



CDFI Credit Union Impact

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

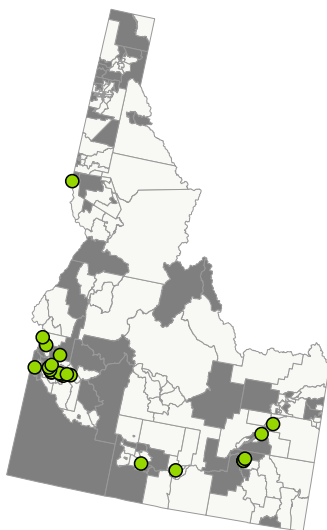
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

Idaho's 2 CDFI Credit Unions:

- Have combined assets of **\$490.8 million**
- Serve **38,673** members through **19** branch locations

Idaho's CDFI Credit Unions achieve impact through **\$373.7 million in active loans to members, including:**

- **\$187.5 million** in community mortgage lending
- **\$161.9 million** in local consumer financing
- **\$3.8 million** in lending to local businesses
- **\$20.6 million** in affordable alternatives to predatory payday loans



 CDFI Investment Area  Credit Union Branch

In Idaho's CDFI Investment Areas:

- **17.0%** of residents have incomes below the federal poverty line
- The median family has an annual income of **\$56,270**