



Introduction & Overview

The Solution: Community Loan Center

- **Alternative: Market-Based Approach**
 - Fairly priced small-dollar loans with reasonable terms
 - Direct competition to high costs lenders
 - Employer based loan to workers
- **Sustainable and Scalable**
 - Need a program that can outgrow the need for subsidy and generate revenues
 - Program designed to be replicated across state and beyond


The Solution (cont.)

- Employer Based
 - Payroll Deduction
 - No storefront reduces costs of operations
 - No cost to employers/Marketed as Benefit
- Improved Efficiencies
 - Online proprietary interface for loan origination
 - Outsource Loan Processing
 - Outsource Loan Servicing
- Nonprofit driven
 - Grants, Program Related Investments, low cost debt financing
 - Community Reinvestment Act credits for Bank Investors

Community Loan Center Terms

- \$1,000 Loan Maximum
 - Or up to half of borrower's monthly gross pay
 - One Year Loan term
- 18% Interest (21.83% APR)
- \$20 origination fee
- Relaxed underwriting
- Free financial empowerment sessions
- No collateral
- No Prepayment Penalties
- Affordable loan payments \$23.38/week or \$94/month

Small Dollar Loans Comparison

	Affordable Small Dollar Loan	Payday Loans
Loan Amount	\$1,000	\$1,000
Administrative Fee	\$20	\$0
Term	12 months	14 to 30 days
Interest Rate	18%	n/a
Financial Fee	n/a	\$300 * / \$600**
Total Interest/Fees	\$122.16	\$900
Annual Percentage Rate	21.8321%	782.14%
Monthly Payment	\$93.51	\$1,300 due in 14 days

*1st 14 day fee is \$300, if renewed an additional \$300 fee is required.

**If loan is extended (as indicated by research) two times.

Who We Are

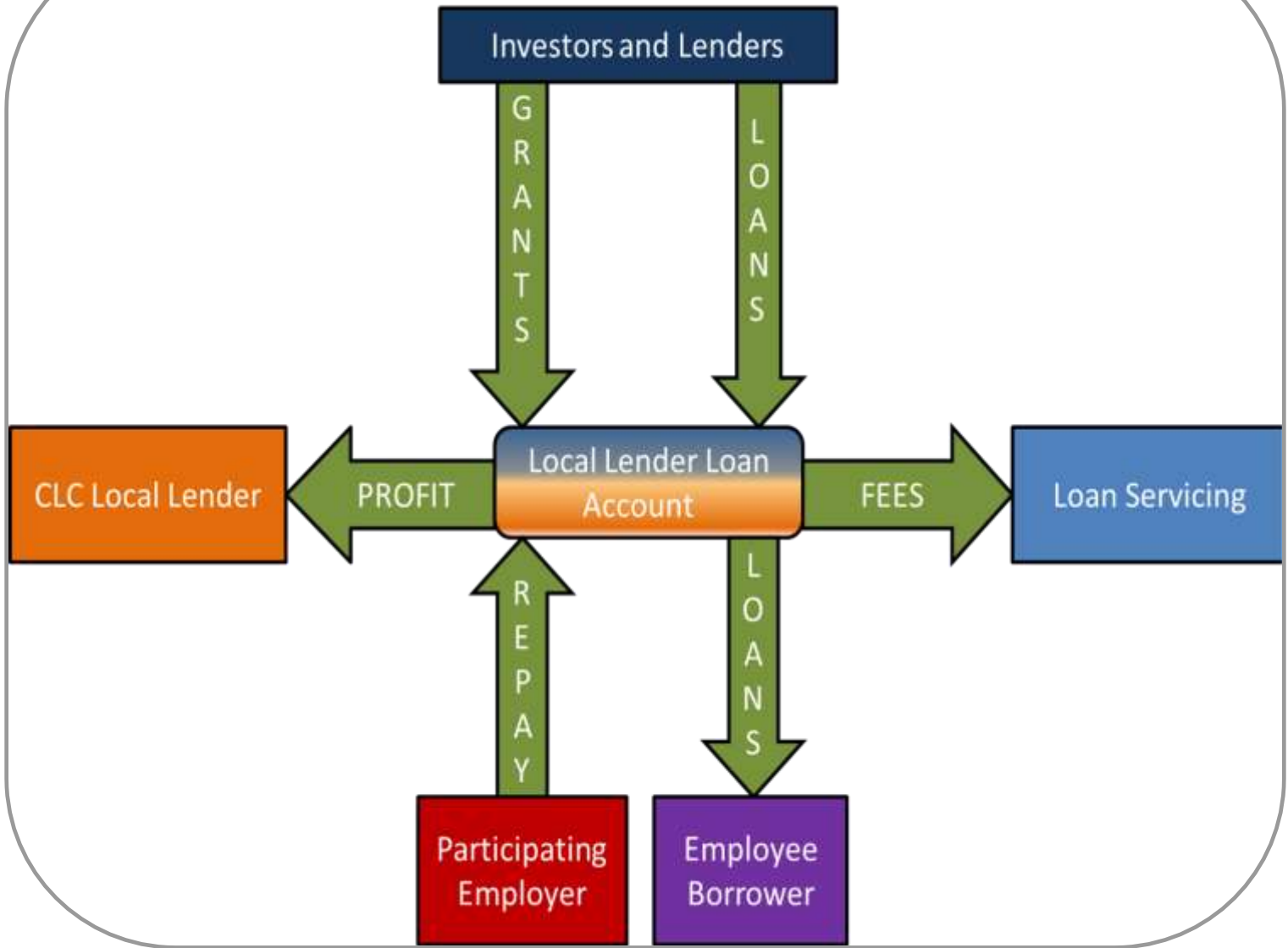


Texas Community Capital

What We Do

- Rio Grande Valley CLC
 - Contracted to Originate and Service All Loans
 - Developing Software and Intellectual Property
- Texas Community Capital
 - Sublicenses Software and IP to Local CLC Lenders
 - Recruit New Local Lenders Into CLC Program
 - Create Intellectual Property, including Marketing Materials, Co-Branding, and Program Guidelines
 - Also a Licensed Lender in Balance of State Areas
- Local CLC Lenders
 - Recruit Employers to Participate in Program
 - Raise Loan Capital to Fund the Loans
 - Become a Licensed Lender via state of Texas
 - Offer CLC borrowers financial empowerment at no cost to borrowers

SMALL DOLLAR LOANS: FOLLOWING THE MONEY



CLC Program Success

- Over 14,500 affordable loans made
- Active at over 100 employers covering over 50,000 employees
- Loaned over \$11 million in affordable loans
- Less than 4% loan default rate
- Saved borrowers over \$7.9 million compared to the cost of borrowing payday loans

Statewide Expansion

To date, we have CLC partners in the following areas:

- Rio Grande Valley
- Dallas
- Brazos Valley
- Waco
- Houston
- Laredo
- Austin
- Markets in Indiana and Maryland
- Coming soon to San Antonio, East Texas and Permian Basin



Statewide Expansion

The following Texas Cities offer the CLC loan program to their employees:

- Dallas, Wilmer
- Bryan, College Station
- Franklin, Somerville, Navasota
- Waco
- Brownsville, Santa Rosa
- Harlingen, La Feria, Los Fresnos
- McAllen
- Lyford, Mercedes
- Port Isabel
- Raymondville
- Rio Hondo



System Structure

- Online Application
- Employer Portal
- Financial Partner Admin Portal
- Administrative Portal
- Jobs and Processes Automated for Efficiency

WELCOME TO THE COMMUNITY LOAN CENTER

[español](#)

We will walk you through the application process. The application will take approximately 10 to 15 minutes to complete. You will need the following information:

- Social Security Number
- Driver's License or Other Identification
- Employment Information
- Bank Information
- References

Most loans are approved and funded within 2 business days!

Click-wrap License Agreement

These Terms and Conditions are a legal contract between you (either an individual or a single business entity) and Community Loan Center Corporation, a Texas corporation ("CLC"), for the use and operation of technology and software for the online origination and servicing of loans made in connection with the Affordable Small Dollar Loans Program, which includes computer software and, as applicable, associated media, printed materials, and "online" or electronic documentation (collectively, the "Service").

BY CLICKING THE ICON BELOW, OR BY REGISTERING FOR USE OF THE

Supported Web Browsers

-  Microsoft Internet Explorer, Version 7.0 or higher
-  Google Chrome, Version 30 or higher.
-  Firefox, Version 4.0 or higher.
-  Safari, Version 5.0 or higher

You will also need  Adobe PDF Reader to View Your Loan Documents.

I Agree with the Terms and Conditions

[Start My Application](#)

PERSONAL INFORMATION

[español](#)

Tell us about yourself. The application is a secure form and your personal information is encrypted for your protection.

First Name	<input type="text"/>
Middle Name *	<input type="text"/>
Last Name	<input type="text"/>
Address	<input type="text"/>
City, State, Zip	<input type="text"/> TX <input type="text"/>
Email Address *	<input type="text"/>
Home Telephone	<input type="text"/>
Mobile Telephone *	<input type="text"/>
Social Security Number	<input type="text"/>
Date of Birth	<input type="text" value="mm/dd/yyyy"/>
Identification / Number	Driver's License <input type="text"/>
Dependants / Ages *	0 <input type="text"/>
Immigration Status	United States Citizen <input type="text"/>
For Housing, I	Rent an Apartment or Home <input type="text"/>
I've Lived Here Since	January <input type="text"/> of 2015 <input type="text"/>

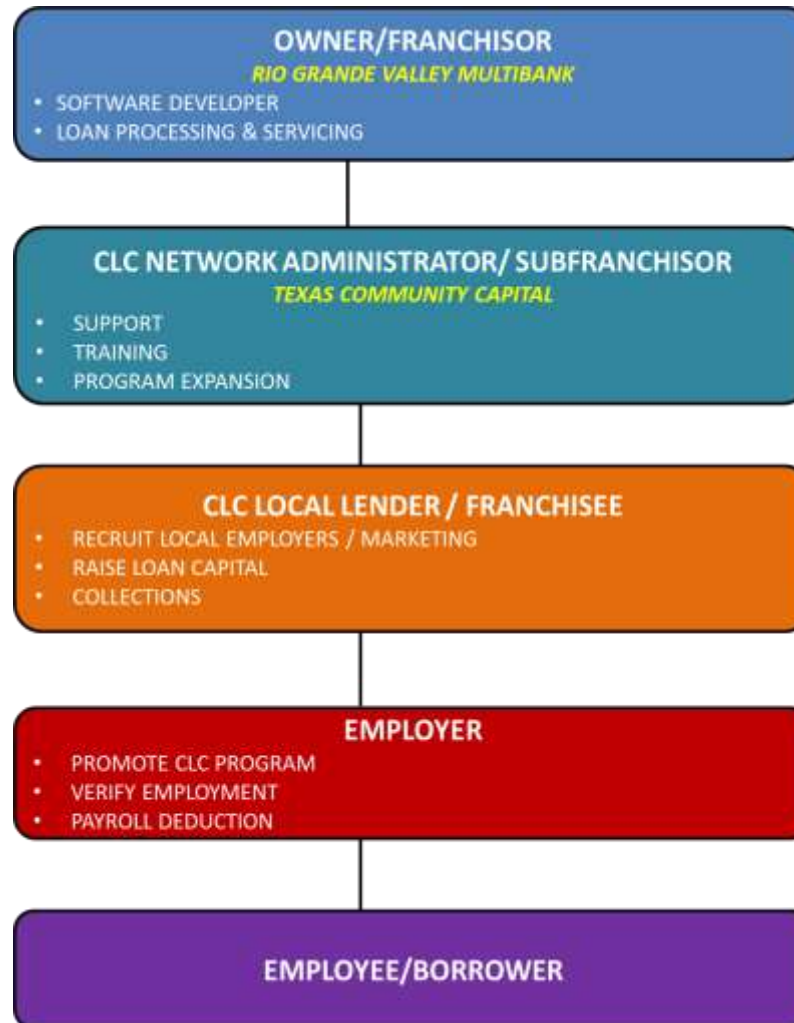
* Optional

Continue

Program Goals and Impacts

- Short Term: Create successful program that has real impact in workers lives.
 - 10 additional CLC Lenders in next 24 months
 - 20,000 loans in next 24 months
- Long Term: Build a sustainable social enterprise for nonprofits that is scalable both locally and nationally.

Organizational Chart



Bringing the CLC to Your Employees

1. City representative contacts Local CLC Lender to discuss CLC program
2. Contact Howard Porter at (512) 916-0508 or by email at: howard@tccapital.org to find your Local CLC Lender
3. Local Lender presents CLC loan program to City management

Bringing the CLC to Your Employees

4. City Manager or HR Manager signs Employer MOU agreeing to:
 - Offer the program to City employees
 - Verify employment for loan applicants
 - Allow City employees to make loan payments through payroll deduction
 - Forward loan payments to Local Lender each payday

Bringing the CLC to Your Employees

5. City Employee Benefits Dept. includes CLC loan information on employee benefits webpage, intranet, employee newsletters, bulletin board, email listserve, etc.

What Are We Asking

- Consider offering the innovative CLC loan program to your City employees
- Sign the Employer MOU
- Help get the word out to city employees after your city signs up
- Encourage City employees to utilize financial education program offered to CLC borrowers at no cost

Contact

Howard Porter

Community Loan Center

512.916.0508

Howard@TCCapital.org