



CDFI Credit Union Impact

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

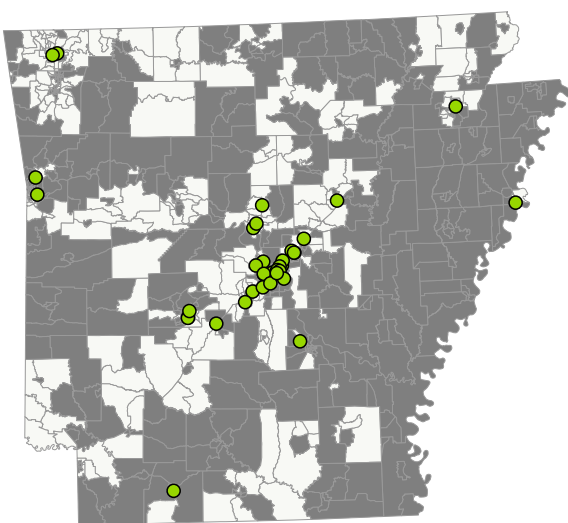
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

Arkansas's 5 CDFI Credit Unions:

- Have combined assets of **\$2.8 billion**
- Serve **185,423** members through **34** branch locations

Arkansas's CDFI Credit Unions achieve impact through **\$2.4 billion** in active loans to members, including:

- **\$795.0 million** in community mortgage lending
- **\$1.3 billion** in local consumer financing
- **\$271.1 million** in lending to local businesses
- **\$93.3 million** in affordable small-dollar lending



■ CDFI Investment Area ● Credit Union Branch

In Arkansas's CDFI Investment Areas:

- **21.0%** of residents have incomes below the federal poverty line
- The median family has an annual income of **\$50,860**