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.

Utah's 1 CDFI Credit Union:

- Has combined assets of **$3.7 billion**
- Serves **202,801** members through **56** branch locations

Utah's CDFI Credit Union achieves impact through $3.1 billion in active loans to members, including:

- **$1.1 billion** in community mortgage lending
- **$989.3 million** in local consumer financing
- **$838.2 million** in lending to local businesses
- **$111.1 million** in affordable alternatives to predatory payday loans

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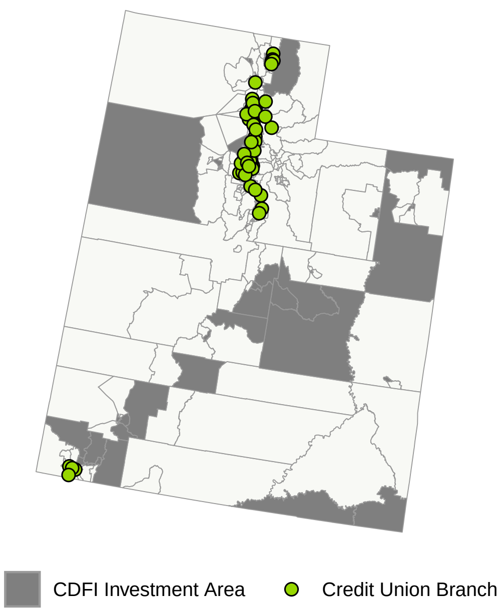

In Utah's CDFI Investment Areas:

- **16.0%** of residents have incomes below the federal poverty line
- The median family has an annual income of **$59,231**