



CDFI Credit Union Impact

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

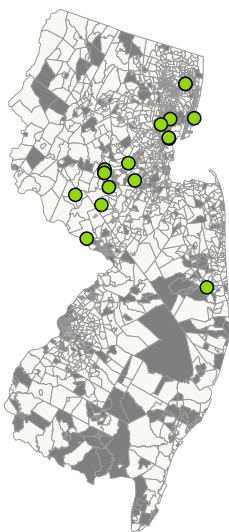
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

New Jersey's 5 CDFI Credit Unions:

- Have combined assets of **\$711.1 million**
- Serve **39,452** members through **19** branch locations

New Jersey's CDFI Credit Unions achieve impact through **\$521.7 million** in active loans to members, including:

- **\$350.6 million** in community mortgage lending
- **\$17.9 million** in local consumer financing
- **\$123.7 million** in lending to local businesses
- **\$29.4 million** in affordable small-dollar lending



■ CDFI Investment Area ● Credit Union Branch

In New Jersey's CDFI Investment Areas:

- **20.5%** of residents have incomes below the federal poverty line
- The median family has an annual income of **\$79,318**