



CDFI Credit Union Impact

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

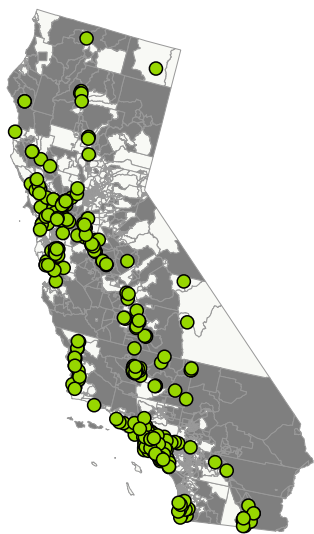
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

California's 36 CDFI Credit Unions:

- Have combined assets of **\$45.9 billion**
- Serve **2,496,150** members through **321** branch locations

California's CDFI Credit Unions achieve impact through **\$34.7 billion** in active loans to members, including:

- **\$17.0 billion** in community mortgage lending
- **\$11.6 billion** in local consumer financing
- **\$3.8 billion** in lending to local businesses
- **\$2.3 billion** in affordable alternatives to predatory payday loans



■ CDFI Investment Area ● Credit Union Branch

In California's CDFI Investments Areas:

- **14.0%** of residents have incomes below the federal poverty line
- The median family has an annual income of **\$69,054**