

# 10 BENEFITS OF CREDIT UNION MEMBERSHIP



United States  
**SENATE**  
Federal Credit Union

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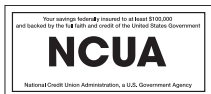
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Presented by the National Association of Federal Credit Unions, an independent trade association representing federally chartered credit unions nationwide.

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**The financial services you need,  
for less**

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We value our members and think it is important to review the many benefits available to them, and the many differences between a credit union and commercial banks. Please take a few minutes to review these credit union benefits.

- 1.** Credit unions typically pay higher yields on savings and certificates compared to commercial banks. Plus, accounts are federally insured.
- 2.** Credit unions' loan rates are generally lower than those at commercial banks. Consider refinancing your bank loans and credit card balances at the credit union to save money.
- 3.** Credit union service fees are often lower than the fees charged for similar services at commercial banks.
- 4.** Credit unions still make small unsecured loans. Many banks no longer make small personal loans.
- 5.** Credit unions offer low-rate credit cards. Plus, you may qualify for a credit union credit card when a bank would not extend you credit. Transferring high-rate bank and store credit card balances to a credit union credit card could result in significant savings.

- 6.** Credit unions have robust Web sites that allow you to obtain information and do your banking and bill payments online. See our Web site address on the reverse.
- 7.** Credit unions belong to ATM networks that allow you to make FREE withdrawals from your account at thousands of locations nationwide.
- 8.** Credit unions are member-based non-profit organizations. When you join, you become a member-owner and can participate in electing the Board of Directors. All members have an equal vote, no matter the amount of money in your account(s) or the number of services you use. Profits are returned to members in the form of attractive savings and loan rates. In contrast, banks focus on profits for their shareholders.
- 9.** Credit union membership is a lifetime benefit. Once you become a member, you can remain a member even if you change jobs or move to another area of the country.
- 10.** Your immediate family members are also eligible for credit union membership. Encourage them to join the credit union soon so they can enjoy the same benefits that you do.



**Stop by, give us a call or visit our Web site soon to take full advantage of your membership.**