CDFI Credit Union Impact

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

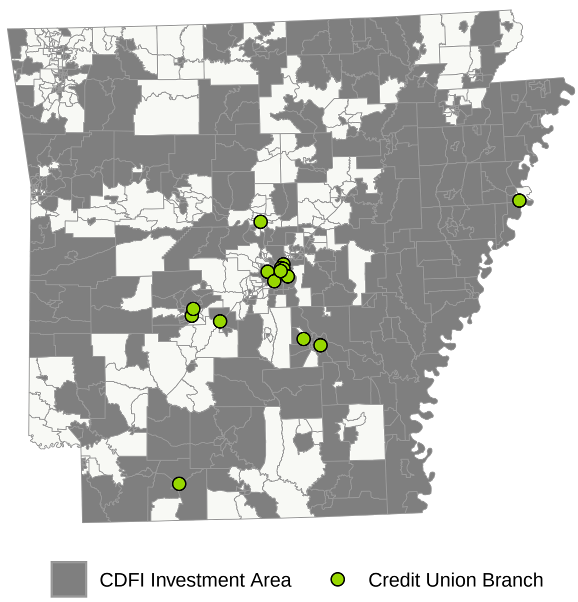
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

Arkansas's 4 CDFI Credit Unions:

- Have combined assets of **$231.6 million**
- Serve **23,122** members through **10** branch locations

Arkansas's CDFI Credit Unions achieve impact through $164.8 million in active loans to members, including:

- **$70.7 million** in community mortgage lending
- **$84.2 million** in local consumer financing
- **$4.3 million** in lending to local businesses
- **$5.6 million** in affordable small-dollar lending



In Arkansas's CDFI Investment Areas:

- **21.0%** of residents have incomes below the federal poverty line
- The median family has an annual income of **$50,860**