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CDFI Credit Union Impact

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

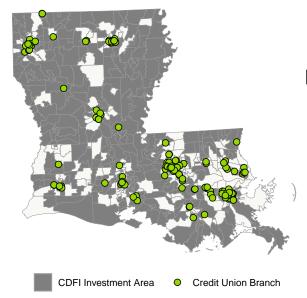
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

Louisiana's 31 CDFI Credit Unions:

- Have combined assets of \$8.6 billion
- Serve 709,369 members through 151 branch locations

Louisiana's CDFI Credit Unions achieve impact through \$6.4 billion in active loans to members, including:

- \$1.9 billion in community mortgage lending
- \$3.3 billion in local consumer financing
- \$427.1 million in lending to local businesses
- \$776.2 million in affordable alternatives to predatory payday loans



In Louisiana's CDFI Investment Areas:

- 15.0% of residents have incomes below the federal poverty line
- The median family has an annual income of \$53,482