# inclusiv

## 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.

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## Oregon's 11 CDFI Credit Unions:

- Have combined assets of **$12.2 billion**
- Serve **689,490** members through **108** branch locations

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## Oregon's CDFI Credit Unions achieve impact through $7.8 billion in active loans to members, including:

- **$2.9 billion** in community mortgage lending
- **$3.3 billion** in local consumer financing
- **$1.2 billion** in lending to local businesses
- **$451.2 million** in affordable alternatives to predatory payday loans

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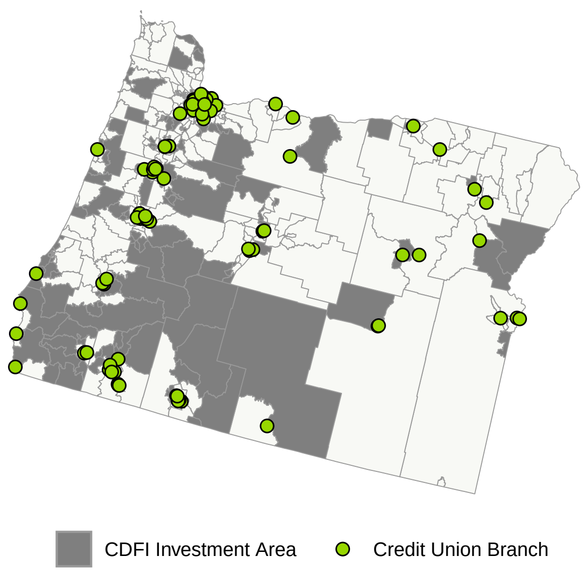


## In Oregon's CDFI Investment Areas:

- **17.0%** of residents have incomes below the federal poverty line
- The median family has an annual income of **$61,785**