



CDFI Credit Union Impact

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

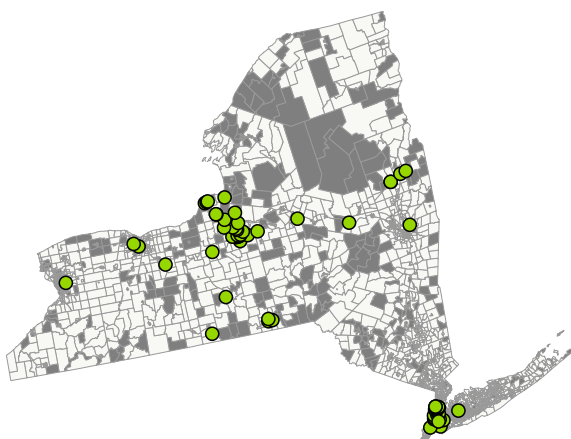
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

New York's 18 CDFI Credit Unions:

- Have combined assets of **\$5.4 billion**
- Serve **436,260** members through **63** branch locations

New York's CDFI Credit Unions achieve impact through **\$4.2 billion** in active loans to members, including:

- **\$2.2 billion** in community mortgage lending
- **\$1.1 billion** in local consumer financing
- **\$488.3 million** in lending to local businesses
- **\$407.5 million** in affordable small-dollar lending



 CDFI Investment Area  Credit Union Branch

In New York's CDFI Investment Areas:

- **20.0%** of residents have incomes below the federal poverty line
- The median family has an annual income of **\$60,436**