

Any “profit” is returned to you in the form of lower rates and higher interest. Our board is made up of members who volunteer their services.

## Better rates

Looking for a loan? Looking to invest? Looking to refinance?

Check our rates. Although we offer many of the same services as a bank, we work for you. Since we don't have the expense of keeping stockholders happy, we can focus on keeping rates competitive, saving you hundreds of dollars.

## Lower fees

Grabbed some cash from the ATM lately? With a network of surcharge-free ATMs, most credit unions members pay next to nothing in ATM fees. Bank customers aren't so lucky. According to *Bankrate.com*, the 2008 average fee for using another bank's ATM was \$3 per transaction.

## Personal service

Credit unions are known for their focus on customer satisfaction. It doesn't just take our word for it. Survey after survey ranks credit unions first. The American Customer Satisfaction Index for fourth quarter 2008 scored banks a 75, while credit unions towered with an 84.

“Bottom line: If you're looking for a safe place to save and borrow, without getting nicked and dimed to death, credit unions are the best deal—bar none,” says Gary Schatsky, CEO of Independent Financial Counselors in New York.

It's your money—choose a credit union.



Learn more about  
credit unions at  
[creditunion.coop](http://creditunion.coop)



[cuna.org](http://cuna.org)

To order: 800-356-8010, ext. 4157

Stock No. 29104-PRO

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YOUR MONEY YOUR CHOICE  
YOUR CREDIT UNION™

# Choose a Credit Union

You have a choice when it comes to banks. If you're looking for better rates, lower fees, a superior service—then your choice is a credit union.

Thereed for “credit union” what we offer from the credit union movement, we alternate with for-profit banks.

How? credit unions offer better rates and premier service. It's as simple as that. We work for you. Your credit union is a not-for-profit financial cooperative. Instead of pressing for higher profits to keep shareholders satisfied and paying salaries for a board of directors, we work for you.

