



CDFI Credit Union Impact

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

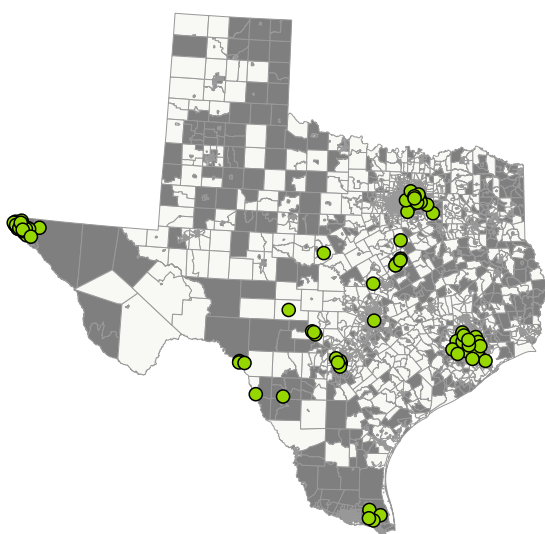
- Direct at least 60% of their lending toward economically distressed people and communities, and
- Build members' capacity to manage credit, increase savings, and increase their financial well-being.

Texas's 17 CDFI Credit Unions:

- Have combined assets of **\$9.9 billion**
- Serve **893,359** members through **114** branch locations

Texas's CDFI credit unions achieve impact through **\$7.5 billion** in active loans to members, including:

- **\$1.6 billion** in community mortgage lending
- **\$4.4 billion** in local consumer financing
- **\$552.5 million** in lending to local businesses
- **\$931.7 million** in affordable alternatives to predatory payday loans



● One Credit Union ■ CDFI Investment Area

In Texas's CDFI Investments Areas:

- **15.2%** of residents have incomes below the federal poverty line
- The median family has an annual income of **\$53,482**