



Making Independence Affordable for Georgians with Disabilities
794 Marietta Street • Unit 93862 • Atlanta, GA 30377
Credit Able (404) 385-7029

March 9, 2015

Dear Friends and Colleagues,

The Board of Directors for the Center for Financial Independence and Innovation (CFII) would like to provide you an update on recent developments with our organization. While our loan fund remains stable, CFII is restructuring in order to enhance our management structure and increase our capacity to provide access to credit and financial services for the disability community. In particular, we are focusing on Credit Able, our alternative financing program, which provides low interest loans that enable individuals with disabilities to acquire critically needed assistive technologies.

As part of our restructuring, we are pleased to inform you that we are partnering with AMAC-Tools for Life for Credit Able operations. We are excited about this collaboration and believe it will help us better leverage our human and financial resources. One of the most difficult challenges currently facing Credit Able is how to continue to provide new loans for adapted accessible vehicles. This issue was raised and discussed in our recent strategic planning meeting, and we are very aware of how important this option has been to our customers. We are reviewing our current policies and procedures regarding loan guarantee amounts and loan terms, and are determining how best to proceed. In the interim, the individual lending limit is \$5,000.

Credit Able remains available to provide technical assistance and identify potential financial resources for individuals seeking lending options we do not currently offer. For additional information, please contact Daphne Brookins, Credit-Able's Funding and Resource Specialist. Ms. Brookins can be reached at daphne.brookins@gatfl.gatech.edu or (404) 385-7029.

Thank you for your continued support and interest in the long-term viability of CFII. If you have additional questions or concerns, please contact me at mike_g10@msn.com.

Sincerely,

A handwritten signature in black ink, appearing to read 'Mike Galifianakis', written in a cursive style.

Mike Galifianakis
Chair, CFII Board of Directors

Cc: CFII Board
Carolyn Phillips