



## Credit Union Network



Chriselle Martinez, PhD is the CDFI (Community Development Financial Institution) Program Director. Chriselle brings an extensive background in community development with a central focus on Credit Union community and partnership development. Chriselle centers her work, in the Inclusiv value “financial inclusion and empowerment is a fundamental right”. She values authentic relationship building and views Credit Unions as a key stakeholder in equitable community development. Chriselle has a doctorate degree from The University of New Mexico located in Albuquerque New Mexico and is a 2020-2021 Fulcrum Fellow with the Center for Community Investment at the Lincoln Land Institute. Prior to entering the financial industry, Chriselle had a ten-year career resource building, bridging access points and program development for first-generation and BIPOC college students in higher education.

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Terry Ratigan plays an important role in program development, training, technical assistance and Inclusiv’s advocacy work. As a member of the Inclusiv/Network consulting services team, he provides expertise on CDFI certification, recertification, grant writing, and strategic planning for CDCUs around the country. In 2009, Mr. Ratigan developed a statistical random sampling methodology for target market analysis that has helped to double the number of CDFI certified credit unions. This breakthrough methodology also served as the basis for NCUA’s 2011 revision of the Final Rule on Low Income Designation and the 2012 CDFI Fund guidance on target market analysis for CDFI certification.

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