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CDFI Credit Union Impact

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

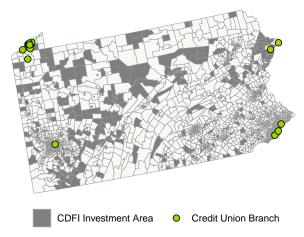
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

Pennsylvania's 2 CDFI Credit Unions:

- Have combined assets of \$816.3 million
- Serve 78,503 members through 13 branch locations

Pennsylvania's CDFI Credit Unions achieve impact through \$495.4 million in active loans to members, including:

- \$162.2 million in community mortgage lending
- \$238.0 million in local consumer financing
- \$55.8 million in lending to local businesses
- \$39.4 million in affordable small-dollar lending



In Pennsylvania's CDFI Investment Areas:

- 19.0% of residents have incomes below the federal poverty line
- The median family has an annual income of \$57,548