



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.

Pennsylvania's 4 CDFI Credit Unions:

- Have combined assets of **\$818.6 million**
- Serve **80,649** members through **16** branch locations

Pennsylvania's CDFI Credit Unions achieve impact through **\$495.0 million** in active loans to members, including:

- **\$168.6 million** in community mortgage lending
- **\$230.3 million** in local consumer financing
- **\$54.6 million** in lending to local businesses
- **\$41.5 million** in affordable small-dollar lending



■ CDFI Investment Area ● Credit Union Branch

In Pennsylvania's CDFI Investments Areas:

- **14.8%** of residents have incomes below the federal poverty line
- The median family has an annual income of **\$66,114**