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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.

Maine's 3 CDFI Credit Unions:

- Have combined assets of **$605.4 million**
- Serve **39,088** members through **14** branch locations

Maine's CDFI Credit Unions achieve impact through $487.6 million in active loans to members, including:

- **$204.1 million** in community mortgage lending
- **$189.2 million** in local consumer financing
- **$75.0 million** in lending to local businesses
- **$19.2 million** in affordable alternatives to predatory payday loans

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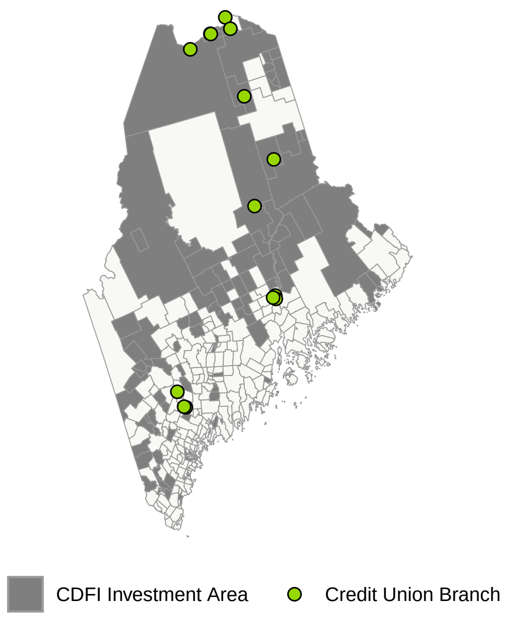

In Maine's CDFI Investment Areas:

- **17.0%** of residents have incomes below the federal poverty line
- The median family has an annual income of **$54,410**