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CDFI Credit Union Impact

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

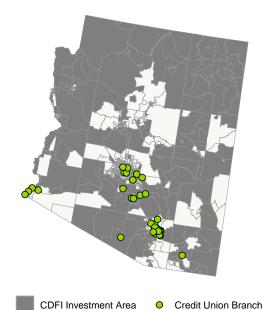
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

Arizona's 7 CDFI Credit Unions:

- Have combined assets of \$4.4 billion
- Serve 310,712 members through 40 branch locations

Arizona's CDFI Credit Unions achieve impact through \$3.0 billion in active loans to members, including:

- \$961.6 million in community mortgage lending
- \$1.4 billion in local consumer financing
- \$310.6 million in lending to local businesses
- \$380.6 million in affordable small-dollar lending



In Arizona's CDFI Investment Areas:

- 20.0% of residents have incomes below the federal poverty line
- The median family has an annual income of \$53,363