

Oregon: 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 target markets, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.



Oregon's 13 CDFI Credit Unions:

Served **507,366** members at **89** branch locations

Held **\$8.2 billion** in assets

Made **\$6.0 billion** in loans

These CDFI credit unions achieve impact through:

\$2.1 billion in community mortgage lending

\$2.7 billion in consumer financing locally

\$952.9 million in lending to local businesses

\$309.4 million in **in affordable alternatives to predatory payday loans**

In Oregon's CDFI Investment Areas:

16.1% of residents have incomes below the federal poverty line

The average family has an annual income of **\$80,367**