



## **CDFI Credit Union Impact**

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

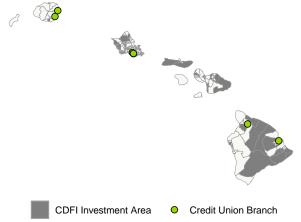
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

## Hawaii's 5 CDFI Credit Unions:

- Have combined assets of \$710.9 million
- Serve 45,980 members through 10 branch locations

## Hawaii's CDFI Credit Unions achieve impact through \$460.6 million in active loans to members, including:

- \$281.8 million in community mortgage lending
- \$68.5 million in local consumer financing
- \$18.9 million in lending to local businesses
- \$91.4 million in affordable alternatives to predatory payday loans



## In Hawaii's CDFI Investment Areas:

- 12.0% of residents have incomes below the federal poverty line
- The median family has an annual income of \$72,000