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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.

North Carolina's 9 CDFI Credit Unions:

- Have combined assets of **$16.4 billion**
- Serve **1,168,678** members through **159** branch locations

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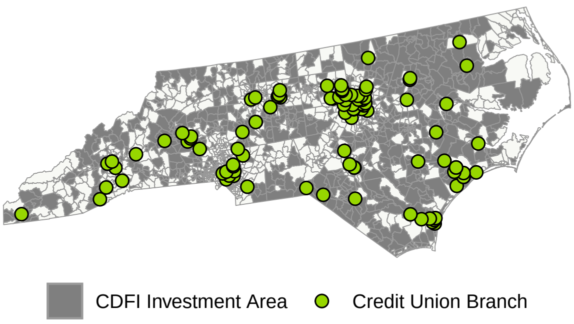
North Carolina's CDFI Credit Unions achieve impact through $12.4 billion in active loans to members, including:

- **$7.7 billion** in community mortgage lending
- **$2.8 billion** in local consumer financing
- **$1.1 billion** in lending to local businesses
- **$884.4 million** in affordable small-dollar lending



In North Carolina's CDFI Investment Areas:

- **20.0%** of residents have incomes below the federal poverty line
- The median family has an annual income of **$53,791**

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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