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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.

Georgia's 6 CDFI Credit Unions:

- Have combined assets of \$1.7 billion
- Serve 151,474 members through 47 branch locations

Georgia's CDFI Credit Unions achieve impact through \$1.1 billion in active loans to members, including:

- **\$231.5 million** in community mortgage lending
- \$544.8 million in local consumer financing
- \$289.2 million in lending to local businesses
- \$84.0 million in affordable small-dollar lending



In Georgia's CDFI Investment Areas:

- 21.0% of residents have incomes below the federal poverty line
- The median family has an annual income of \$53,462