



CDFI Credit Union Impact

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

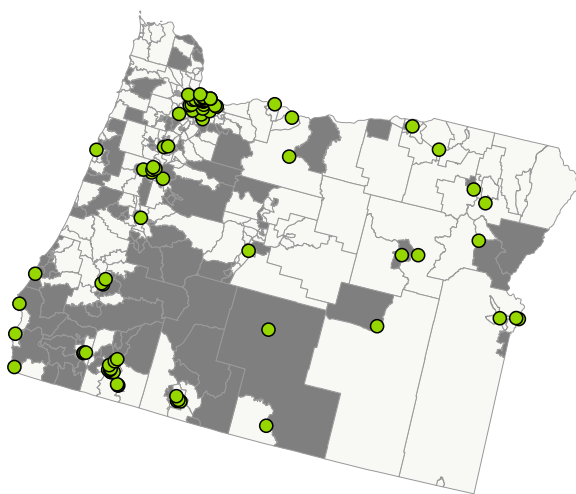
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

Oregon's 9 CDFI Credit Unions:

- Have combined assets of **\$10.0 billion**
- Serve **564,453** members through **97** branch locations

Oregon's CDFI Credit Unions achieve impact through **\$6.3 billion** in active loans to members, including:

- **\$2.5 billion** in community mortgage lending
- **\$2.6 billion** in local consumer financing
- **\$826.0 million** in lending to local businesses
- **\$400.7 million** in affordable alternatives to predatory payday loans



 CDFI Investment Area  Credit Union Branch

In Oregon's CDFI Investment Areas:

- **17.0%** of residents have incomes below the federal poverty line
- The median family has an annual income of **\$61,785**