



CDFI Credit Union Impact

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

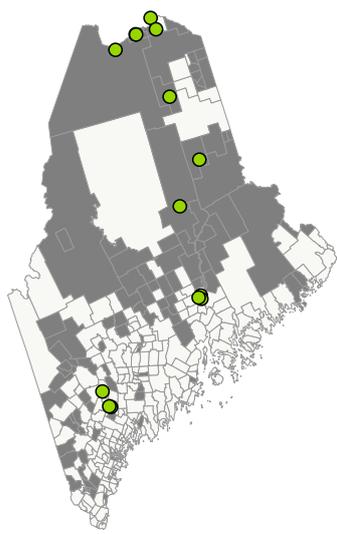
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

Maine's 3 CDFI Credit Unions:

- Have combined assets of **\$611.0 million**
- Serve **39,509** members through **14** branch locations

Maine's CDFI Credit Unions achieve impact through **\$496.1 million** in active loans to members, including:

- **\$208.9 million** in community mortgage lending
- **\$192.9 million** in local consumer financing
- **\$74.7 million** in lending to local businesses
- **\$19.6 million** in affordable alternatives to predatory payday loans



■ CDFI Investment Area ● Credit Union Branch

In **Maine's** CDFI Investment Areas:

- **17.0%** of residents have incomes below the federal poverty line
- The median family has an annual income of **\$54,410**