

CREDIT UNIONS

VS

BANKS

- Not for Profit
- Profit is returned to members in the form of lower loan rates and higher savings rates.
- Member owned; credit unions are owned by its MEMBERS!
- Unpaid ELECTED board of directors, comprised of volunteers to voice the best interests of the membership.

- Profit owned
- Profit is returned to the shareholders. Fees tend to be higher since they are profit driven.
- Corporate Owned, banks are owned by their shareholders.
- Corporate Represented. Members from the board are hired by the bank to keep the banks interest as focus.



The Banking Services You Deserve

