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For Immediate Release

CARS™ RATES 50th CDFI, ADDS FIVE NEW SUBSCRIBERS, AND LAUNCHES NEW WEB SITE IN THIRD QUARTER

Leading Ratings Service for Financial Institutions Releases Four New Ratings of CDFIs in Illinois, Tennessee, Minnesota, and Virginia

PHILADELPHIA, PA, October 1, 2009—Four community development financial institutions (CDFIs) from across the United States were rated by the CDFI Assessment and Ratings System (CARS™) in the third quarter of 2009. This brings the total number of rated CDFIs to 50. Of those, almost one-third have been re-rated, demonstrating CDFIs' ongoing commitment to transparency and rigorous performance standards. Investors that subscribe to CARS™ receive detailed analyses that assess the financial strength and performance and impact performance for each CDFI. Investors use CARS™ ratings to identify opportunities that meet their social investment criteria and risk parameters, augment their own underwriting, and increase monitoring efficiency, which has become increasingly critical in the face of budget constraints and down-sizing.

The four CDFIs who were rated in the third quarter of 2009 are:

- ACCION Chicago (Chicago, IL)
- The Housing Fund (Nashville, TN)—re-rating
- Midwest Minnesota Community Development Corporation (Detroit Lakes, MN)
- NCB Capital Impact (based in Arlington, VA; lending nationally)—re-rating

There was increased interest from investors in the third quarter with the addition of five new CARS™ subscribers:

- AltruShare Securities
- Community Foundation for Palm Beach and Martin Counties
- Jessie Ball duPont Fund
- Northern Trust
- An additional investment advisory firm that wishes to remain anonymous.

As the base of rated CDFIs and subscribers grows, CARS™-rated CDFIs are beginning to realize the benefits of increased transparency. Rebecca Dunn, Executive Director at Cooperative Fund of New England (CFNE) reports, "Trillium Asset Management Corporation encouraged us to get CARS™ rated, which we did in 2008. Recently, when a loan to CFNE matured from one of Trillium's clients, Trillium was able to recommend the client double their investment in us, and they did." Randy Rice, the Community Investments Administrator at Trillium notes, "We strongly encourage CDFIs to get CARS™ rated. The CARS™ ratings report on CFNE provides us with multi-year information in a transparent, standardized format. Our internal due-diligence process is much more streamlined when working with a CARS™-rated fund."

In September, CARS™ launched a new Web site at www.carsratingsystem.net that makes it easier for investors to identify new community investment opportunities. Paige Chapel, director of CARS™, said: "Our new site demonstrates how CARS™ enhances transparency, provides greater



efficiency, and helps investors make smarter investments. The Web site also offers rated CDFIs new tools to market and promote that they are among the leading CDFIs in the U.S. committed to transparency and rigorous performance standards.”

CARS™ rates loan funds (nonbank CDFIs) that invest in communities and create opportunities for low-income and low-wealth people. CDFI loan funds rated by CARS™ serve communities across the U.S. and include small, regional loan funds with a singular focus as well as large, complex national institutions. CARS™-rated CDFIs provide financing and mission-driven services that support affordable housing, small and environmentally sustainable businesses, microenterprises, community facilities, and cooperatives. CARS™ aims to have ratings available for 100 CDFIs by the end of 2011.

About CARS™

CARS™, the CDFI Assessment and Ratings System, is an independent project of Opportunity Finance Network. Launched in 2004 to promote performance as a primary criterion determining the flow of capital through CDFIs and to promote standardization of information and industry-wide performance standards, CARS™ is the only ratings system of its kind. Ratings include an assessment of impact performance and financial strength and performance. Ratings are based on five years of historical performance and cover a projected three-year period with annual updates in subsequent years. CARS™ publishes a list of CDFIs who are scheduled for an upcoming rating, and also provides an on-demand CDFI rating service for investors. More information about CARS™ is available at www.carsratingsystem.net.

About Opportunity Finance Network

Opportunity Finance Network (OFN), the leading national network of more than 160 private financial institutions, creates growth that is good for communities, investors, individuals, and the economy. Members of OFN are community development financial institutions (CDFIs) who deliver responsible lending to help low-wealth and low-income communities join the economic mainstream. To date, the opportunity finance industry has financed more than \$25 billion in underserved markets in all 50 states, yielding more than **200,000 jobs, 500,000 housing units, and 5,000 community facility projects**. More information is available at: www.opportunityfinance.net.