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CDFI Credit Union Impact

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

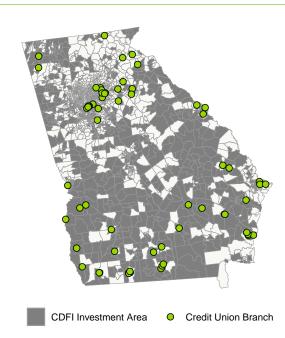
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

Georgia's 6 CDFI Credit Unions:

- Have combined assets of **\$1.6 billion**
- Serve 141,844 members through 43 branch locations

Georgia's CDFI Credit Unions achieve impact through \$1.1 billion in active loans to members, including:

- **\$202.4 million** in community mortgage lending
- \$519.1 million in local consumer financing
- \$278.0 million in lending to local businesses
- \$79.4 million in affordable small-dollar lending



In Georgia's CDFI Investment Areas:

- 22.5% of residents have incomes below the federal poverty line
- The median family has an annual income of \$67,833