

HOW ARE THEY DIFFERENT?

Credit Unions



VS

Banks



NOT FOR PROFIT

cooperatives offer a full range of financial products and services to their members.



FOR PROFIT

corporations offer a full range of financial products and services.

EARNINGS ARE RETURNED TO YOU

through services like loans, higher interest on deposits, better rates, and lower fees.



EARNINGS GO TO OUTSIDE STOCKHOLDERS

in the form of dividends.

OWNED BY YOU



OWNED BY SHAREHOLDERS

INSURED BY THE NCUA

up to \$250,000.



INSURED BY THE FDIC

up to \$250,000.

LOCAL, COMMUNITY BASED



NATIONWIDE OR REGIONAL BASED



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