



CDFI Credit Union Impact

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

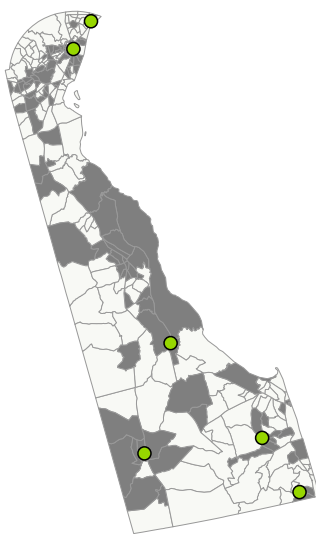
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

Delaware's 3 CDFI Credit Unions:

- Have combined assets of **\$567.8 million**
- Serve **33,074** members through **12** branch locations

Delaware's CDFI Credit Unions achieve impact through **\$253.0 million** in active loans to members, including:

- **\$132.8 million** in community mortgage lending
- **\$60.9 million** in local consumer financing
- **\$36.6 million** in lending to local businesses
- **\$22.7 million** in affordable alternatives to predatory payday loans



■ CDFI Investment Area ● Credit Union Branch

In Delaware's CDFI Investment Areas:

- **25.2%** of residents have incomes below the federal poverty line
- The median family has an annual income of **\$76,295**