

CDFI Credit Union Impact

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

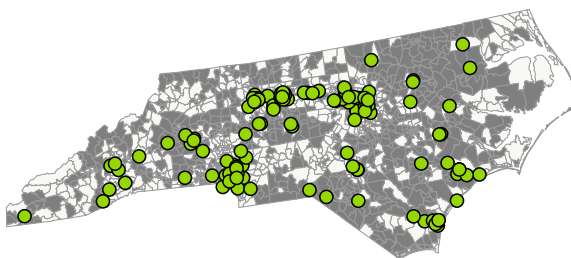
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

North Carolina's 11 CDFI Credit Unions:

- Have combined assets of **\$21.4 billion**
- Serve **1,532,936** members through **199** branch locations

North Carolina's CDFI Credit Unions achieve impact through **\$17.0 billion** in active loans to members, including:

- **\$9.2 billion** in community mortgage lending
- **\$4.4 billion** in local consumer financing
- **\$2.1 billion** in lending to local businesses
- **\$1.4 billion** in affordable small-dollar lending



 CDFI Investment Area  Credit Union Branch

In North Carolina's CDFI Investment Areas:

- **20.0%** of residents have incomes below the federal poverty line
- The median family has an annual income of **\$53,791**