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### **CDFI Credit Union Impact**

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

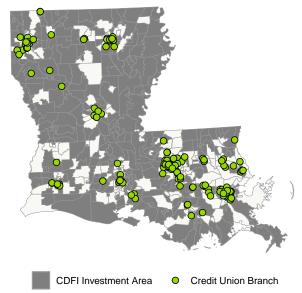
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

#### Louisiana's 31 CDFI Credit Unions:

- Have combined assets of \$8.2 billion
- Serve 705,534 members through 157 branch locations

# Louisiana's CDFI Credit Unions achieve impact through \$6.2 billion in active loans to members, including:

- \$1.8 billion in commnity mortage lending
- \$3.3 billion in local consumer financing
- \$406.2 million in lending to local businesses
- \$748.7 million in affordable alternatives to predatory payday loans



#### In Louisiana's CDFI Investments Areas:

- 15.0% of residents have incomes below the federal poverty line
- The median family has an annual income of \$57,234