Utilizing the Find Credits Tool

RIBITS allows users to search approved banks with available credits whose service areas overlap a specified point. Click on the “Find Credits” button to access this tool. The results are based on service areas entered in RIBITS and will not list sources of available credits from Bank and ILF project sites without service areas. Users may narrow their search by specifying credit classifications and the type of service area desired. Only banks and sites with available credits are listed.

Information on ILF Advance credits (credits not associated with ILF project sites) may be found under the ILF Programs Button.

The credit totals shown on the ledger do NOT reflect any credit reservations or pending transactions. It is the responsibility of potential purchasers to contact the Sponsor and obtain written confirmation of credit availability.

Report Content:

The report heading describes the location and criteria of the search and includes the permit number (if entered), the latitude/longitude location, service area rank, and whether or not it included single-client banks. It also includes the State, County, 8-digit HUC, USFWS Field Office, and USACE District of the location.

For each bank found, the report lists the following information:

- Bank name
- Comments from the Bank Information page
- State
- Bank Sponsor and contact information
- Bank POC and contact information
- Available Credits for each credit classification

There is also a blank space that may be utilized for the applicant or regulator to add notes.

Searching for Credits:

Permit No

The permit number is an optional field that is printed at the top of the report. District regulators utilize this report to assist applicants in finding credits for their projects.
Finding the Latitude and Longitude

The user may narrow the search by selecting a District/State/Field Office from main Filter View Section. The center point of the selected District/State/Field Office is the default latitude and longitude for the search fields. The user may also choose to adjust the latitude and longitude by using the map viewer and dragging the point to a different location. Use the additional map layers as a guide to assist in moving the point to the desired location. The latitude and longitude fields will automatically update as the point is been moved. Once you have the desired latitude and longitude, click the ‘Search’ button or enter more search criteria.

Including or Excluding Single Client Banks:

A user may choose to include or exclude Single Client Banks. Single Client Banks provide compensation for a single user like a county, military base, or state Department of Transportation (DOT). The Find Credits Tools automatically defaults to exclude Single Client Banks. To include Single Client Banks in the search, check the ‘Yes’ checkbox next the Single Client label.
Searching for Specific Credit Classifications

Narrow the search further by selecting a specific habitat or multiple habitats. Wetland or Stream habitats and Species habitat credit classifications available within the filtered jurisdiction will be available from the dropdown menus. To select more than one habitat, Click on one habitat, Ctrl + Click on a second habitat and Ctrl + click on another. The results will return approved banks with available credits, with the selected habitat or habitats, whose services areas overlap the latitude and longitude.

Primary, Secondary & Tertiary Service Areas

A user may only be interested banks with available credits located in the primary service area. The user may then uncheck the checkboxes for secondary and tertiary. This will exclude the banks with available credits located in the secondary and tertiary service areas.