



CDFI Credit Union Impact

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

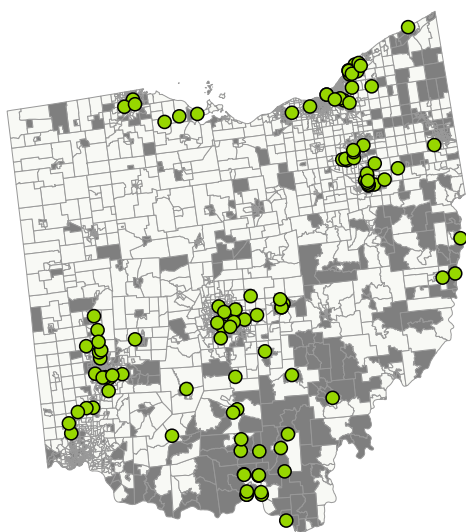
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

Ohio's 20 CDFI Credit Unions:

- Have combined assets of **\$5.7 billion**
- Serve **412,960** members through **111** branch locations

Ohio's CDFI Credit Unions achieve impact through **\$4.1 billion** in active loans to members, including:

- **\$1.6 billion** in community mortgage lending
- **\$1.4 billion** in local consumer financing
- **\$847.6 million** in lending to local businesses
- **\$236.1 million** in affordable alternatives to predatory payday loans



■ CDFI Investment Area ● Credit Union Branch

In Ohio's CDFI Investment Areas:

- **23.0%** of residents have incomes below the federal poverty line
- The median family has an annual income of **\$50,904**