



## CDFI Credit Union Impact

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

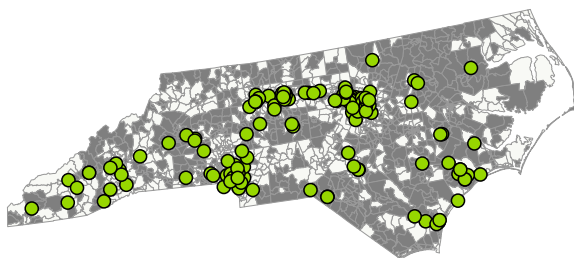
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members’ capacity to manage credit, increase savings, and increase their financial well-being.

### North Carolina’s 12 CDFI Credit Unions:

- Have combined assets of **\$20.1 billion**
- Serve **1,526,955** members through **193** branch locations

### North Carolina’s CDFI Credit Unions achieve impact through **\$16.4 billion** in active loans to members, including:

- **\$8.5 billion** in community mortgage lending
- **\$5.1 billion** in local consumer financing
- **\$1.4 billion** in lending to local businesses
- **\$1.4 billion** in affordable small-dollar lending



■ CDFI Investment Area    ● Credit Union Branch

### In North Carolina’s CDFI Investments Areas:

- **17.2%** of residents have incomes below the federal poverty line
- The median family has an annual income of **\$55,702**