



CDFI Credit Union Impact

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

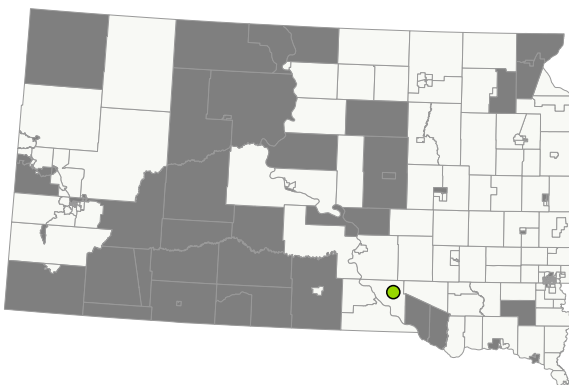
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.



South Dakota's 3 CDFI Credit Unions:

- Have combined assets of **\$62.6 million**
- Serve **8,843** members through **5** branch locations

South Dakota's CDFI Credit Unions achieve impact through **\$32.4 million** in active loans to members, including:

- **\$6.8 million** in community mortgage lending
- **\$20.7 million** in local consumer financing
- **\$1.2 million** in lending to local businesses
- **\$3.7 million** in affordable small-dollar lending



 CDFI Investment Area  Credit Union Branch

In South Dakota's CDFI Investment Areas:

- **21.0%** of residents have incomes below the federal poverty line
- The median family has an annual income of **\$54,382**