



CDFI Credit Union Impact

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

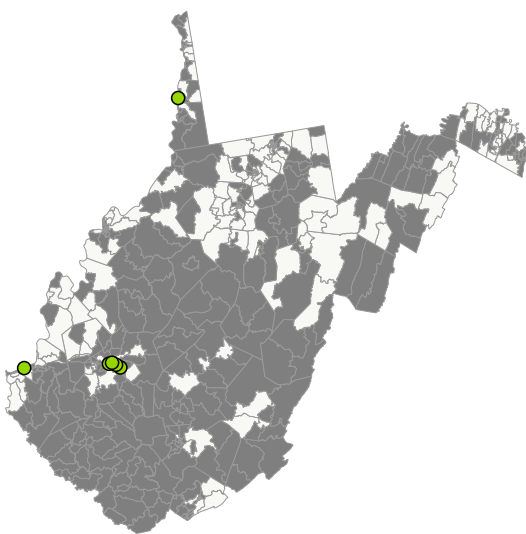
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

West Virginia's 1 CDFI Credit Union:

- Has combined assets of **\$60.6 million**
- Serves **4,458** members through **4** branch locations

West Virginia's CDFI Credit Union achieve impact through **\$33.1 million** in active loans to members, including:

- **\$6.3 million** in community mortgage lending
- **\$23.4 million** in local consumer financing
- **\$0.0** in lending to local businesses
- **\$3.5 million** in affordable small-dollar lending



■ CDFI Investment Area ● Credit Union Branch

In West Virginia's CDFI Investment Areas:

- **23.5%** of residents have incomes below the federal poverty line
- The median family has an annual income of **\$48,546**