# /inclusiv/



## **CDFI Credit Union Impact**

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

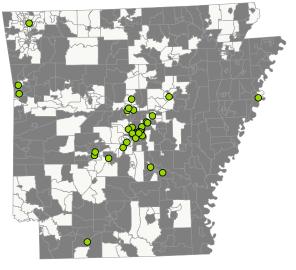
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

#### Arkansas's 5 CDFI Credit Unions:

- Have combined assets of \$2.5 billion
- Serve 174,373 members through 30 branch locations

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

- \$673.0 million in commnity mortage lending
- \$1.1 billion in local consumer financing
- \$248.4 million in lending to local businesses
- \$90.2 million in affordable small-dollar lending



CDFI Investment Area

Credit Union Branch

## In Arkansas's CDFI Investments Areas:

- 14.0% of residents have incomes below the federal poverty line
- The median family has an annual income of \$57,831