



CDFI Credit Union Impact

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

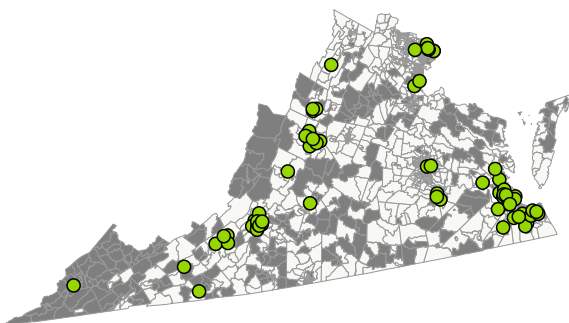
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

Virginia's 7 CDFI Credit Unions:

- Have combined assets of **\$6.5 billion**
- Serve **389,590** members through **75** branch locations

Virginia's CDFI Credit Unions achieve impact through **\$4.7 billion** in active loans to members, including:

- **\$2.0 billion** in community mortgage lending
- **\$1.2 billion** in local consumer financing
- **\$981.5 million** in lending to local businesses
- **\$462.7 million** in affordable small-dollar lending



■ CDFI Investment Area ● Credit Union Branch

In Virginia's CDFI Investment Areas:

- **12.5%** of residents have incomes below the federal poverty line
- The median family has an annual income of **\$87,202**