



CDFI Credit Union Impact

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

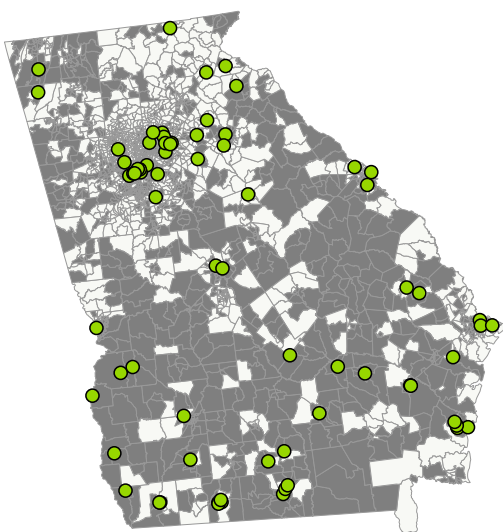
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

Georgia's 5 CDFI Credit Unions:

- Have combined assets of **\$1.8 billion**
- Serve **146,263** members through **45** branch locations

Georgia's CDFI Credit Unions achieve impact through **\$1.2 billion** in active loans to members, including:

- **\$235.9 million** in community mortgage lending
- **\$563.8 million** in local consumer financing
- **\$320.3 million** in lending to local businesses
- **\$79.1 million** in affordable small-dollar lending



 CDFI Investment Area
  Credit Union Branch

In Georgia's CDFI Investment Areas:

- **21.0%** of residents have incomes below the federal poverty line
- The median family has an annual income of **\$53,462**