



CDFI Credit Union Impact

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

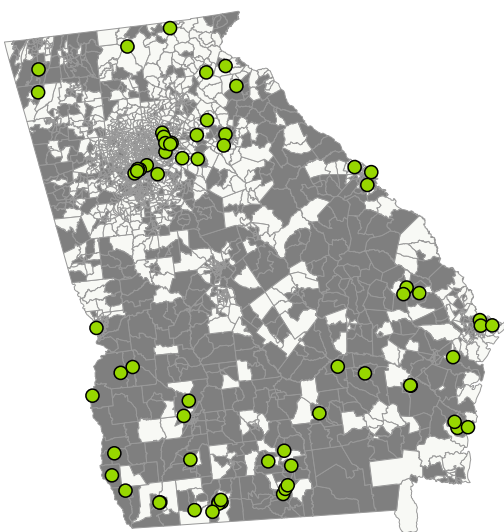
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

Georgia's 6 CDFI Credit Unions:

- Have combined assets of **\$1.6 billion**
- Serve **140,359** members through **43** branch locations

Georgia's CDFI Credit Unions achieve impact through **\$1.2 billion** in active loans to members, including:

- **\$193.0 million** in community mortgage lending
- **\$570.1 million** in local consumer financing
- **\$392.6 million** in lending to local businesses
- **\$79.7 million** in affordable small-dollar lending



■ CDFI Investment Area ● Credit Union Branch

In Georgia's CDFI Investments Areas:

- **19.0%** of residents have incomes below the federal poverty line
- The median family has an annual income of **\$62,437**