# LOUISIANA credit unions serving the COMMUNITY

2025 LOUISIANA CDFI CREDIT UNION IMPACT REPORT

In 2025, **Louisiana CDFI credit unions** delivered on their promise to serve underserved communities through varying strategies.

## LOUISIANA CDFI CREDIT UNION SNAPSHOT

**23** CDFI credit unions in Louisiana

**WITH**

**141** branches statewide

## 2025 COMMUNITY IMPACT

**567,025 members** were served in low-income areas

**$7.0 billion** in assets were held

**$2.6 billion** in consumer financing

**$1.7 billion** in community mortgage lending

**$729.6 million** in payday loan alternatives

**$449.1 million** lent to local businesses

For more information on Louisiana CDFI Credit Unions,
Contact the Louisiana Credit Union Association's Advocacy Department.

Source: https://inclusiv.org/state-profiles/

# Why Should You Continue Supporting CDFIs?

For a community to thrive economically it requires access to basic financial services, affordable credit, and investment capital. **Community Development Financial Institutions**—or **CDFIs**— are dedicated to serving areas that are often underserved by traditional financial institutions.

By investing federal dollars into financial institutions that offer tailored and innovative solutions, jobs are created, businesses are born, and neighborhoods are revitalized.

Credit unions use CDFI funding to help small businesses, first-time homebuyers, and families struggling with debt. These funds make a real difference in local economies and help break cycles of poverty.

Louisiana's disaster-prone regions rely on CDFI credit unions for financial recovery. After hurricanes and other natural disasters, CDFI-designated credit unions provide emergency relief funding and low-interest loans to help families rebuild.

# Current Legislation Regarding CDFI

## S. 2704 – CDFI Fund Transparency Act

This bill seeks to amend the Community Development Banking and Financial Institutions Act of 1994 to enhance transparency and accountability within the Community Development Financial Institutions (CDFI) Fund.

This bill would require the Secretary of the Treasury, or a designated representative, at the discretion of congressional committee chairs to provide annual testimony before the Senate Banking, Housing, and Urban Affairs Committee and the House Financial Services Committee. This testimony would detail the operations, performance, and funding activities of the CDFI Fund from the previous fiscal year.

The goal of this legislation is to promote greater oversight of how CDFI Fund resources are allocated and utilized, ensuring that funds are effectively advancing economic opportunities in underserved and low-income communities.

**We ask you to SUPPORT this legislation.**