CDFI Credit Union Impact

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

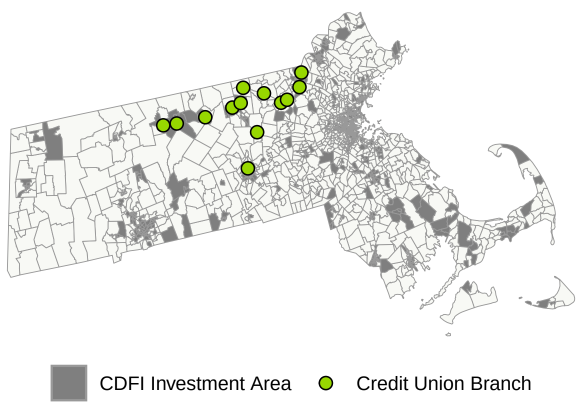
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

Massachusetts's 1 CDFI Credit Union:

- Has combined assets of **$2.5 billion**
- Serves **119,644** members through **13** branch locations

Massachusetts's CDFI Credit Union achieves impact through $2.0 billion in active loans to members, including:

- **$1.3 billion** in community mortgage lending
- **$399.1 million** in local consumer financing
- **$220.3 million** in lending to local businesses
- **$41.2 million** in affordable small-dollar lending



In Massachusetts's CDFI Investment Areas:

- **18.0%** of residents have incomes below the federal poverty line
- The median family has an annual income of **$64,405**

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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