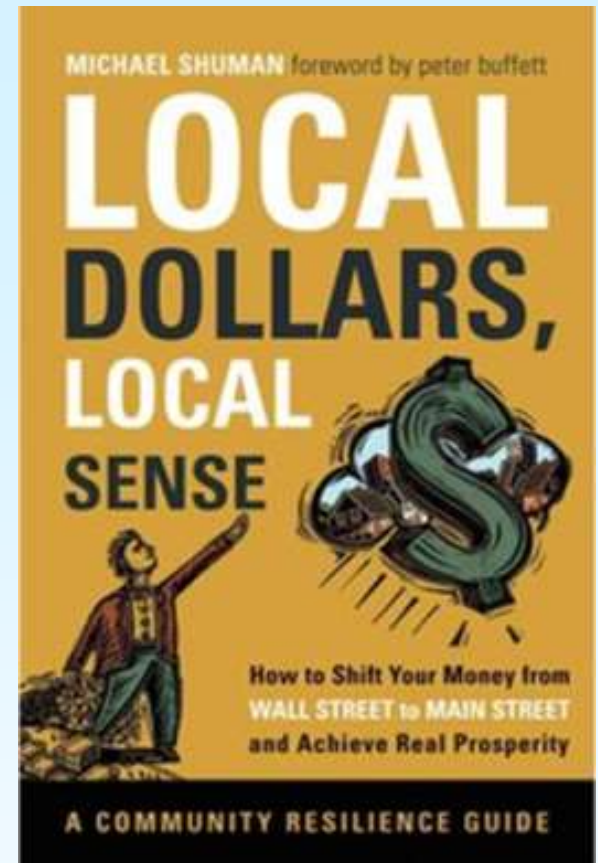


Moving Your Money



**How Your Region
Can Prosper
Through
Local Investment**

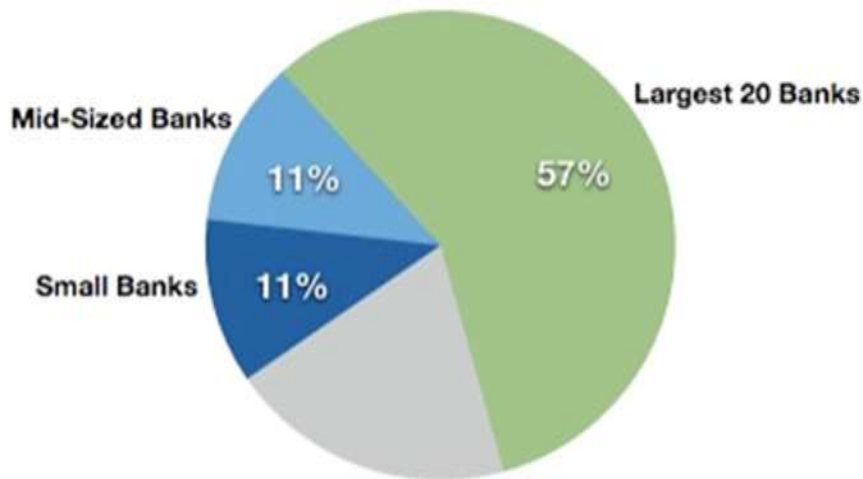
Tapping the Other 99%



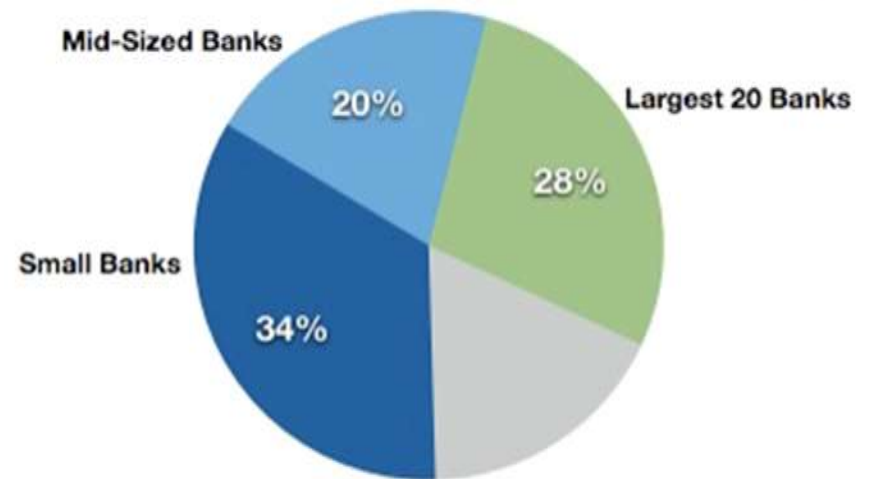
(1) Unbanking

New Rules Project's Community Banking initiative

Share of Bank Assets



Share of Small Business Lending



Source: Federal Deposit Insurance Corporation Data, 3rd Quarter 2009

Notes: Small banks are defined as those with \$1 billion in assets or less and mid-sized banks as those between \$1 billion and \$10 billion in assets. The largest 20 banks have an average of \$380 billion in assets each. Small business loans consist of commercial and industrial loans of \$1 million or less.

(2) Specialty CD's:



Business

Business Services



Over twenty years ago a group of small businesses wanted to expand and couldn't get capital from the banking system.

Alternatives Federal Credit Union was chartered to address that problem. It's stated directly in our Mission Statement: Alternatives provides "Capital investments in individuals, small business and non-profits." Serving small business, as well as non-profits, is promoting smart community development. Small businesses, especially start-ups, are engines of local economic development. Small businesses play a major role in job creation in New York, creating 80% of all new jobs.



Most banks ignore businesses when they have less than a million dollars in annual sales. Small business or "micro-enterprise" lending is our specialty. Alternatives designs products and services to meet the needs of small businesses: retail, service, small manufacturers, home-based businesses, cooperatives, worker-owned businesses, non-profits and start-ups.

(3) Coop Investment



(4) Sponsorships

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Brickside Brewery, Copper Harbor's first Microbrewery.

Project by Jason D Robinson • [send message](#)

PROJECT HOME UPDATES 2 BACKERS 78 COMMENTS 5

Your email address...
REMIND ME



78 BACKERS
\$8,140
PLEGGED OF \$20,000 GOAL
38 DAYS TO GO

THIS PROJECT WILL ONLY BE FUNDED IF AT LEAST \$20,000 IS PLEDGED BY SATURDAY JUL 9, 9:44AM EDT.

BACK THIS PROJECT
\$1 MINIMUM PLEDGE

PLEDGE \$5 OR MORE
You get a brick with your name on it for the brewery wall, a custom Brickside

Like 353 people like this. Tweet EMBED http://kck.st/lqvw9

ABOUT THIS PROJECT

(5) Internet Lending



(6) Pre-Selling



(7) Local Stock



Small Offerings in Australia



(8) Local Stock Exchanges

many missions one market
MISSION
MARKETS™



(9) Grassroots Loan Funds



Your Co-op dollars working in *your* local community

Hanover Co-op Delivers \$100,000 Loan to New Hampshire Community Loan Fund.

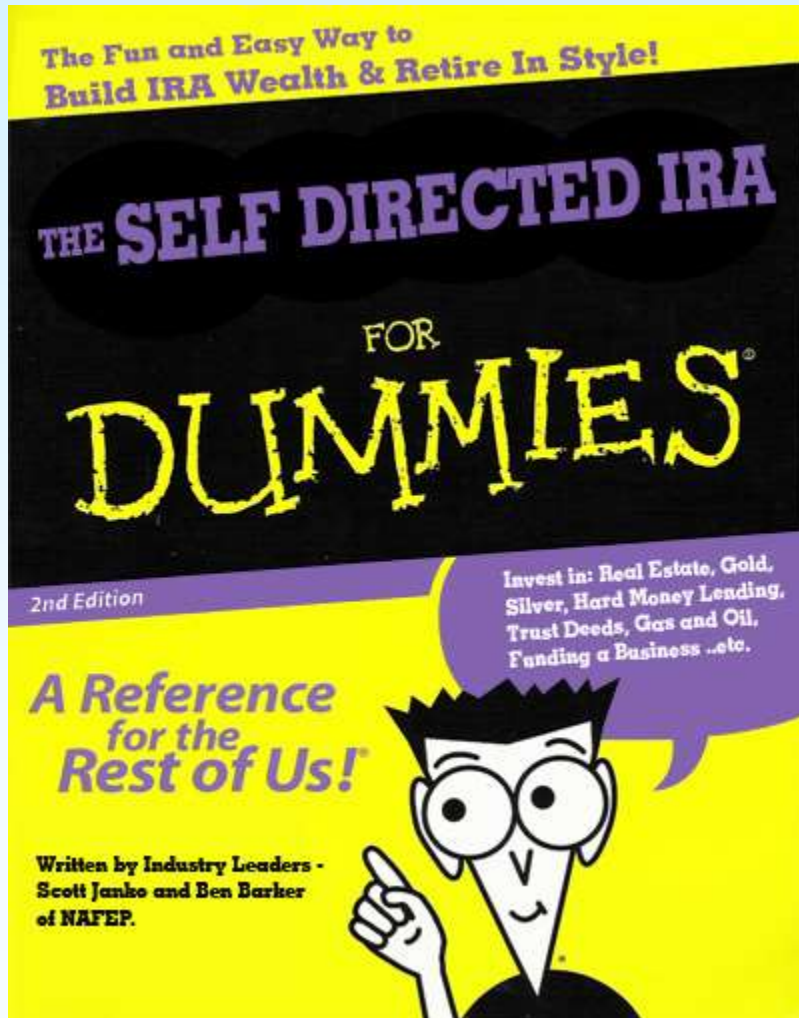
The New Hampshire Community Loan Fund (NHCLF) is best known for lending residents of manufactured home parks the money needed buy the land that makes up their community. These fixed-rate loans are vital to creating resident-owned communities that provide economic stability and self-determination to families around New Hampshire. NHCLF has been involved in the creation of 92 resident-owned communities in our state.



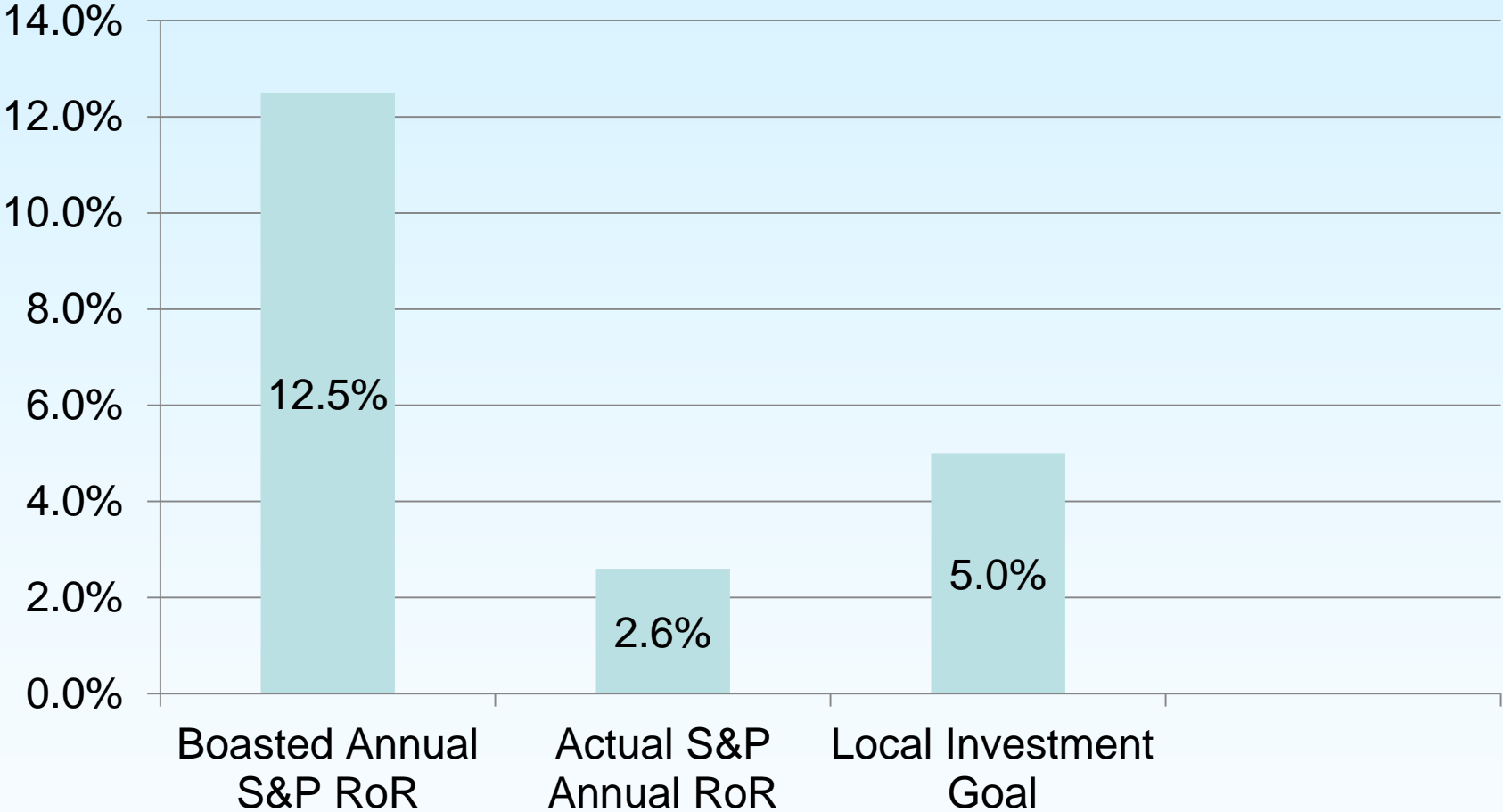
Resident-owned parks in the Upper Valley region include five in the Clarkstown/Claremont area, the Hanfield Village Cooperative Park, and the Manchester Whelan Cooperative in Lebanon, which was purchased by residents in June of 2000.

Alan Curran, vice president for philanthropy at the New Hampshire Community Loan Fund (left), accepts check from Hanover Co-op General Manager Terry Appleby (center) and Don Kovic, Co-op board president

(10) Self-Directed IRAs

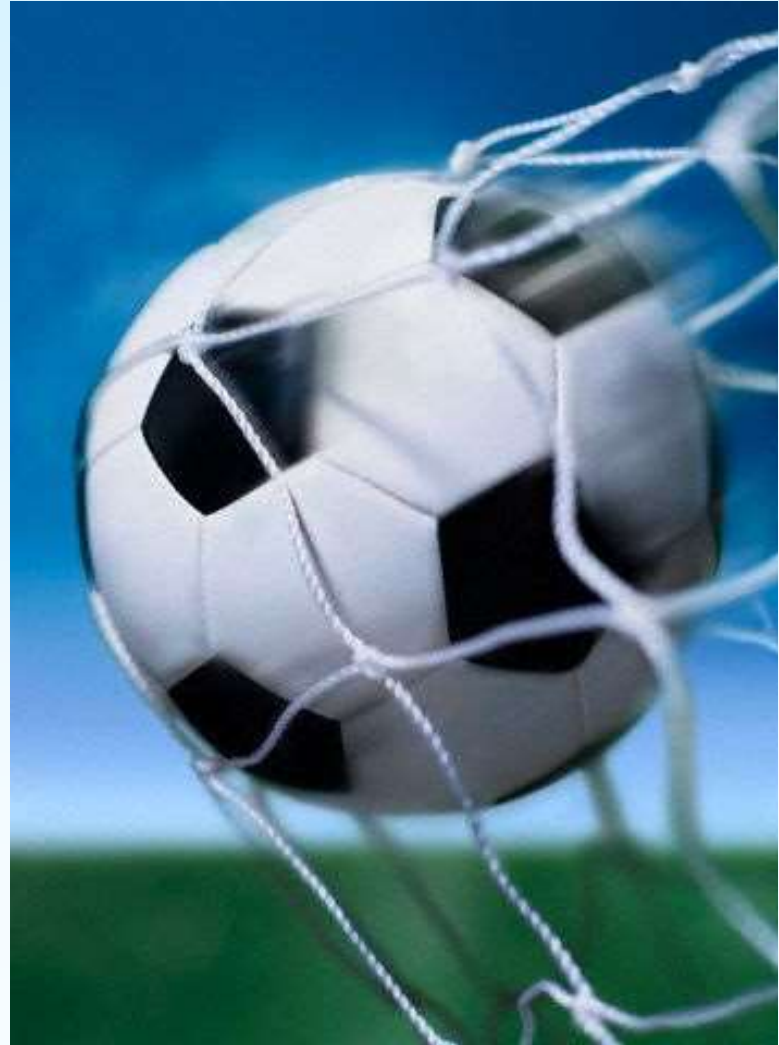


What Beats the Street?



Local Investments Beating 5%

- Equal Exchange
- Community Grocers
- Weaver Street



Public Policy Options

- Bank Local
- Inventory Opportunities
- Simplify Supers
- Create Exchange
- Press for Reform



Once The Dam Cracks...



For More Information:

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202-669-1220

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www.locatopia.net (soon!)

