Credit unions serve diverse memberships. From disadvantaged families to high-performing businesses, credit unions serve a remarkably diverse membership—one that’s truly reflective of the communities where all of us live and work.

Credit unions don’t just advocate for the community—they are the community. Credit unions embody our philosophy of “people helping people” by serving the financial needs of our diverse communities.

More than \textbf{HALF} of credit union originated mortgages go to \textbf{MIDDLE INCOME OR LOWER BORROWERS}.

Credit unions help put home ownership, the heart of the American Dream, within reach for more people.

Credit unions make mainstream financial products and services available to those who need them most. Half of all credit unions report a majority of their members have family income equal to 80% or less than median family income.

Credit union small business lending is growing 10x faster than other lenders. That means new jobs, economic growth and reinvestment.

Credit unions fuel business growth.

Credit unions power the American Dream.

When a life emergency strikes, there is no better financial resource than a credit union.

Short-term loans from credit unions typically have APRs \textbf{400\%} lower than those from payday loan companies.

More than \textbf{HALF} of credit unions have a specific focus on low income families.

Credit unions see people first.

More than \textbf{HALF} of credit union originated mortgages go to \textbf{MIDDLE INCOME OR LOWER BORROWERS}.

Credit Unions: \textbf{Champions of Communities}