



CDFI Credit Union Impact

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

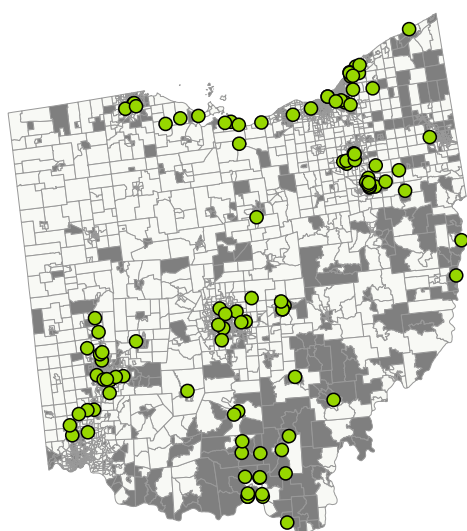
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

Ohio's 22 CDFI Credit Unions:

- Have combined assets of **\$5.4 billion**
- Serve **424,259** members through **107** branch locations

Ohio's CDFI Credit Unions achieve impact through **\$4.0 billion** in active loans to members, including:

- **\$1.5 billion** in community mortgage lending
- **\$1.5 billion** in local consumer financing
- **\$758.6 million** in lending to local businesses
- **\$259.1 million** in affordable alternatives to predatory payday loans



■ CDFI Investment Area ● Credit Union Branch

In Ohio's CDFI Investments Areas:

- **11.0%** of residents have incomes below the federal poverty line
- The median family has an annual income of **\$58,666**