



## CDFI Credit Union Impact

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

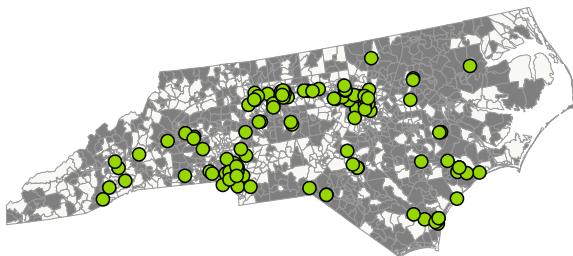
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

### North Carolina's 11 CDFI Credit Unions:

- Have combined assets of **\$21.1 billion**
- Serve **1,567,036** members through **181** branch locations

### North Carolina's CDFI Credit Unions achieve impact through **\$16.9 billion** in active loans to members, including:

- **\$9.0 billion** in community mortgage lending
- **\$4.7 billion** in local consumer financing
- **\$1.8 billion** in lending to local businesses
- **\$1.5 billion** in affordable small-dollar lending



■ CDFI Investment Area    ● Credit Union Branch

### In North Carolina's CDFI Investment Areas:

- **20.0%** of residents have incomes below the federal poverty line
- The median family has an annual income of **\$53,791**