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CDFI Credit Union Impact

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

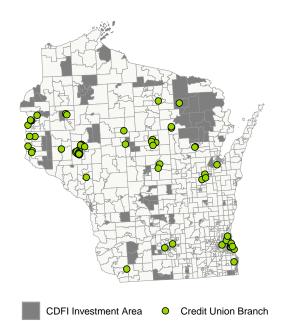
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

Wisconsin's 4 CDFI Credit Unions:

- Have combined assets of \$9.3 billion
- Serve 514,495 members through 85 branch locations

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

- \$2.8 billion in community mortgage lending
- \$2.5 billion in local consumer financing
- \$2.1 billion in lending to local businesses
- \$291.5 million in affordable alternatives to predatory payday loans



In Wisconsin's CDFI Investment Areas:

- 21.0% of residents have incomes below the federal poverty line
- The median family has an annual income of \$55,882