



CDFI Credit Union Impact

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

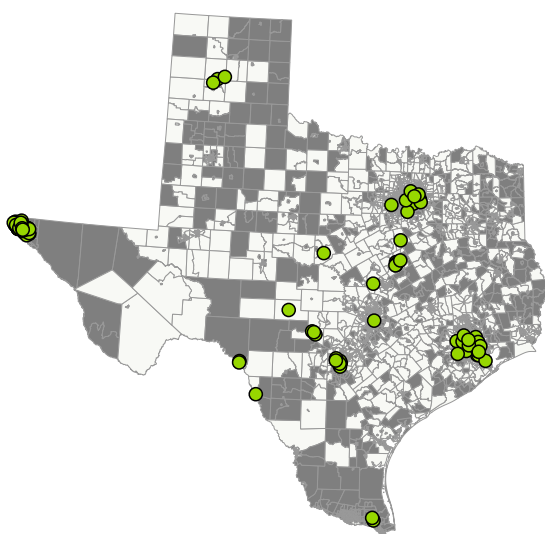
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

Texas's 17 CDFI Credit Unions:

- Have combined assets of **\$10.0 billion**
- Serve **893,103** members through **115** branch locations

Texas's CDFI Credit Unions achieve impact through **\$7.6 billion** in active loans to members, including:

- **\$1.7 billion** in community mortgage lending
- **\$4.1 billion** in local consumer financing
- **\$698.7 million** in lending to local businesses
- **\$1.0 billion** in affordable alternatives to predatory payday loans



■ CDFI Investment Area ● Credit Union Branch

In Texas's CDFI Investment Areas:

- **21.0%** of residents have incomes below the federal poverty line
- The median family has an annual income of **\$51,920**