



CDFI Credit Union Impact

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

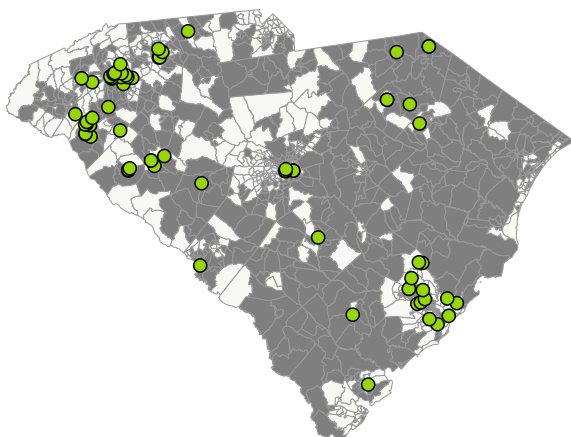
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

South Carolina's 10 CDFI Credit Unions:

- Have combined assets of **\$2.9 billion**
- Serve **201,244** members through **66** branch locations

South Carolina's CDFI Credit Unions achieve impact through **\$2.1 billion** in active loans to members, including:

- **\$850.4 million** in community mortgage lending
- **\$640.5 million** in local consumer financing
- **\$503.6 million** in lending to local businesses
- **\$135.6 million** in affordable alternatives to predatory payday loans



 CDFI Investment Area  Credit Union Branch

In South Carolina's CDFI Investment Areas:

- **20.5%** of residents have incomes below the federal poverty line
- The median family has an annual income of **\$53,119**