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.

Alabama's 6 CDFI Credit Unions:

- Have combined assets of **$1.8 billion**
- Serve **114,259** members through **35** branch locations

Alabama's CDFI Credit Unions achieve impact through $1.2 billion in active loans to members, including:

- **$397.9 million** in community mortgage lending
- **$325.0 million** in local consumer financing
- **$352.1 million** in lending to local businesses
- **$77.5 million** in affordable alternatives to predatory payday loans

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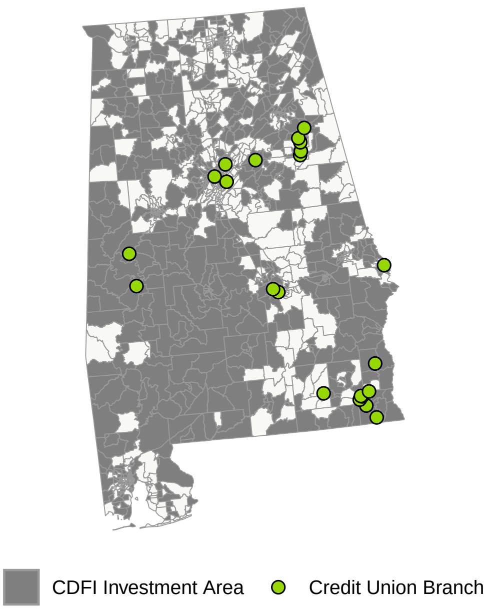

In Alabama's CDFI Investment Areas:

- **21.0%** of residents have incomes below the federal poverty line
- The median family has an annual income of **$51,667**

Updated June 2026, financial data as of March 2026, CDFI date as of June 2026, and branch data as of Q4 2025

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