



CDFI Credit Union Impact

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

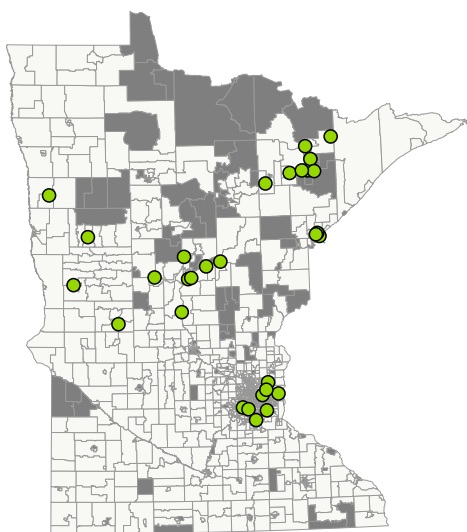
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

Minnesota's 4 CDFI Credit Unions:

- Have combined assets of **\$1.1 billion**
- Serve **81,139** members through **25** branch locations

Minnesota's CDFI Credit Unions achieve impact through **\$844.8 million** in active loans to members, including:

- **\$230.3 million** in community mortgage lending
- **\$477.4 million** in local consumer financing
- **\$98.9 million** in lending to local businesses
- **\$38.3 million** in affordable alternatives to predatory payday loans



■ CDFI Investment Area ● Credit Union Branch

In Minnesota's CDFI Investment Areas:

- **16.0%** of residents have incomes below the federal poverty line
- The median family has an annual income of **\$65,398**