



## 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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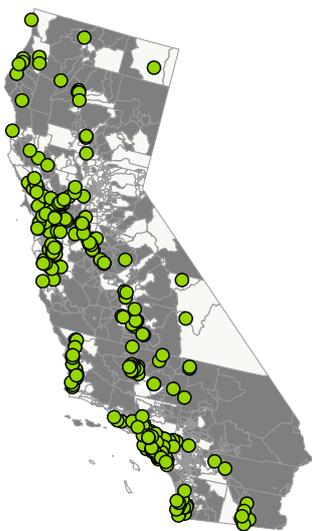
### California's 33 CDFI Credit Unions:

- Have combined assets of **\$41.2 billion**
- Serve **2,281,406** members through **293** branch locations

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### California's CDFI Credit Unions achieve impact through **\$29.4 billion** in active loans to members, including:

- **\$14.6 billion** in community mortgage lending
- **\$9.1 billion** in local consumer financing
- **\$3.8 billion** in lending to local businesses
- **\$1.9 billion** in affordable alternatives to predatory payday loans



■ CDFI Investment Area    ● Credit Union Branch

### In California's CDFI Investment Areas:

- **17.0%** of residents have incomes below the federal poverty line
- The median family has an annual income of **\$60,237**