



CDFI Credit Union & Cooperativa Impact

Community Development Financial Institutions (CDFIs) must meet stringent criteria to become certified. CDFI credit unions must:

- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

509 CDFI credit unions and cooperativas operate in 47 states, Washington, DC and Puerto Rico:

- Have combined assets of more than **\$314 billion**
- Serve more than **21,007,343** members through **3,429** branch locations

CDFI credit unions and cooperativas achieve impact through \$228 billion in active loans to members, including:

- **\$86 billion** in community mortgage lending
- **\$96 billion** in local consumer financing
- **\$29 billion** in lending to local businesses
- **\$17 billion** in affordable small dollar loans and alternatives to predatory payday loans

In CDFI Investment Areas:

- **16%** of residents have incomes below the federal poverty line
- The median family has an annual income of **\$60,100**



CDFI Credit Unions and Cooperativas across US States, Washington DC and Puerto Rico

