

BROUGHT TO YOU BY YOUR CREDIT UNION



CREDIT UNIONS  
**BUILD**  
A BETTER  
**WORLD**<sup>TM</sup>

A food drive collects more than 4,000 pounds of nourishment for the hungry. Total strangers perform random acts of kindness. Employees stop work for a day to volunteer at local charities such as the Red Cross, the Humane Society, and Community Action.

Would you have guessed this is the business of credit unions? It is.



## BUILT ON PEOPLE

Credit unions are so much more than money lenders and holders. We stand for the power of people helping people. Each year in October we celebrate this spirit on International Credit Union Day to thank members for joining us in our efforts to build stronger individuals and stronger communities.

Now we join a larger celebration. The United Nations General Assembly has declared 2012 as the International Year of Cooperatives in order to increase public awareness of cooperatives—credit unions included.

A cooperative is simply an autonomous association of people who voluntarily unite to meet their common economic, social, or cultural needs and aspirations through a *jointly owned* and democratically controlled enterprise. Since credit unions are financial cooperatives, we share these principles and add a few of our own such as service to members and building financial stability.

At some point, you have probably wondered what the difference is between credit unions and other financial institutions—now you know.

Thank you for being a *member/owner*.