



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.

Pennsylvania's 3 CDFI Credit Unions:

- Have combined assets of **\$810.6 million**
- Serve **80,898** members through **15** branch locations

Pennsylvania's CDFI Credit Unions achieve impact through **\$507.9 million** in active loans to members, including:

- **\$167.5 million** in community mortgage lending
- **\$241.8 million** in local consumer financing
- **\$57.0 million** in lending to local businesses
- **\$41.7 million** in affordable small-dollar lending



■ CDFI Investment Area ● Credit Union Branch

In Pennsylvania's CDFI Investment Areas:

- **12.8%** of residents have incomes below the federal poverty line
- The median family has an annual income of **\$66,114**