



CDFI Credit Union Impact

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

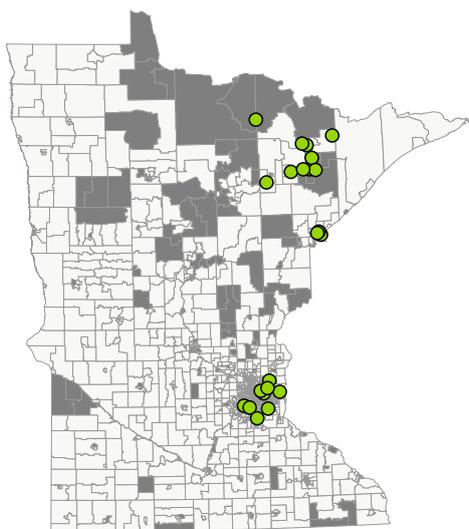
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

Minnesota's 3 CDFI Credit Unions:

- Have combined assets of **\$333.9 million**
- Serve **17,518** members through **13** branch locations

Minnesota's CDFI Credit Unions achieve impact through **\$259.1 million** in active loans to members, including:

- **\$132.6 million** in community mortgage lending
- **\$64.2 million** in local consumer financing
- **\$43.3 million** in lending to local businesses
- **\$19.0 million** in affordable alternatives to predatory payday loans



CDFI Investment Area
 Credit Union Branch

In Minnesota's CDFI Investment Areas:

- **16.0%** of residents have incomes below the federal poverty line
- The median family has an annual income of **\$65,398**