



CDFI Credit Union Impact

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

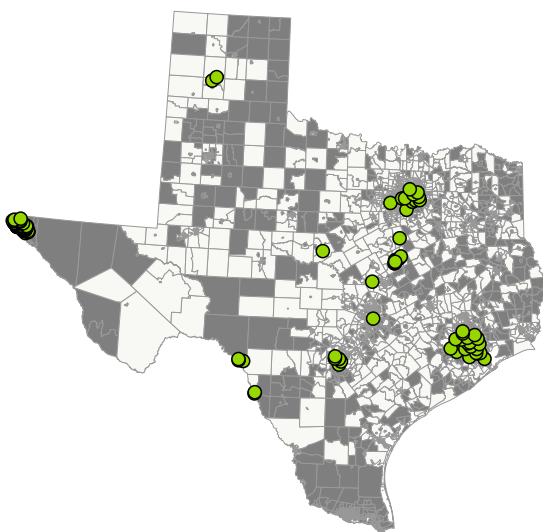
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

Texas's 15 CDFI Credit Unions:

- Have combined assets of **\$10.1 billion**
- Serve **868,752** members through **109** branch locations

Texas's CDFI Credit Unions achieve impact through **\$7.8 billion** in active loans to members, including:

- **\$2.0 billion** in community mortgage lending
- **\$3.9 billion** in local consumer financing
- **\$1.0 billion** in lending to local businesses
- **\$928.0 million** in affordable alternatives to predatory payday loans



■ CDFI Investment Area ● Credit Union Branch

In Texas's CDFI Investment Areas:

- **21.0%** of residents have incomes below the federal poverty line
- The median family has an annual income of **\$51,920**