



CDFI Credit Union Impact

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

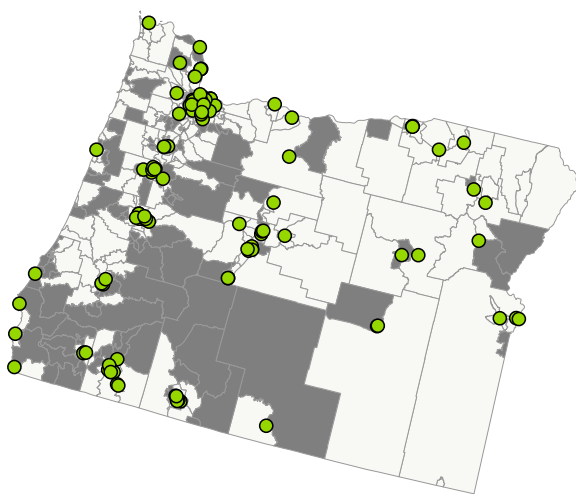
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

Oregon's 15 CDFI Credit Unions:

- Have combined assets of **\$12.0 billion**
- Serve **693,396** members through **128** branch locations

Oregon's CDFI Credit Unions achieve impact through **\$7.7 billion** in active loans to members, including:

- **\$2.8 billion** in community mortgage lending
- **\$3.3 billion** in local consumer financing
- **\$1.2 billion** in lending to local businesses
- **\$459.3 million** in affordable alternatives to predatory payday loans



CDFI Investment Area Credit Union Branch

In Oregon's CDFI Investment Areas:

- **17.0%** of residents have incomes below the federal poverty line
- The median family has an annual income of **\$61,785**