



CDFI Credit Union Impact

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

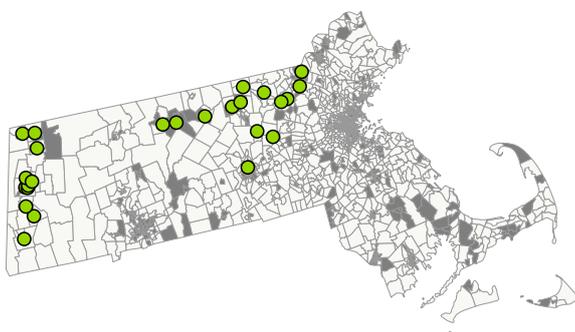
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

Massachusetts's 2 CDFI Credit Unions:

- Have combined assets of **\$4.1 billion**
- Serve **229,067** members through **26** branch locations

Massachusetts's CDFI Credit Unions achieve impact through **\$3.2 billion** in active loans to members, including:

- **\$2.1 billion** in community mortgage lending
- **\$766.9 million** in local consumer financing
- **\$270.4 million** in lending to local businesses
- **\$71.9 million** in affordable small-dollar lending



■ CDFI Investment Area ● Credit Union Branch

In Massachusetts's CDFI Investment Areas:

- **18.0%** of residents have incomes below the federal poverty line
- The median family has an annual income of **\$64,405**