

WHAT IS A CREDIT UNION?

CREDIT UNIONS ARE NOT FOR PROFIT COMMUNITY-BASED FINANCIAL INSTITUTIONS

Democratically
controlled and

MEMBER-OWNED

1

Used like a bank,
but organized like a

COOPERATIVE

2

Governed
by a

VOLUNTEER

 board of directors

3

HOW THEY WORK:

BUY A SHARE

in the credit union
to become a member



YOUR SAVINGS

are loaned to
other members



PROFITS ARE USED TO...



**Reduce fees &
improve interest rates**
on deposit accounts



Educate the membership



Donate to community
organizations

WHY
PEOPLE
LOVE
THEM:



Driven by a **strong**
social mission



Value people
over profit



Return profits to **members**
and communities



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