



CDFI Credit Union Impact

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

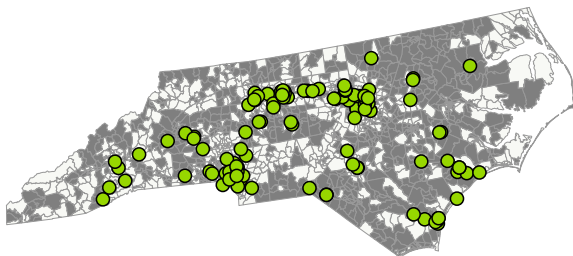
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

North Carolina's 12 CDFI Credit Unions:

- Have combined assets of **\$21.4 billion**
- Serve **1,550,009** members through **182** branch locations

North Carolina's CDFI Credit Unions achieve impact through **\$16.8 billion** in active loans to members, including:

- **\$8.7 billion** in community mortgage lending
- **\$5.0 billion** in local consumer financing
- **\$1.7 billion** in lending to local businesses
- **\$1.4 billion** in affordable small-dollar lending



■ CDFI Investment Area ● Credit Union Branch

In North Carolina's CDFI Investment Areas:

- **18.5%** of residents have incomes below the federal poverty line
- The median family has an annual income of **\$57,276**