ADVANCING COMMUNITIES

LOCAL COMMUNITIES are the life force of our country. The small businesses, schools, hospitals, and other institutions that make up our communities are only as strong as the people who keep them running – your constituents.

As not-for-profit, member-owned financial cooperatives, credit unions place your constituents’ financial well-being ahead of a corporate bottom line, and we are committed to ensuring that your community remains strong and has opportunities to grow.

That’s why over 115 million Americans choose to partner with credit unions to achieve their financial goals! Credit Union National Association and the state Leagues are working to ensure credit unions can keep advancing communities across the country.
Credit unions annually provide $18.9 billion in total financial benefit to consumers across the country through:

- **Higher savings and returns**
- **Lower loan rates**
- **Fewer fees**

**Source:** Datatrac, NCUA, CUNA

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**Owned by our members, delivering for our members**

Credit unions keep earnings local by reinvesting in our members and communities. We don’t serve faraway investors seeking to turn a profit.

For credit unions, making sure consumers and small businesses have access to quality, affordable, people-first financial solutions is our primary goal.