



CDFI Credit Union Impact

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

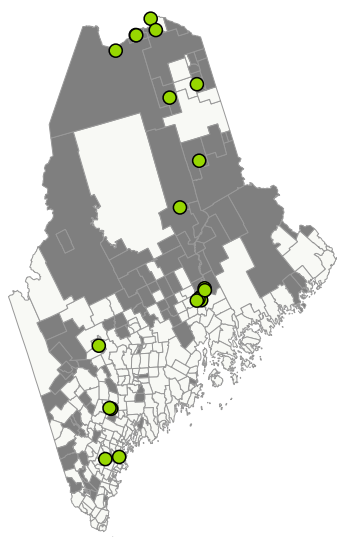
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

Maine's 4 CDFI Credit Unions:

- Have combined assets of **\$994.7 million**
- Serve **65,548** members through **20** branch locations

Maine's CDFI Credit Unions achieve impact through **\$808.3 million** in active loans to members, including:

- **\$440.6 million** in community mortgage lending
- **\$250.5 million** in local consumer financing
- **\$78.2 million** in lending to local businesses
- **\$39.1 million** in affordable alternatives to predatory payday loans



■ CDFI Investment Area ● Credit Union Branch

In Maine's CDFI Investments Areas:

- **15.2%** of residents have incomes below the federal poverty line
- The median family has an annual income of **\$54,031**