



## CDFI Credit Union 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.

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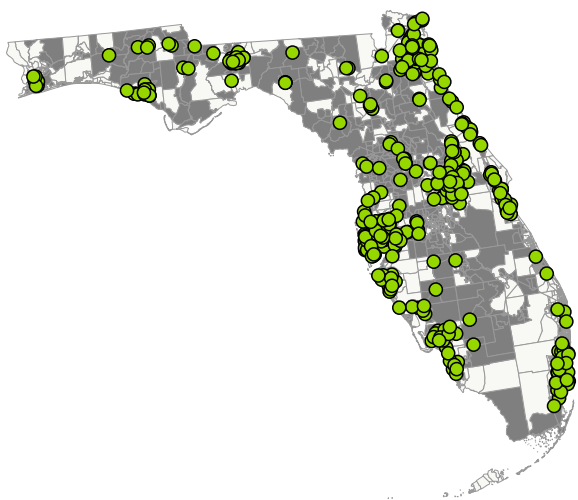
### Florida's 31 CDFI Credit Unions:

- Have combined assets of **\$59.5 billion**
- Serve **3,916,296** members through **432** branch locations

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### Florida's CDFI Credit Unions achieve impact through **\$41.9 billion** in active loans to members, including:

- **\$15.2 billion** in community mortgage lending
- **\$18.5 billion** in local consumer financing
- **\$4.2 billion** in lending to local businesses
- **\$4.0 billion** in affordable alternatives to predatory payday loans



■ CDFI Investment Area    ● Credit Union Branch

### In Florida's CDFI Investment Areas:

- **15.0%** of residents have incomes below the federal poverty line
- The median family has an annual income of **\$55,338**