

SEE THE CREDIT UNION DIFFERENCE.

Choosing a financial institution to fit your goals and values.

There is no financial institution quite like a credit union. While we are similar to banks in the services we offer, our structure and our mission are very different. How different? See for yourself. We love sharing our knowledge of the credit union difference:

	CREDIT UNION	BANK
<i>OWNERSHIP</i>	A financial cooperative owned and controlled by the people, or members, who use their services.	A financial corporation, controlled by a paid Board of Directors, elected by stockholders.
<i>MANAGEMENT</i>	A volunteer, member-elected Board of Directors represents member interests.	The paid Board of Directors represents owners; customers go without voting privileges.
<i>PROFIT STRUCTURE</i>	Not for profit. Exist for the financial betterment of their members. Earnings are passed on to members through better rates and lower/fewer fees.	For profit. Operate on a profit motive to make money for a small group stockholders.
<i>INSURED BY</i>	NCUA, a government agency. Insured up to \$250,000.	FDIC, a government agency. Insured up to \$250,000.
<i>ACCESS</i>	Most credit union members can use a nationwide network of more than 30,000 surcharge-free ATMs and 7,000 shared service centers because of the collaborative nature of credit unions.	Most banks require customers to use their branded ATMs and branches for services without fees.