



CDFI Credit Union Impact

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

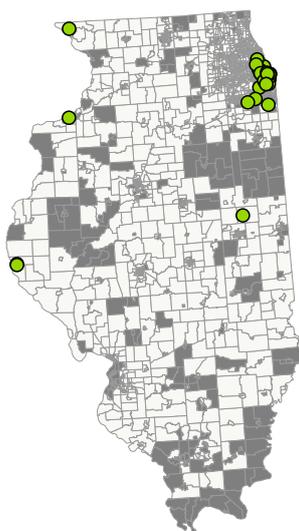
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

Illinois's 12 CDFI Credit Unions:

- Have combined assets of **\$395.7 million**
- Serve **40,460** members through **17** branch locations

Illinois's CDFI Credit Unions achieve impact through **\$223.6 million** in active loans to members, including:

- **\$122.1 million** in community mortgage lending
- **\$80.9 million** in local consumer financing
- **\$24,782.0** in lending to local businesses
- **\$20.7 million** in affordable alternatives to predatory payday loans



■ CDFI Investment Area ● Credit Union Branch

In Illinois's CDFI Investment Areas:

- **19.0%** of residents have incomes below the federal poverty line
- The median family has an annual income of **\$57,778**