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CDFI Credit Union Impact

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

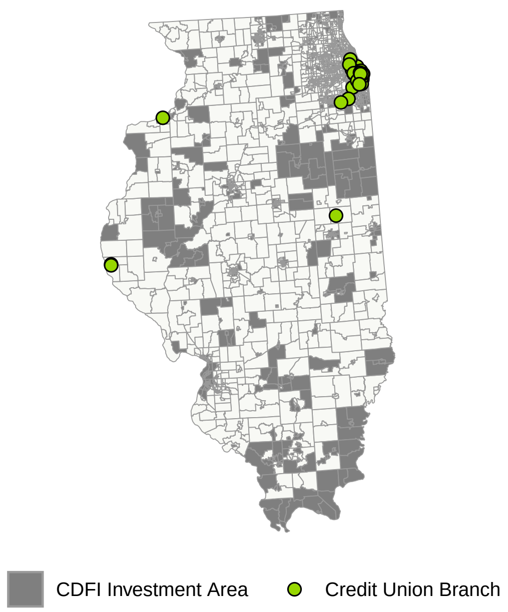
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

Illinois's 12 CDFI Credit Unions:

- Have combined assets of **$454.4 million**
- Serve **40,892** members through **17** branch locations

Illinois's CDFI Credit Unions achieve impact through $228.5 million in active loans to members, including:

- **$123.3 million** in community mortgage lending
- **$83.9 million** in local consumer financing
- **$23,055.0** in lending to local businesses
- **$21.3 million** in affordable alternatives to predatory payday loans



In Illinois's CDFI Investment Areas:

- **19.0%** of residents have incomes below the federal poverty line
- The median family has an annual income of **$57,778**