



CDFI Credit Union Impact

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

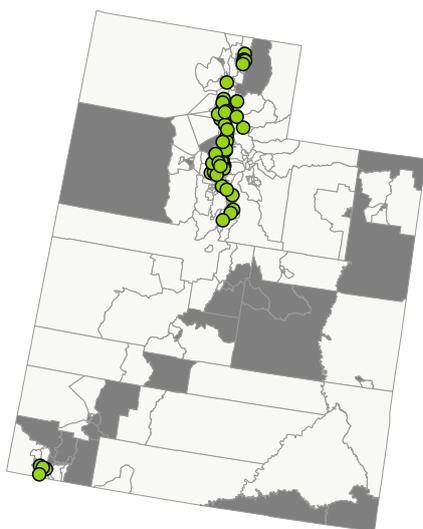
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

Utah's 1 CDFI Credit Union:

- Has combined assets of **\$3.9 billion**
- Serves **206,499** members through **57** branch locations

Utah's CDFI Credit Union achieves impact through **\$3.2 billion** in active loans to members, including:

- **\$1.2 billion** in community mortgage lending
- **\$988.7 million** in local consumer financing
- **\$907.1 million** in lending to local businesses
- **\$114.0 million** in affordable alternatives to predatory payday loans



■ CDFI Investment Area ● Credit Union Branch

In Utah's CDFI Investment Areas:

- **16.0%** of residents have incomes below the federal poverty line
- The median family has an annual income of **\$59,231**