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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.

Maine's 2 CDFI Credit Unions:

- Have combined assets of **$517.8 million**
- Serve **26,156** members through **11** branch locations

Maine's CDFI Credit Unions achieve impact through $407.1 million in active loans to members, including:

- **$190.8 million** in community mortgage lending
- **$132.1 million** in local consumer financing
- **$69.7 million** in lending to local businesses
- **$14.5 million** in affordable alternatives to predatory payday loans

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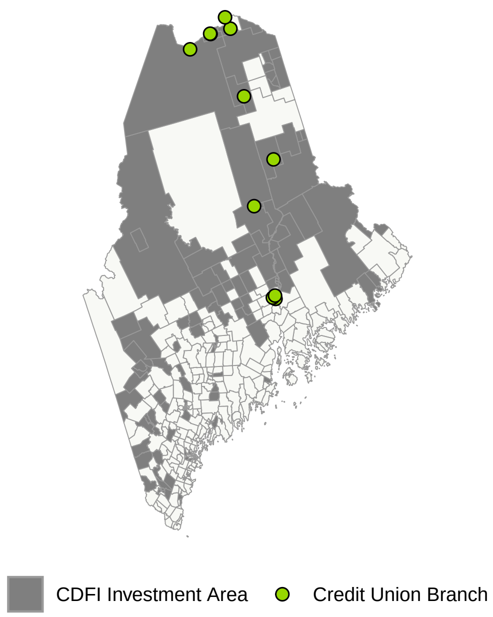

In Maine's CDFI Investment Areas:

- **17.0%** of residents have incomes below the federal poverty line
- The median family has an annual income of **$54,410**

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

www.inclusiv.org / info@inclusiv.org / 212.809.1850