

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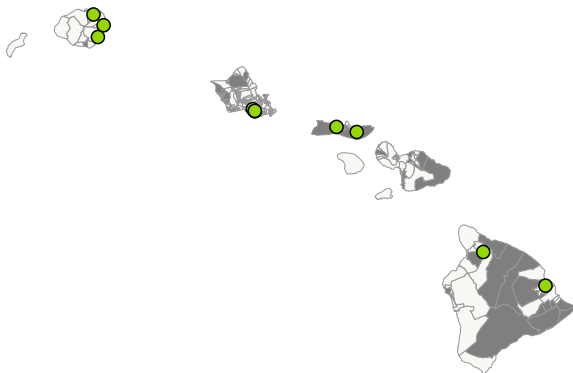
## Hawaii's 5 CDFI Credit Unions:

- Have combined assets of **\$670.0 million**
- Serve **47,502** members through **10** branch locations

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## Hawaii's CDFI Credit Unions achieve impact through **\$412.0 million** in active loans to members, including:

- **\$243.9 million** in community mortgage lending
- **\$75.6 million** in local consumer financing
- **\$14.3 million** in lending to local businesses
- **\$78.1 million** in affordable alternatives to predatory payday loans



■ CDFI Investment Area    ● Credit Union Branch

## In Hawaii's CDFI Investments Areas:

- **24.0%** of residents have incomes below the federal poverty line
- The median family has an annual income of **\$75,098**