



**TRACY C. WARD**

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Tracy Ward serves as the Director of Self-Help's SBA 504 Loan Program and as part of the leadership team for Self-Help's Paycheck Protection Program (PPP). Tracy has worked in community development since 2004, and has served on the Regulatory Committee for NADCO, the national association of SBA Certified Development Companies, since 2018. Her background includes small business lending and underwriting, policy and regulatory compliance, and oversight of various SBA, USDA and local small business loan programs. Prior to joining Self-Help, Tracy practiced banking law with a nationally recognized law firm in Charlotte, North Carolina. She holds a law degree with honors from the University of North Carolina at Chapel Hill.

Self-Help, one of the country's leading community development financial institutions, has a mission of creating and protecting economic opportunity for all. We do this by providing responsible financial services, lending to individuals, small businesses and nonprofits, developing real estate, and promoting fair financial practices. We have provided over \$9 billion in financing since our founding in 1980. While our work benefits communities of all kinds, our focus is on those who may be underserved by conventional lenders, including people of color, women, rural residents and low-wealth families and communities. Through our affiliate, the [Center for Responsible Lending](#), we engage in research and advocacy to promote responsible lending. In 2020 and 2021, Self-Help made just under 2,800 PPP loans totaling \$253 million in COVID-19 relief funding. To learn more about Self-Help's PPP lending, please visit our website at [PPP Relief Loans \(self-helpfcu.org\)](https://www.self-helpfcu.org/ppp-relief-loans).