



## 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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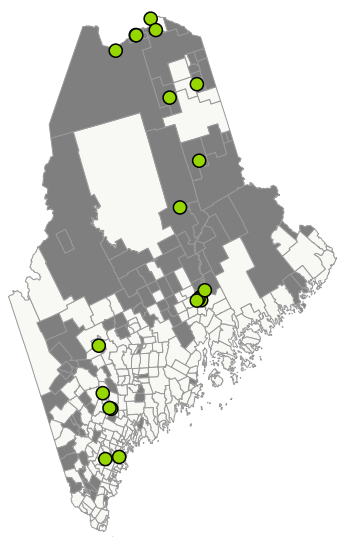
### Maine's 4 CDFI Credit Unions:

- Have combined assets of **\$1.0 billion**
- Serve **66,092** members through **22** branch locations

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### Maine's CDFI Credit Unions achieve impact through **\$816.1 million** in active loans to members, including:

- **\$445.0 million** in community mortgage lending
- **\$250.7 million** in local consumer financing
- **\$80.0 million** in lending to local businesses
- **\$40.4 million** in affordable alternatives to predatory payday loans



■ CDFI Investment Area    ● Credit Union Branch

### In Maine's CDFI Investment Areas:

- **12.0%** of residents have incomes below the federal poverty line
- The median family has an annual income of **\$53,672**