



## 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.

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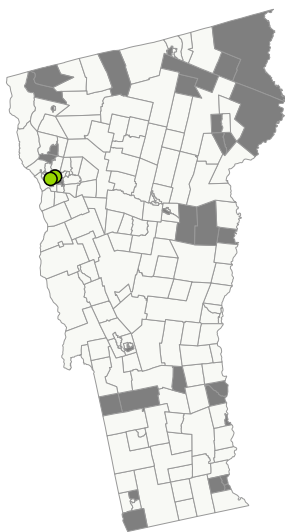
### Vermont's 1 CDFI Credit Union:

- Has combined assets of **\$64.7 million**
- Serves **5,847** members through **4** branch locations

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### Vermont's CDFI Credit Union achieve impact through **\$56.7 million** in active loans to members, including:

- **\$42.0 million** in community mortgage lending
- **\$12.1 million** in local consumer financing
- **\$3.7 million** in lending to local businesses
- **-\$1.1 million** in affordable small-dollar lending



■ CDFI Investment Area    ● Credit Union Branch

### In Vermont's CDFI Investments Areas:

- **27.0%** of residents have incomes below the federal poverty line
- The median family has an annual income of **\$74,148**