



## 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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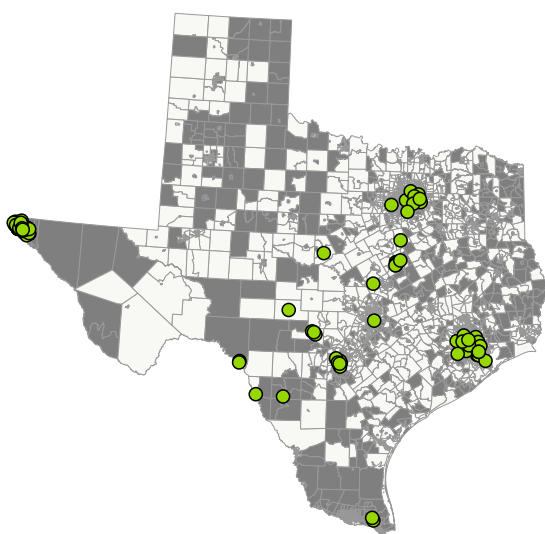
## Texas's 17 CDFI Credit Unions:

- Have combined assets of **\$10.0 billion**
- Serve **895,681** members through **112** branch locations

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## Texas's CDFI Credit Unions achieve impact through **\$7.6 billion** in active loans to members, including:

- **\$1.7 billion** in community mortgage lending
- **\$4.3 billion** in local consumer financing
- **\$631.7 million** in lending to local businesses
- **\$967.5 million** in affordable alternatives to predatory payday loans



■ CDFI Investment Area    ● Credit Union Branch

## In Texas's CDFI Investment Areas:

- **15.8%** of residents have incomes below the federal poverty line
- The median family has an annual income of **\$56,902**