

CDFI Credit Union Impact

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

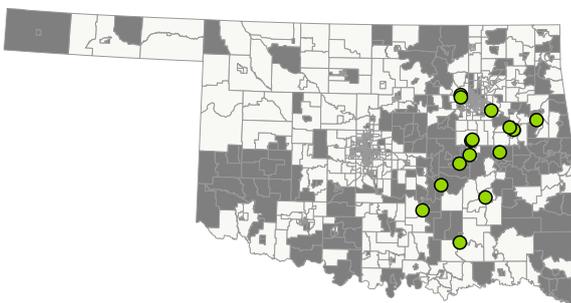
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

Oklahoma's 4 CDFI Credit Unions:

- Have combined assets of **\$393.2 million**
- Serve **37,619** members through **15** branch locations

Oklahoma's CDFI Credit Unions achieve impact through **\$239.1 million** in active loans to members, including:

- **\$27.6 million** in community mortgage lending
- **\$179.3 million** in local consumer financing
- **\$20.3 million** in lending to local businesses
- **\$11.9 million** in affordable alternatives to predatory payday loans



■ CDFI Investment Area ● Credit Union Branch

In Oklahoma's CDFI Investment Areas:

- **21.0%** of residents have incomes below the federal poverty line
- The median family has an annual income of **\$50,723**