



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



■ CDFI Investment Area ● Credit Union Branch

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**