



CDFI Credit Union Impact

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

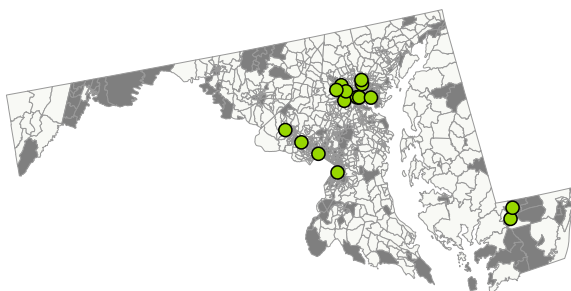
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

Maryland's 2 CDFI Credit Unions:

- Have combined assets of **\$1.5 billion**
- Serve **115,490** members through **13** branch locations

Maryland's CDFI Credit Unions achieve impact through **\$972.8 million** in active loans to members, including:

- **\$376.8 million** in community mortgage lending
- **\$349.0 million** in local consumer financing
- **\$130.1 million** in lending to local businesses
- **\$117.0 million** in affordable small-dollar lending



■ CDFI Investment Area ● Credit Union Branch

In Maryland's CDFI Investment Areas:

- **13.0%** of residents have incomes below the federal poverty line
- The median family has an annual income of **\$71,610**