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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.

Tennessee's 17 CDFI Credit Unions:

- Have combined assets of **$7.3 billion**
- Serve **480,102** members through **99** branch locations

Tennessee's CDFI Credit Unions achieve impact through $5.7 billion in active loans to members, including:

- **$2.2 billion** in community mortgage lending
- **$2.4 billion** in local consumer financing
- **$841.2 million** in lending to local businesses
- **$292.7 million** in affordable alternatives to predatory payday loans

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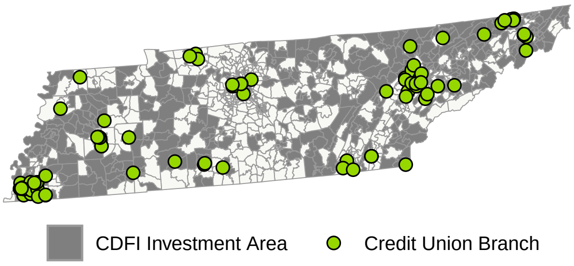

In Tennessee's CDFI Investment Areas:

- **21.0%** of residents have incomes below the federal poverty line
- The median family has an annual income of **$52,148**