



CDFI Credit Union Impact

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

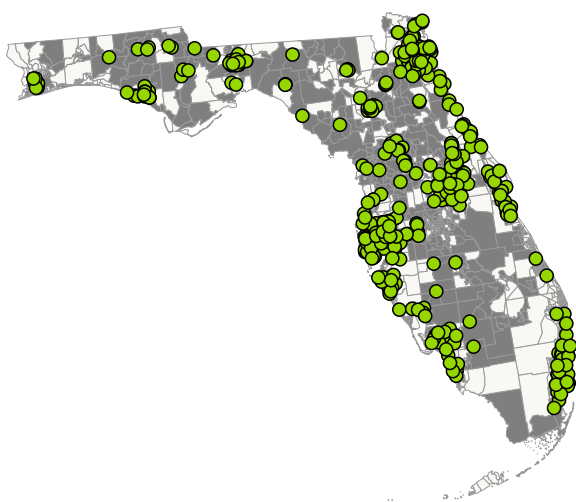
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

Florida's 32 CDFI Credit Unions:

- Have combined assets of **\$56.4 billion**
- Serve **3,859,853** members through **446** branch locations

Florida's CDFI Credit Unions achieve impact through **\$41.7 billion** in active loans to members, including:

- **\$14.8 billion** in community mortgage lending
- **\$19.1 billion** in local consumer financing
- **\$4.0 billion** in lending to local businesses
- **\$3.9 billion** in affordable alternatives to predatory payday loans



■ CDFI Investment Area ● Credit Union Branch

In Florida's CDFI Investments Areas:

- **14.0%** of residents have incomes below the federal poverty line
- The median family has an annual income of **\$56,619**