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CDFI Credit Union & Cooperativa 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.

The 85 CDFI credit unions and cooperativas that operate in Puerto Rico:

- Have combined assets of more than \$12 billion
- Serve more than 1,139,990 members through 227 branch locations
- With \$7 billion in active loans to members

CDFI Investment Area Credit Union Branch

In Puerto Rico's CDFI Investments Areas:

- 32% of residents have incomes below the federal poverty line
- The median family has an annual income of \$22,650