

# Credit Unions Are a Smarter Choice

*I have been a credit union member since 1983. The employees are always so helpful and will assist you in whatever you need. It's a pleasure being a credit union member.*  
— L. Fischer, Member



## WHAT?



**A CREDIT UNION is – a Not-For-Profit, member-owned, financial cooperative.**

Earnings are returned to members in the form of fewer and lower fees plus better rates on loans and savings.



**Democratically controlled** by its members. Operated for the purpose of promoting thrift, providing credit at competitive rates, and providing other financial services to its members.

## WHY?



### WHY Join A Credit Union?

Credit Unions are focused on people, not profit.

*It's financially responsible...*

Usually, credit unions offer higher savings rates. Credit unions typically charge lower or reduced fees compared to banks and are known for providing personal service.

*It helps your community...*

Savings go back into the community and help other members get mortgages to buy homes and loans for new cars. They help members grow their savings, pay off debt, and plan for the future.

*They help you broaden your horizons...* Your credit union can put you in business with a small business loan when another institution might look the other way. Credit unions finance the dreams of many households. Because of the structure, credit unions can tailor their loans to members to facilitate immediate or long term needs.

## WHO?

**MEMBERSFIRST**  
CREDIT UNION

Over 60 Years of commitment to service and delivering quality financial products.

Named by and for our members; our vision, goal and promise is to put Members First.

Members' funds are insured up to \$250,000 by the NCUA.

*In a Nut Shell...*

We're dedicated to the credit union philosophy of people helping people. Our service rests on three pillars: **Service** that exceeds member expectations, **integrity** without exception and **working together** as a team to achieve optimum results for our members.



*For over 20 years, I have benefited by the very competitive rates that I have had on auto, home mortgage and personal loans. I would have to say that no other bank comes remotely close to the benefits that our own personal Credit Union has to offer!*  
M. Newberry - Member



*"To me, credit unions embody timeless values - the spirit of community, importance of volunteerism, and the need for integrity and high standards."*

— Madeline Albright,  
Former Secretary of State



**MEMBERSFIRST**  
CREDIT UNION