



## 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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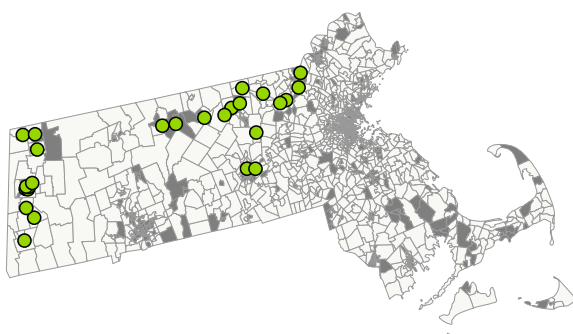
### Massachusetts's 2 CDFI Credit Unions:

- Have combined assets of **\$4.2 billion**
- Serve **227,900** members through **28** branch locations

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### Massachusetts's CDFI Credit Unions achieve impact through **\$3.0 billion** in active loans to members, including:

- **\$1.8 billion** in community mortgage lending
- **\$936.8 million** in local consumer financing
- **\$254.3 million** in lending to local businesses
- **\$77.6 million** in affordable small-dollar lending



■ CDFI Investment Area    ● Credit Union Branch

### In Massachusetts's CDFI Investment Areas:

- **18.0%** of residents have incomes below the federal poverty line
- The median family has an annual income of **\$64,405**