



CDFI Credit Union Impact

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

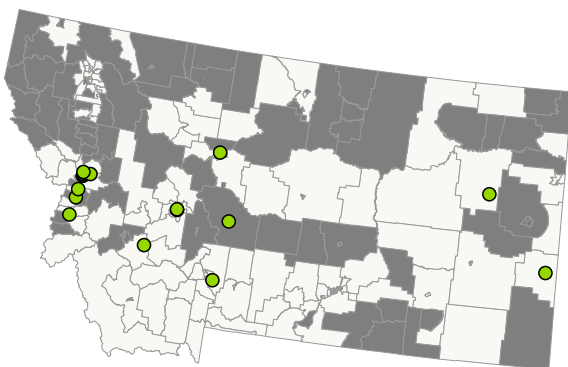
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

Montana's 4 CDFI Credit Unions:

- Have combined assets of **\$1.4 billion**
- Serve **81,665** members through **17** branch locations

Montana's CDFI Credit Unions achieve impact through **\$1.0 billion** in active loans to members, including:

- **\$426.0 million** in community mortgage lending
- **\$256.6 million** in local consumer financing
- **\$243.6 million** in lending to local businesses
- **\$84.1 million** in affordable small-dollar lending



■ CDFI Investment Area ● Credit Union Branch

In Montana's CDFI Investment Areas:

- **19.0%** of residents have incomes below the federal poverty line
- The median family has an annual income of **\$56,771**