



## 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.

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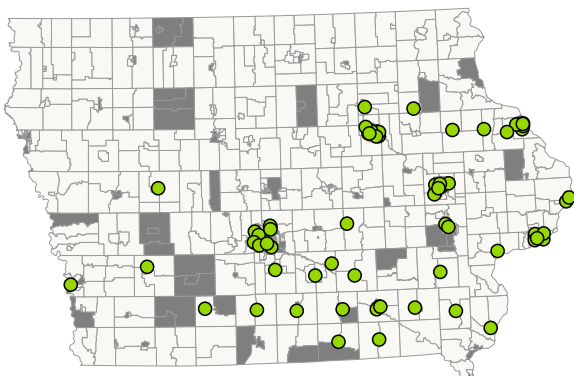
### Iowa's 5 CDFI Credit Unions:

- Have combined assets of **\$12.7 billion**
- Serve **641,204** members through **88** branch locations

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### Iowa's CDFI Credit Unions achieve impact through **\$10.2 billion** in active loans to members, including:

- **\$3.7 billion** in community mortgage lending
- **\$4.2 billion** in local consumer financing
- **\$1.9 billion** in lending to local businesses
- **\$433.1 million** in affordable alternatives to predatory payday loans



■ CDFI Investment Area    ● Credit Union Branch

### In Iowa's CDFI Investment Areas:

- **17.0%** of residents have incomes below the federal poverty line
- The median family has an annual income of **\$58,122**