# /inclusiv/



## **CDFI Credit Union Impact**

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

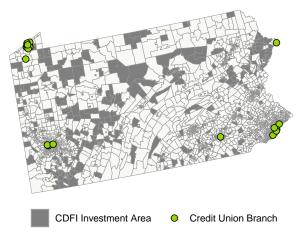
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

### 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 commnity mortage lending
- \$230.3 million in local consumer financing
- \$54.6 million in lending to local businesses
- \$41.5 million in affordable small-dollar lending



## 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