Dear [STAFF: firstName],

Are you a credit union member? If you’re not, I bet your coworker, friend, or family member is. After all, 115 million Americans are member-owners of credit unions.

Because they are member-owned, credit unions are the fabric of every congressional district in the country, reflecting the communities they serve:

- Credit unions originate a higher percentage of loans to Black and Latino borrowers than banks.
- More than ten percent of credit unions are minority depository institutions (MDI)—3.5 times the number of MDI banks.
- Credit unions are leading the way in gender diversity in the financial services sector: 52% of credit union CEOs are women.

Credit unions are a smarter choice for consumers and small businesses because they are not-for-profit, financial cooperatives with a statutory mission to promote thrift and provide access to credit for provident purposes. They exist to meet the financial services needs of their members—your constituents—by delivering direct benefits in the form of higher savings returns, lower loan rates, and fewer fees.
Even those who are not credit union members benefit because credit unions provide competition that ensures that access to financial services is available and affordable. In total, credit unions deliver almost $12 billion worth of financial benefits each year.

Credit union members love their credit union. Don’t believe us? Consumer Reports said, “Credit unions are among the highest-rated services we’ve ever evaluated, with 96 percent of our members highly satisfied.”

115 million Americans have chosen credit unions. They know the difference. At the Credit Union National Association, we are working to ensure credit unions can keep delivering this difference to their members. We look forward to working with you in 2019!

Sincerely,

Ryan Donovan
Chief Advocacy Officer
Credit Union National Association