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.

Illinois's 10 CDFI Credit Unions:

- Have combined assets of **$291.5 million**
- Serve **31,209** members through **15** branch locations

Illinois's CDFI Credit Unions achieve impact through $144.5 million in active loans to members, including:

- **$83.1 million** in community mortgage lending
- **$51.9 million** in local consumer financing
- **$9.5 million** in affordable alternatives to predatory payday loans

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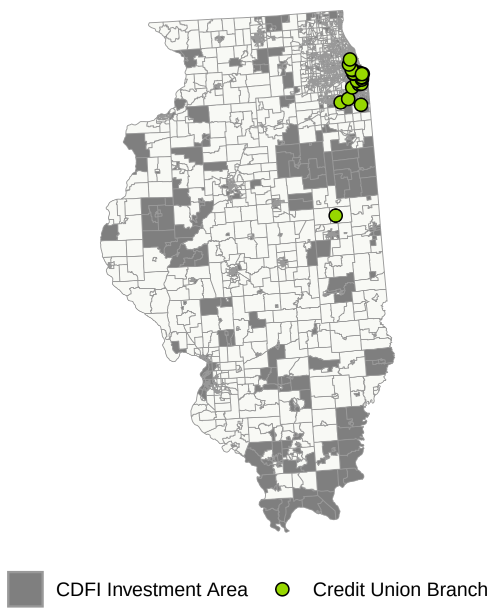

In Illinois's CDFI Investment Areas:

- **19.0%** of residents have incomes below the federal poverty line
- The median family has an annual income of **$57,778**

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