



CDFI Credit Union Impact

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

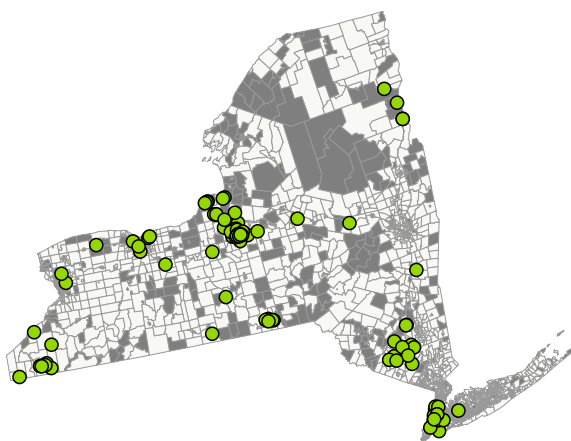
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

New York's 21 CDFI Credit Unions:

- Have combined assets of **\$4.9 billion**
- Serve **432,574** members through **88** branch locations

New York's CDFI Credit Unions achieve impact through **\$3.8 billion** in active loans to members, including:

- **\$1.7 billion** in community mortgage lending
- **\$1.3 billion** in local consumer financing
- **\$398.8 million** in lending to local businesses
- **\$333.9 million** in affordable small-dollar lending



■ CDFI Investment Area ● Credit Union Branch

In New York's CDFI Investments Areas:

- **19.0%** of residents have incomes below the federal poverty line
- The median family has an annual income of **\$79,318**