



## 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.

---

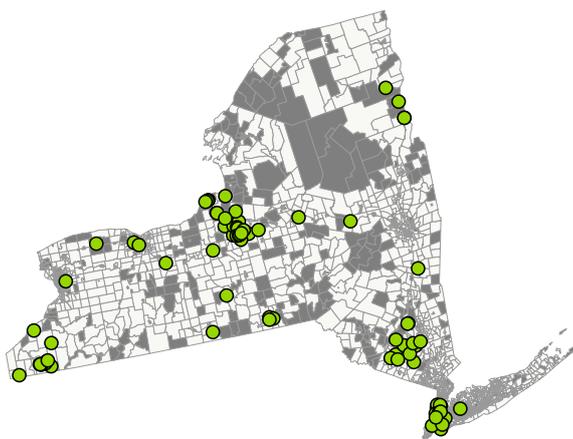
## New York's 21 CDFI Credit Unions:

- Have combined assets of **\$6.0 billion**
- Serve **484,787** members through **85** branch locations

---

## New York's CDFI Credit Unions achieve impact through **\$4.8 billion** in active loans to members, including:

- **\$2.4 billion** in community mortgage lending
- **\$1.4 billion** in local consumer financing
- **\$516.4 million** in lending to local businesses
- **\$457.8 million** in affordable small-dollar lending



■ CDFI Investment Area    ● Credit Union Branch

## In New York's CDFI Investment Areas:

- **20.0%** of residents have incomes below the federal poverty line
- The median family has an annual income of **\$60,436**