



CDFI Credit Union Impact

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

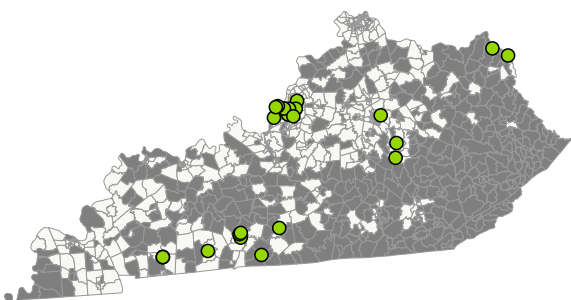
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

Kentucky's 2 CDFI Credit Unions:

- Have combined assets of **\$1.6 billion**
- Serve **92,418** members through **24** branch locations

Kentucky's CDFI Credit Unions achieve impact through **\$1.2 billion** in active loans to members, including:

- **\$659.0 million** in community mortgage lending
- **\$219.6 million** in local consumer financing
- **\$238.4 million** in lending to local businesses
- **\$63.0 million** in affordable alternatives to predatory payday loans



■ CDFI Investment Area ● Credit Union Branch

In Kentucky's CDFI Investment Areas:

- **23.0%** of residents have incomes below the federal poverty line
- The median family has an annual income of **\$49,736**