

# CDFIs IN MISSOURI

## COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS

### WHAT ARE CDFIS?

Community Development Financial Institutions (CDFIs) are specialized community based financial institutions with a primary mission to promote economic development by providing financial products and services to people and communities underserved by traditional financial institutions, particularly in low income communities.

CDFIs include community development banks and credit unions, and non-regulated institutions such as non-profit loan funds or venture capital funds.

### CDFIS IN MISSOURI:

- 1st Financial Federal Credit Union
- Alliance Credit Union
- AltCap
- APEX Financial Credit Union
- Arsenal Credit Union
- Assemblies of God Credit Union
- Cape Regional Credit Union
- Central Bancshares Of Kansas City, Inc.
- Central Bank of Kansas City
- Century Bancshares, Inc.
- Century Bank of the Ozarks
- Century Credit Union
- CU Community Credit Union
- Educational Community Credit Union
- Electro Savings Credit Union
- Gateway Community Development Fund, Inc.
- Great Rivers Community Capital
- Guadalupe Centers Federal Credit Union
- Holy Rosary Credit Union
- Horizon Credit Union
- International Institute CDC
- Legacy Bank & Trust Company
- Northeast Regional Credit Union
- Ozark Federal Credit Union
- Ozarks Heritage Financial Group
- River Region Credit Union
- Riverways Federal Credit Union
- South Central Missouri Credit Union
- St. Louis Community Credit Union
- Technical Assistance Corporation
- Unite Burlington Credit Union
- United Consumers Credit Union
- United Credit Union

### THE CDFI FUND – U.S DEPARTMENT OF TREASURY

The Community Development Financial Institutions (CDFI) Fund is an innovative federal agency within the Treasury Department that was established in 1994, through the *Riegle Community Development and Regulatory Improvement Act*, to promote community development in distressed urban and rural communities by increasing the availability of credit, investment capital and financial services available.

Since 1994, the CDFI Fund has awarded more than \$2.8 billion on a competitive basis to CDFIs including Native CDFIs, small and emerging CDFIs and financial institutions through the BEA Program.

Number of CDFIs in Missouri:

33

Total CDFI Fund awards to Missouri organizations since 1996:

\$39,788,021

New Markets Tax Credit awards to Missouri since 2002:

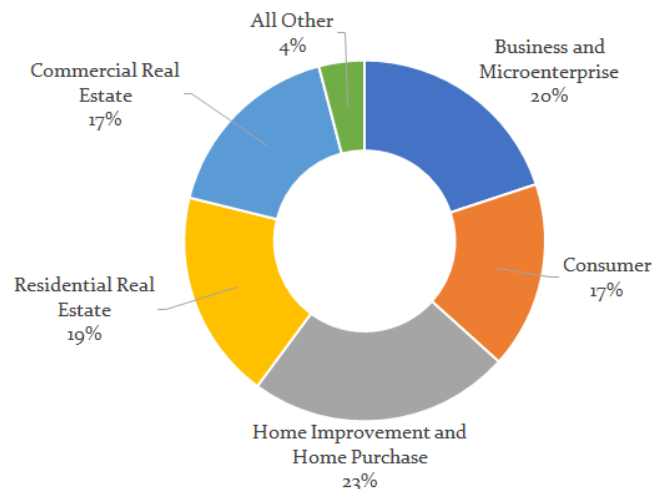
\$2.78 billion

### PUTTING CDFI FUND AWARDS TO WORK

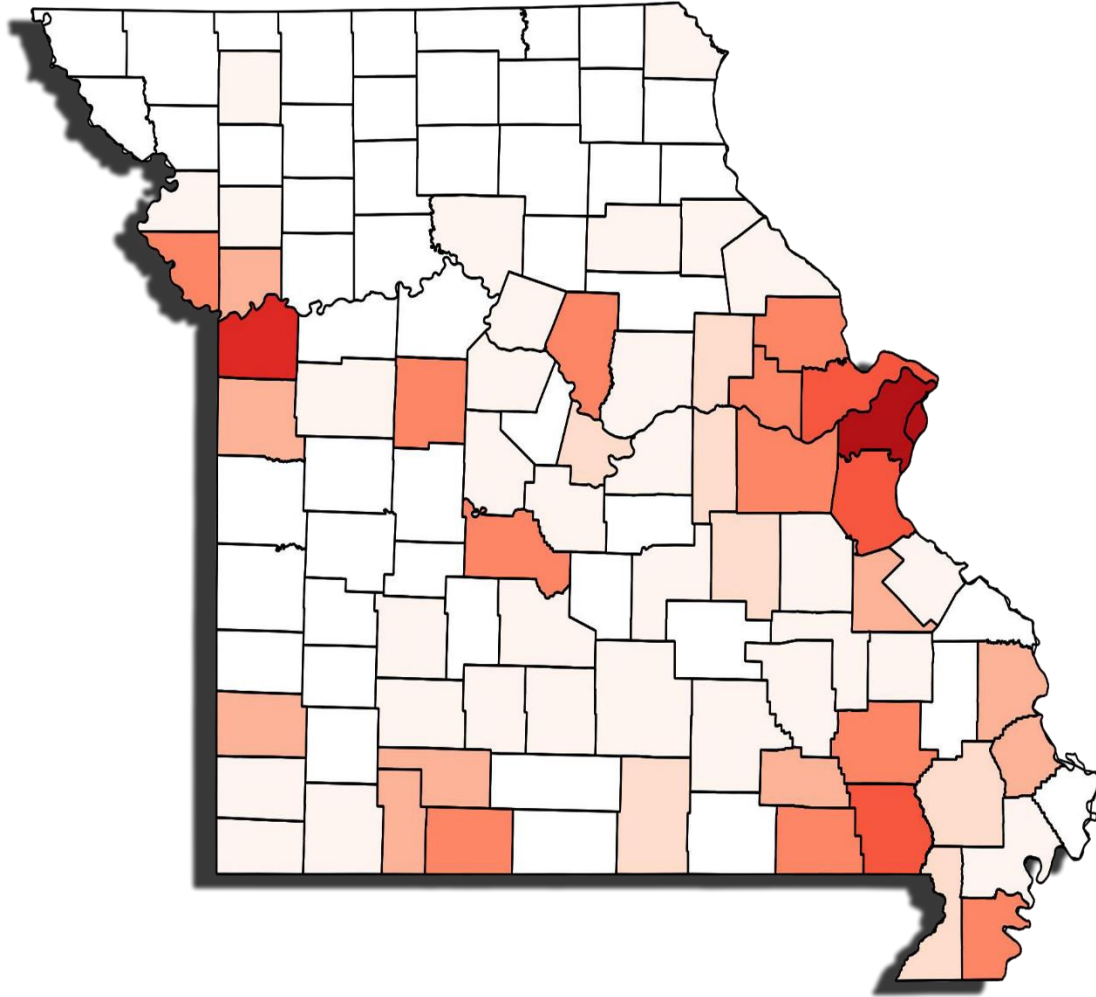
#### PERFORMANCE OF CDFI PROGRAM AWARDEES IN FY 2017

In FY 2017, CDFIs program awardees made over 120,000 loans or investments totaling over \$5 billion to more than 12,000 small businesses. The average size of each loan or investment was \$41,744. CDFIs also financed over 27,962 affordable housing units.

FY 2017 Loans and Investments by Type (Nationwide)



# CDFI INVESTMENT



## Legend

CDFI Loans & Investments  
by County, 2003-2014 (\$)

White	\$0	to \$250,000
Lightest Orange	\$250,000	to \$500,000
Light Orange	\$500,000	to \$1,000,000
Orange	\$1,000,000	to \$10,000,000
Dark Orange	\$10,000,000	to \$50,000,000
Red	\$50,000,000	to \$100,000,000
Dark Red	\$100,000,000	to \$250,000,000
Very Dark Red	\$250,000,000	to \$3,000,000,000