Membership Update

October 23, 2018
Our Inclusiv CU Network

- 247 policy members with combined assets of $92B
- Serving 8.1 million consumers
- Median Assets = $69.8 million
- Total loans O/S = $69.7B
Strength in Diversity

- $10 Million to < $50 Million: 17%
- $100 Million to < $500 Million: 25%
- $2 Million or less: 15%
- $2 Million to < $10 Million: 15%
- $50 Million to < $100 Million: 11%
- $500 Million +: 17%
Strength in Geography

Inclusiv credit unions represent 48 states and territories (including the District of Columbia and Puerto Rico).

Concentration of members’ top states:

1. New York – 28 CDCUs
2. California – 20 CDCUs
3. Puerto Rico – 18 CDCUs
4. Texas – 15 CDCUs
5. Louisiana – 14 CDCUs
Strength in Impact

Our data suggests that in 2017 alone, CDFI credit unions issued*:

- 1.5 million loans in distressed Target Markets for over $19 billion
- 700,000 small, unsecured payday alternative loans
- 124,000 affordable mortgage loans
- $8 billion in non-prime consumer loans

*Based on research conducted by Terry Ratigan of data collected as part of our free ACR assistance program from 97 member CDFIs
Strength in Advocacy
Inclusiv CU Network Principles

● Promote access for everyone in our communities and fields of membership.

● Develop transparent, affordable and relevant financial products and services.

● Meet members where they are and connect them with the tools to move forward.

● Place members first by advocating for and fostering financial and economic security.

● Provide pathways and asset building opportunities to increase financial health.