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CDFI Credit Union Impact

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

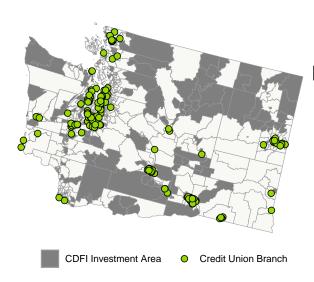
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

Washington's 17 CDFI Credit Unions:

- Have combined assets of \$22.4 billion
- Serve 1,350,407 members through 171 branch locations

Washington's CDFI Credit Unions achieve impact through \$17.7 billion in active loans to members, including:

- \$5.7 billion in community mortgage lending
- \$7.8 billion in local consumer financing
- \$2.8 billion in lending to local businesses
- **\$1.3 billion** in affordable alternatives to predatory payday loans



In Washington's CDFI Investment Areas:

- **15.0%** of residents have incomes below the federal poverty line
- The median family has an annual income of \$64,336