



CDFI Credit Union Impact

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

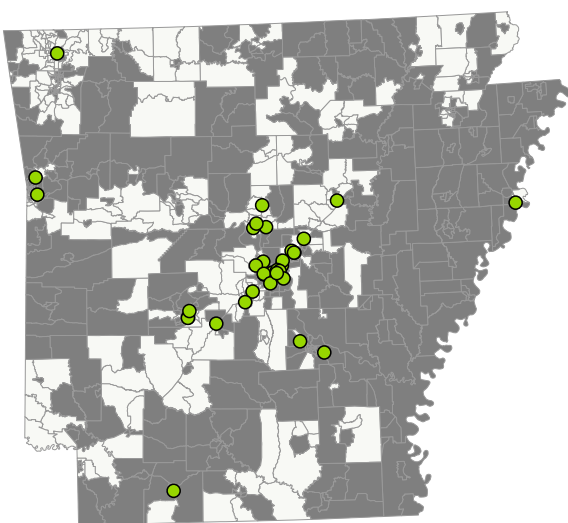
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

Arkansas's 5 CDFI Credit Unions:

- Have combined assets of **\$2.5 billion**
- Serve **174,373** members through **30** branch locations

Arkansas's CDFI credit unions achieve impact through **\$2.1 billion** in active loans to members, including:

- **\$673.0 million** in community mortgage lending
- **\$1.1 billion** in local consumer financing
- **\$248.4 million** in lending to local businesses
- **\$90.2 million** in affordable small-dollar lending



● One Credit Union ■ CDFI Investment Area

In Arkansas's CDFI Investments Areas:

- **14.0%** of residents have incomes below the federal poverty line
- The median family has an annual income of **\$57,831**