



CDFI Credit Union Impact

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

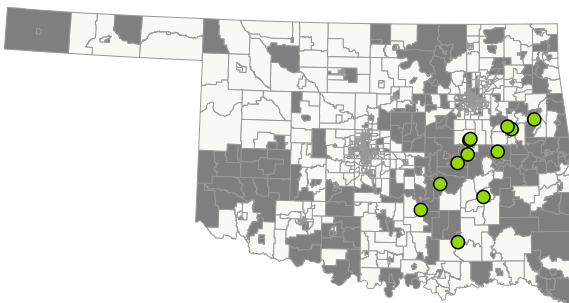
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

Oklahoma's 3 CDFI Credit Unions:

- Have combined assets of **\$273.2 million**
- Serve **28,280** members through **12** branch locations

Oklahoma's CDFI Credit Unions achieve impact through **\$153.3 million** in active loans to members, including:

- **\$4.8 million** in community mortgage lending
- **\$136.1 million** in local consumer financing
- **\$1.5 million** in lending to local businesses
- **\$10.9 million** in affordable alternatives to predatory payday loans



■ CDFI Investment Area ● Credit Union Branch

In Oklahoma's CDFI Investment Areas:

- **21.0%** of residents have incomes below the federal poverty line
- The median family has an annual income of **\$50,723**