



## 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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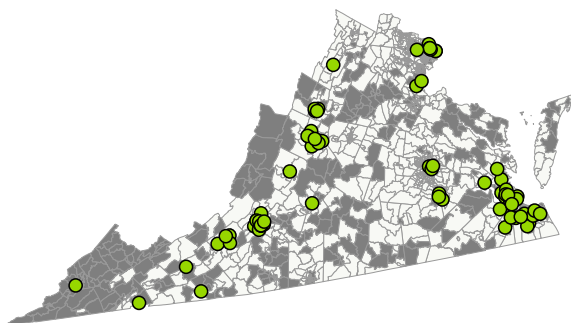
## Virginia's 7 CDFI Credit Unions:

- Have combined assets of **\$6.2 billion**
- Serve **388,678** members through **78** branch locations

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## Virginia's CDFI Credit Unions achieve impact through **\$4.5 billion** in active loans to members, including:

- **\$1.9 billion** in community mortgage lending
- **\$1.2 billion** in local consumer financing
- **\$946.9 million** in lending to local businesses
- **\$446.4 million** in affordable small-dollar lending



■ CDFI Investment Area    ● Credit Union Branch

## In Virginia's CDFI Investments Areas:

- **14.0%** of residents have incomes below the federal poverty line
- The median family has an annual income of **\$72,932**