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CDFI Credit Union Impact

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

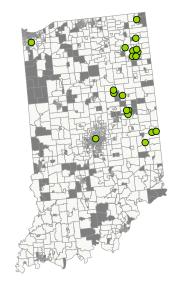
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

Indiana's 7 CDFI Credit Unions:

- Have combined assets of \$730.4 million
- Serve 60,733 members through 20 branch locations

Indiana's CDFI Credit Unions achieve impact through \$527.2 million in active loans to members, including:

- \$214.7 million in community mortgage lending
- \$238.8 million in local consumer financing
- \$26.7 million in lending to local businesses
- \$47.0 million in affordable alternatives to predatory payday loans



CDFI Investment Area

Credit Union Branch

In Indiana's CDFI Investment Areas:

- 21.0% of residents have incomes below the federal poverty line
- The median family has an annual income of \$51,736