



CDFI Credit Union Impact

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

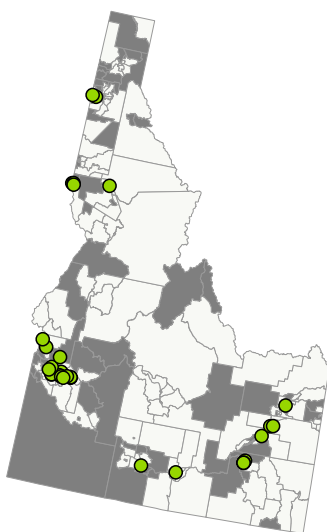
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

Idaho's 3 CDFI Credit Unions:

- Have combined assets of **\$716.9 million**
- Serve **60,606** members through **23** branch locations

Idaho's CDFI Credit Unions achieve impact through **\$548.4 million** in active loans to members, including:

- **\$194.4 million** in community mortgage lending
- **\$319.9 million** in local consumer financing
- **\$5.5 million** in lending to local businesses
- **\$28.6 million** in affordable alternatives to predatory payday loans



 CDFI Investment Area  Credit Union Branch

In Idaho's CDFI Investment Areas:

- **17.0%** of residents have incomes below the federal poverty line
- The median family has an annual income of **\$56,270**