



## 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.

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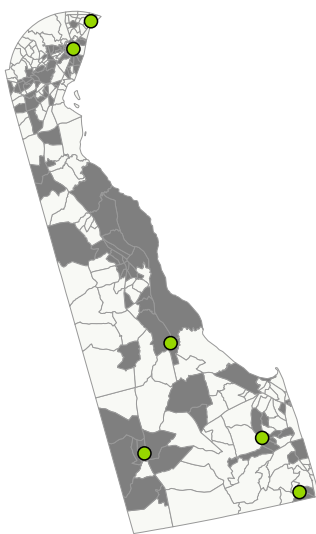
### Delaware's 3 CDFI Credit Unions:

- Have combined assets of **\$554.2 million**
- Serve **31,201** members through **11** branch locations

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### Delaware's CDFI Credit Unions achieve impact through **\$237.4 million** in active loans to members, including:

- **\$127.6 million** in community mortgage lending
- **\$56.2 million** in local consumer financing
- **\$31.6 million** in lending to local businesses
- **\$22.0 million** in affordable alternatives to predatory payday loans



■ CDFI Investment Area    ● Credit Union Branch

### In Delaware's CDFI Investments Areas:

- **28.5%** of residents have incomes below the federal poverty line
- The median family has an annual income of **\$76,295**