



CDFI Credit Union Impact

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

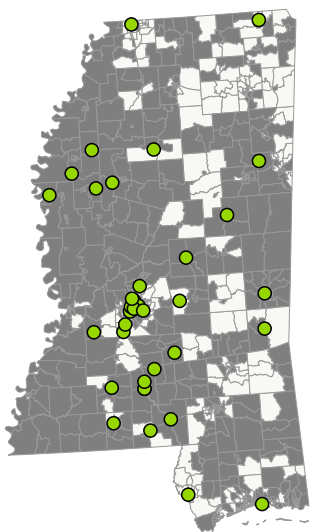
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

Mississippi's 6 CDFI Credit Unions:

- Have combined assets of **\$1.3 billion**
- Serve **97,957** members through **45** branch locations

Mississippi's CDFI Credit Unions achieve impact through **\$817.4 million** in active loans to members, including:

- **\$286.2 million** in community mortgage lending
- **\$227.5 million** in local consumer financing
- **\$267.1 million** in lending to local businesses
- **\$36.7 million** in affordable alternatives to predatory payday loans



 CDFI Investment Area  Credit Union Branch

In Mississippi's CDFI Investment Areas:

- **24.0%** of residents have incomes below the federal poverty line
- The median family has an annual income of **\$49,420**