CDFI Credit Union Impact

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

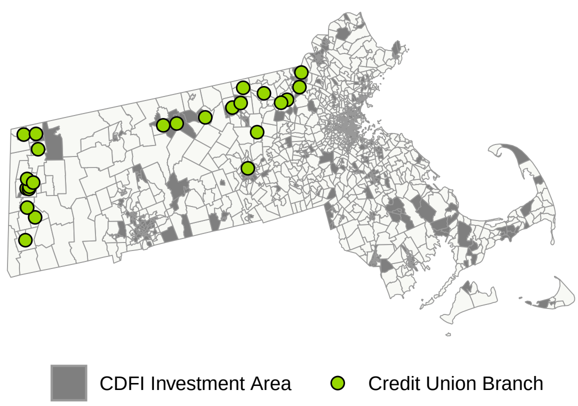
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

Massachusetts's 2 CDFI Credit Unions:

- Have combined assets of **$4.1 billion**
- Serve **228,653** members through **26** branch locations

Massachusetts's CDFI Credit Unions achieve impact through $3.1 billion in active loans to members, including:

- **$2.0 billion** in community mortgage lending
- **$803.0 million** in local consumer financing
- **$257.5 million** in lending to local businesses
- **$72.7 million** in affordable small-dollar lending



In Massachusetts's CDFI Investment Areas:

- **18.0%** of residents have incomes below the federal poverty line
- The median family has an annual income of **$64,405**

www.inclusiv.org / info@inclusiv.org / 212.809.1850
Updated September 2025, data as of Q2 2025