



## **CDFI Credit Union & Cooperativa 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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## **490 CDFI credit unions and cooperativas operate in 47 states, Washington, DC and Puerto Rico:**

- Have combined assets of more than **\$304 billion**
- Serve more than **20,660,497** members through **3,429** branch locations

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## **CDFI credit unions and cooperativas achieve impact through \$223 billion in active loans to members, including:**

- **\$85 billion** in community mortgage lending
- **\$91 billion** in local consumer financing
- **\$30 billion** in lending to local businesses
- **\$18 billion** in affordable small dollar loans and alternatives to predatory payday loans

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## **In CDFI Investment Areas:**

- **20%** of residents have incomes below the federal poverty line
- The median family has an annual income of **\$55,078**



# CDFI Credit Unions and Cooperativas across US States, Washington DC and Puerto Rico

