



CDFI Credit Union Impact

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

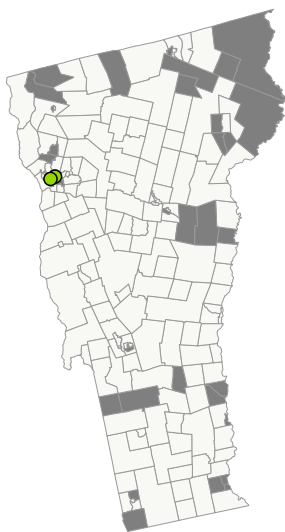
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

Vermont's 1 CDFI Credit Union:

- Has combined assets of **\$65.4 million**
- Serves **5,897** members through **4** branch locations

Vermont's CDFI Credit Union achieve impact through **\$55.6 million** in active loans to members, including:

- **\$42.0 million** in community mortgage lending
- **\$11.1 million** in local consumer financing
- **\$3.5 million** in lending to local businesses
- **-\$985,772.0** in affordable small-dollar lending



■ CDFI Investment Area ● Credit Union Branch

In Vermont's CDFI Investment Areas:

- **27.0%** of residents have incomes below the federal poverty line
- The median family has an annual income of **\$74,148**