

A woman and a young girl are shown from the chest up, smiling and having their arms outstretched horizontally. The woman is in the foreground, wearing a red headband and a red beaded necklace. The girl is behind her, holding a small yellow and red flag on a stick. The background is a clear blue sky with light clouds. The image is framed by a green banner at the top and a green banner at the bottom right.

# Something About Credit Unions

CU LOGO

# 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.

## CU LOGO

555 ABC Lane

ABC, GA 30097

Ph: (555) 123-1234

Fax: (555) 123-1235



# Join Today!