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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.

Colorado's 4 CDFI Credit Unions:

- Have combined assets of \$486.2 million
- Serve 34,655 members through 8 branch locations

Colorado's CDFI Credit Unions achieve impact through \$284.2 million in active loans to members, including:

- **\$125.5 million** in community mortgage lending
- \$127.0 million in local consumer financing
- \$22.4 million in lending to local businesses
- \$9.3 million in affordable small-dollar lending



CDFI Investment Area O Credit Union Branch

In Colorado's CDFI Investment Areas:

- 6.0% of residents have incomes below the federal poverty line
- The median family has an annual income of \$82,526