



CDC
DEPOSITS
CORP.

2019 IMPACT REPORT

Welcome

Dear Investor,

Our mission is making “Socially Responsible Depositing” (SRD) the new norm in banking. For the last nine years, our platform has turned cash deposits into tools that directly support local communities and nonprofits.

In 2019, we donated \$1,259,364 to 98 nonprofits through 81 partner community banks across 25 states. CDC is not the biggest player in the cash space. But we have the biggest heart, and a real commitment to social impact and social giving. And we prove that commitment everyday, through deposits taken directly from our revenues.

Take a few minutes to explore our ideas and recent successes. Here, we also explore the limitations of Socially Responsible Investing (SRI), a model we continue to innovate. We also present organizations who’ve benefited.

Above all, our passion is education. Wealthy individuals, institutions, municipalities and others, who need a secure place to deposit cash without risking it to a crash, may not be aware of our work. Traditionally, these entities rely on low-interest checking accounts to hold funds. Through the vehicle of SRD, trillions of dollars can grow steadily and make a meaningful difference in the world without sacrificing returns.

Please be in touch. We love to dialogue and share ideas.



Jay Stillman

Vice President, CDC Deposits Corp.

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Socially Responsible Investing... and Beyond

Everyone has some kind of deposit account. And many realize their cash can now easily change lives. Since 2010, CDC has proven you can do a great deal of good with cash deposits. Investors have seen the success of Socially Responsible Investing (SRI), and how many SRI funds have outpaced conventional funds. Yet, there's a drawback: SRI investments are subject to market volatility.

Through our deposit platform, we do things differently. We offer depositors a secure place to deposit cash with full FDIC insurance, a competitive interest rate, and no market exposure. We also give away a portion of our earned revenue to local nonprofits—leaving our clients' interest untouched.

When we started the Impact Deposits Program ten years ago, we knew we couldn't wait for the cash-deposit culture to change. We also knew that as a baseline, investors wanted a competitive interest rate, FDIC insurance, and full liquidity. We made it possible.

In the financial world, we also knew that even with SRI as an investing option, "doing good" wasn't always a priority. In CDC's model, there's no downside, and donations continue to flow. Everyone wins.

Socially Responsible Depositing™

Any cash-deposit strategy which considers both financial return, and social good, while making a positive impact.

In 2019,
CDC donated
\$1.3M
to
98+
Nonprofits
through
81+
Community Banks
across
25+
States

Success Stories

We can't do it alone. CDC's robust deposit national network includes banks, depositors and investors, and countless non-profits. Our partners make it possible for us to offer direct financial support to groups and communities in need.

3 Client story...

Cathedral Kitchen once received CDC donations. Now the organization is a CDC depositor and aligns banking decisions to make a social impact.



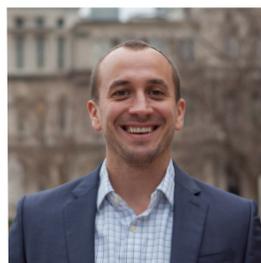
Banking story...

Huntington National Bank offers the CDC platform to its banking customers. This helps the bank, its clients, and local communities in real ways.

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5 Investment story...

First Financial Equity Corporation, one of our investment-management partners, integrated the CDC program into a strategy to build client wealth while supporting the next generation.



Social-impact story...

The organization findCRA benefits from CDC's rapid scaling and automation of a process by which banks and nonprofits find each other.

6

7 Laboratory story...

The Center for Social Change, through CDC's "social-good laboratory," has been able to learn, grow, and serve on the path to more effective fundraising and community-building.



Client: Carrie Santiago

Executive Director, Cathedral Kitchen

Camden, New Jersey



Cathedral Kitchen serves over 100,000 meals yearly to those experiencing poverty in Camden and the wider South Jersey community. They also feed kids in local after-school programs, provide groceries for low-income senior centers, and donate food to local pantries, churches, and soup kitchens. Their Culinary Arts Training Program delivers practical restaurant and employment training to populations in need of work.

Learn more about Cathedral Kitchen at www.cathedralkitchen.org.



Now a CDC client, Carrie is committed to aligning all aspects of Cathedral Kitchen's financial operations with social impact.

“ Our board's finance committee was conservative. They insisted on dividing reserves across different banks so our money was FDIC-insured. This is important. But it gets harder as reserves grow, and you have accounts at multiple banks.

Our conservative board saw the light. We moved our reserves into CDC's care. Our money was managed efficiently with full liquidity, which saved us time. We also earned 1.7% interest which then, we couldn't match elsewhere. CDC also managed the bank relationships, so we could focus on our work. We felt good knowing our money would help other nonprofits.

Before depositing funds with CDC, starting in 2015, we were a beneficiary. CDC had given us \$8,518 in unrestricted funds—enough to cover a full month of dining-room meals, or deliver 2,500 meals to seniors in Camden. We love being able to pay it forward.”

Banking Partner: Kelli Hermen

Vice President/Trust Officer, The Huntington National Bank

Columbus, Ohio

Kelli Hermen works to deepen relationships with those in her community—“Looking Out for People”—and genuinely help them thrive. She counts on CDC to help make that a reality.

“In 2018, Huntington colleagues dedicated more than 32,000 volunteer hours supporting economic inclusion. We focused on serving our communities, reducing waste, improving energy efficiency, and protecting the environment for future generations. We can’t in good conscience claim to be looking out for each other if we turn a blind eye to the most pressing issues of the day.

When our customers choose to be part of CDC’s deposit program, we all benefit. Their assets stay with the bank, which means their money stays connected to people they know and trust. That money then makes a real community impact. CDC’s commitment to community development aligns perfectly with our corporate values.”



As a socially responsible bank, Huntington has built service and volunteering into their corporate culture to strengthen the communities in which employees live and work. They’re a presenting sponsor for Pelotonia—Central Ohio’s premier charity event, which attracted 30,000 bike riders and raised \$5 million dollars for the James Cancer Hospital. Their CEO Stephen Steinour rides every year, and leads his 3,000-strong Huntington team. Learn more about The Huntington National Bank at www.huntington.com.

Investment Advising Partner: **Thomas Dunn**

Senior VP, Investments, First Financial Equity Corporation

Addison, Texas



FFEC is a private, full-service brokerage firm focused on investment advising. The firm also works with banks to help them strengthen relationships with local nonprofits by providing deposits, and strategic connections, to grow impact. Learn more about Thomas Dunn and First Financial Equity Corporation at www.fffec.com.

Tom Dunn has helped his banking clients achieve their financial goals for over 30 years. He also knows that money isn't an end to itself. When it's used to support a greater good, banks are positioned to give even more.

“ Money is a tool that helps us be a part of something greater. When used properly, it creates relationships so everybody wins. When I create deals that directly benefit the community, I feel the most fulfilled. A Dallas educational foundation wanted to create a scholarship fund. A local school district wanted to help. I got banks involved, who were willing to contribute by holding funds through CDC's platform.

CDC typically donates a direct share of their revenues. In this case, with more banks involved competing to offer a higher interest rate, that donation would grow substantially. The result? The district had a secure place to hold its funds. Banks got deposits and offered community support (satisfying CRA). The community won because kids get more money to further their education. ”



Social Impact Partner: Ben Loehle CEO & Co-Founder, findCRA

Louisville, Kentucky

“ We support the nonprofit St. John Center for Homeless Men in Louisville. They care for over 170 people a day. With 60% of their funding coming from the community, they needed to expand funding sources to keep up with demand. They address immediate needs like shelter, food, and mental health. They align with CRA guidelines, and through us, secured an important grant for several thousand dollars. This was a first step. Approaching potential banking partners can feel daunting for all kinds of nonprofits, with bureaucracies hard to navigate.

With CDC’s continued investment, we grew more in 2019 than ever before. We added over 17,000 nonprofits to our database, as well as 1,700 bank branches. This means more connections can be made, and more CRA funds can serve the people who need it most. ”

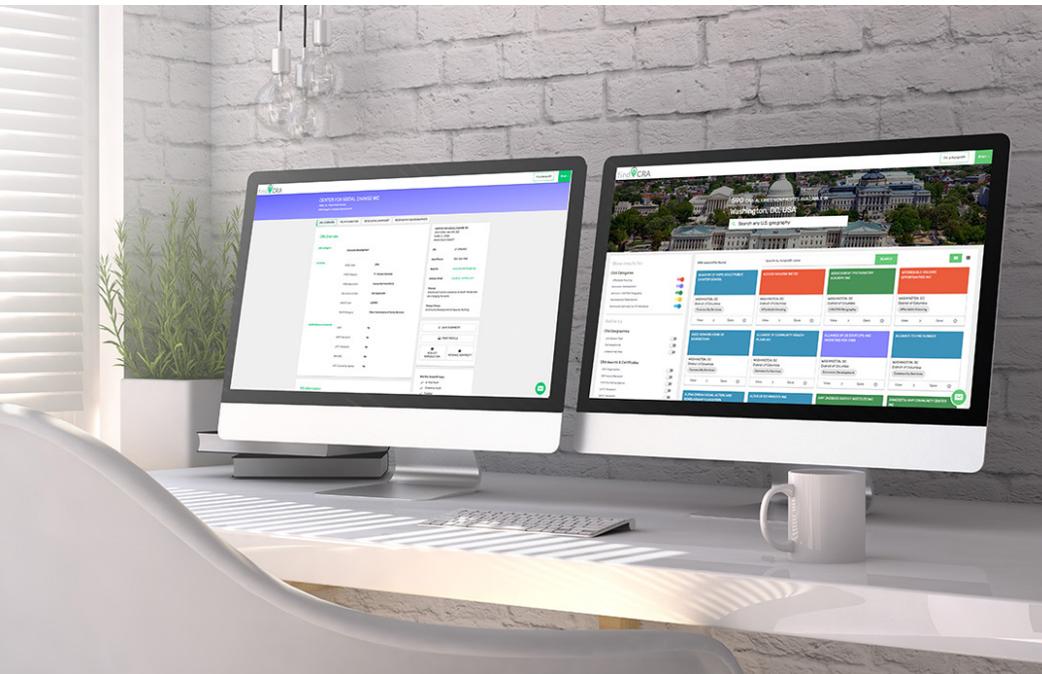
In 2019,
CDC invested
\$157K
into findCRA
which now serves

25
New Bank Clients
with

1,782
Bank Branches in

35
States
with a total of

\$135.3B
in deposits



findCRA makes CRA connections easier for local nonprofits and banks by providing data-driven software that links banks with CRA-qualified nonprofits. We also equip nonprofits with the resources they need to tell their CRA story and get bank support. Learn more about Ben Loehle and findCRA at www.findcra.com.

Laboratory Partner: **Lucinda Kirschensteiner**

Executive Director, Center for Social Change (CSC)

Miami, Florida



The Center for Social Change (C4SC) amplifies the impact of changemakers by promoting growth, collaboration, and wellness through shared resources like co-working and event space, back-office services, and networking/professional development for members and the broader community. Learn more about the Center for Social Change and see the nonprofits we support at www.4socialchange.org.

For years, Miami's nonprofits had few chances to gather and learn from one another. Likewise, larger organizations often had the edge when it came to securing funding through grants and foundations. This made it harder for smaller organizations to support community projects who needed help. All that changed when C4SC took part in CDC's Social-Good Laboratory.

“2019 was our pivotal year. Six years into this work, we housed over 75 member nonprofits, social entrepreneurs, and community projects. We also worked hard to demystify the process by which nonprofits can raise funds to have a bigger impact.

We established educational programs, including the Funders' Roundtable—a quarterly event for banks, foundations, and philanthropists to share fundraising insights. We also created a regular schedule of workshops to help smaller organizations write business plans, adhere to budgets, improve internal reporting, and more.

CDC's Social-Good Laboratory helped us train a spotlight on how we could help ourselves, and other nonprofits, improve administrative capacities, and thus better compete for scarce funds.”



In 2019,
CDC donated
\$715K
to the
Center for Social Change
which supports
75+
South Florida-Based
Nonprofits

Center for Social Change: Testimonials



“ Thanks to C4SC and CDC, we’ve been able to strengthen collaborations with likeminded organizations, build our staff, and host more volunteers and interns, including international fellows. Our fundraising skills are likewise stronger. C4SC has been a crucial resource as we work to expand our programs in Miami-Dade County. ”

Barbara Martinez-Guerrero
Executive Director, Dream in Green
www.dreaminggreen.org

“ We can’t do this work alone. Since 2014, C4SC and CDC have been instrumental. From direct donations, to in-kind office space, and social-enterprise mentorship, they’ve helped us build a sustainable foundation so we can better serve our youth for years to come. We now serve over 100 students daily, and have grown our annual budget from \$300,000 to over \$1 million dollars . ”

Ian Welsch
Founder & CEO, The Motivational Edge
www.themotivationaledge.org



With Socially Responsible Depositing™ you can place your cash in a FDIC-insured program that earns a competitive interest rate, and makes a positive community impact.

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