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1. Ownership
  2. Not-For-Profit
  3. Social Purpose
  4. Volunteer Leadership
  5. Financial Education

# Top 5 Reasons

to Join A Credit Union



# Credit unions are financial institutions formed by an organized group of people with a common bond.

**Ownership** - Credit unions are democratically controlled and member-owned. Each member has equal ownership and one vote.

**Not-For-Profit** - Credit unions are not-for-profit financial cooperatives that provide a safe, convenient place for members to save money and access loans and other financial services at reasonable rates.

**Social Purpose: “People Helping People”** - Credit unions exist to serve their members, not to make a profit. This “people first” philosophy impels credit unions and their employees to get involved in community and other worthwhile causes.

**Volunteer Leadership** - Each credit union is governed by a volunteer Board of Directors, elected by and from the credit union’s members.

**Financial Education for Members** - Credit unions place particular importance on educational opportunities for their members and the public to help everyone become better educated consumers of financial services.

**NCUA** - This independent United States government agency insures the deposits of credit union members nationwide up to \$250,000.

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