** 1. Name of Your Credit Union**

2. Please provide us information on the following loan type for your credit union: Micro-Loans (\$3,000 or less loan in which the loan recipient received all proceeds at loan closing) (Please exclude credit card totals)

# of Loans Outstanding	<input type="text"/>
\$ Amount of Loans Outstanding	<input type="text"/>
# of Loans Granted YTD	<input type="text"/>
\$ Amount Granted YTD	<input type="text"/>

3. Credit Builder/Re-Builder Loans (No loan proceeds are released at closing; proceeds held in a restricted account until loan is paid down/paid off to create positive credit reference and boost loan recipient's credit score) (Please report totals as whole numbers, rounding to the nearest dollar.)

# of Loans Granted YTD	<input type="text"/>
\$ Amount Granted YTD	<input type="text"/>
Total # of Loans Outstanding	<input type="text"/>
Total \$ Amount of Loans Outstanding	<input type="text"/>

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4. Please tell us the Metropolitan Statistical Area in which the majority of these loan types were made by your credit union. (Choose only one.)

- Blacksburg-Christiansburg-Radford
- Charlottesville
- Danville
- Harrisonburg
- Kingsport-Bristol/TN-Bristol/VA
- Lynchburg
- Richmond-Petersburg
- Roanoke
- Virginia Beach-Norfolk-Newport News
- Washington-Arlington-Alexandria
- Winchester

5. Please tell us the number of loans you have made in the recently completed quarter in each of these purpose categories. If the loan proceeds will be used for multiple purposes, please add it to the total for each applicable loan purpose.

Emergency Need	<input type="text"/>
Credit Builder/Re-Builder	<input type="text"/>
Vehicle Repair	<input type="text"/>
Other Transportation (Purchase of scooter, for example)	<input type="text"/>
Medical (Purchase of Medical Equipment, Pay Doctor Bills, Dental Procedures, Purchase Eyeglasses, etc.)	<input type="text"/>
House Repair/Appliance Purchase or Upgrade	<input type="text"/>
Education/Training (job related)	<input type="text"/>
Job Necessities (special tools, clothing, equipment, etc.)	<input type="text"/>
Pay Utilities/Phone Bill/Other Bill	<input type="text"/>
Other	<input type="text"/>

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6. Please tell us what you can about the income of your borrowers for your credit union's versions of micro-loans and credit builder/re-builder loans. For the recently completed quarter, how many of your borrowers fell within these income ranges for the three loan types listed above?

Less than \$9,000	<input type="text"/>
\$9,000-\$14,999	<input type="text"/>
\$15,000-\$21,999	<input type="text"/>
\$22,000-\$29,999	<input type="text"/>
\$30,000-\$34,999	<input type="text"/>
\$35,000-\$44,999	<input type="text"/>
\$45,000-plus	<input type="text"/>

7. Please provide us information about the "credit scores" of the borrowers for which you closed loans in these categories - micro-loan and credit builder/re-builder loans - during the recently completed quarter. If loans were co-signed, please list all parties in the appropriate category, if possible.

Credit unions use various scoring models, so we've attempted to simplify categories. Please provide the number of borrowers for each category.

A Paper (Excellent Credit) (Comparable to a FICO score of 720 and above)

B Paper (Good Credit) (Comparable to a FICO score of 660-720)

C Paper (Average Credit) (Comparable to a FICO score of 620-660)

D Paper (Poor Credit) (Comparable to a FICO score of 580-620)

F Paper (Very Poor Credit) (Comparable to a FICO score below 579)

A Paper (Excellent Credit)	<input type="text"/>
B Paper (Good Credit)	<input type="text"/>
C Paper (Average Credit)	<input type="text"/>
D Paper (Poor Credit)	<input type="text"/>
F Paper (Very Poor Credit)	<input type="text"/>