



CDFI Credit Union Impact

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

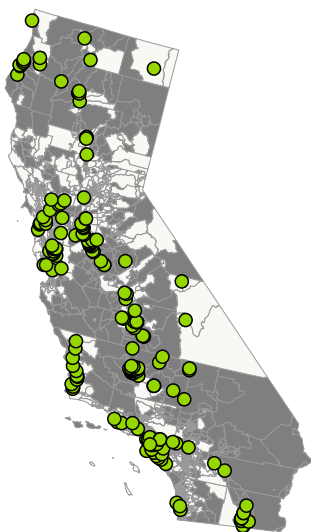
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

California's 25 CDFI Credit Unions:

- Have combined assets of **\$19.9 billion**
- Serve **1,242,967** members through **159** branch locations

California's CDFI Credit Unions achieve impact through **\$13.7 billion** in active loans to members, including:

- **\$6.3 billion** in community mortgage lending
- **\$4.1 billion** in local consumer financing
- **\$2.3 billion** in lending to local businesses
- **\$1.0 billion** in affordable alternatives to predatory payday loans



In California's CDFI Investment Areas:

- **17.0%** of residents have incomes below the federal poverty line
- The median family has an annual income of **\$60,237**

 CDFI Investment Area
  Credit Union Branch