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CDFI Credit Union Impact

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

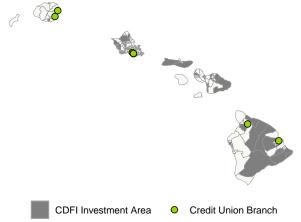
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

Hawaii's 5 CDFI Credit Unions:

- Have combined assets of \$680.2 million
- Serve 47,147 members through 10 branch locations

Hawaii's CDFI Credit Unions achieve impact through \$438.5 million in active loans to members, including:

- \$266.0 million in community mortgage lending
- \$66.4 million in local consumer financing
- \$18.0 million in lending to local businesses
- \$88.2 million in affordable alternatives to predatory payday loans



In Hawaii's CDFI Investment Areas:

- 12.0% of residents have incomes below the federal poverty line
- The median family has an annual income of \$72,000