

## Loan Fund for CA Members

Are you launching a new program that would benefit your community tremendously, yet finding it difficult to fund through bank loans? NIA's research suggests that commercial banks and even many credit unions don't offer loans at market-based interest to financially secure nonprofits, and—if loans are offered to organizations—the processing takes up to a year.

Fortunately, NIAC, our California insurer, has a pool of funds available to make uncollateralized loans of up to \$75,000 to members!

### *NIAC Member Loan Fund*

- Fixed interest rate: 6%
- Loan origination fee: \$250 to \$500, depending on loan amount
- Term: Up to 12 months
- Review and approval: Less than 5 weeks.
- Eligibility: California-based 501(c)(3) nonprofit organization insured with NIAC.

We believe that access to small loans improves nonprofits' ability to serve their communities and increase their overall effectiveness. NIAC's long-term goal is to prove the financial feasibility of underwriting small, yet impactful, loans to the nonprofit sector.

Learn more at

[insurancefornonprofits.org/niac-loan-fund](https://insurancefornonprofits.org/niac-loan-fund).



Family Support Network  
San Diego, CA



The insurance policy, not this brochure, forms the contract between the insured and the insurance carrier. The policy may contain limits, exclusions, and limitations that are not disclosed in this brochure. Coverages may differ by state.

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