



## CDFI Credit Union Impact

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

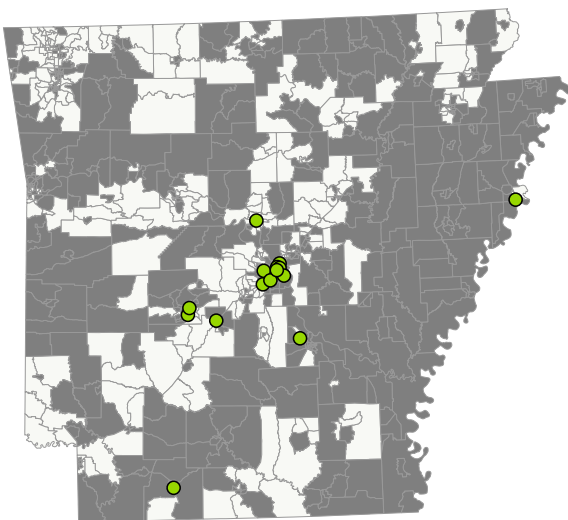
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

### Arkansas's 4 CDFI Credit Unions:

- Have combined assets of **\$233.3 million**
- Serve **23,213** members through **11** branch locations

Arkansas's CDFI Credit Unions achieve impact through **\$162.8 million** in active loans to members, including:

- **\$69.4 million** in community mortgage lending
- **\$83.7 million** in local consumer financing
- **\$4.1 million** in lending to local businesses
- **\$5.6 million** in affordable small-dollar lending



 CDFI Investment Area     Credit Union Branch

### In Arkansas's CDFI Investment Areas:

- **21.0%** of residents have incomes below the federal poverty line
- The median family has an annual income of **\$50,860**