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CDFI Credit Union Impact

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

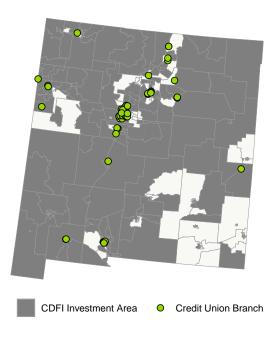
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

New Mexico's 8 CDFI Credit Unions:

- Have combined assets of \$8.2 billion
- Serve 510,319 members through 78 branch locations

New Mexico's CDFI Credit Unions achieve impact through \$5.4 billion in active loans to members, including:

- **\$1.1 billion** in community mortgage lending
- \$2.4 billion in local consumer financing
- \$1.5 billion in lending to local businesses
- \$402.9 million in affordable small-dollar lending



In New Mexico's CDFI Investment Areas:

- 23.0% of residents have incomes below the federal poverty line
- The median family has an annual income of \$49,625