

## Banks and Credit Unions

### What's the SAME



Checking Accounts



Savings Accounts



Auto Loans



Home Loans



Online Banking



Term Certificates



Phone Banking



Federally Insured



Mobile Banking



Nationwide ATM Network

### What's the DIFFERENCE

#### BANKS

For profit

Led by paid Board of Directors

Answer to stockholders

#### CREDIT UNIONS

Not for profit

Led by volunteer Board of Directors

Answer to membership

### The Credit Union ADVANTAGE

- Community oriented
- Member owned
- Low or no fees
- Fair and affordable loan rates and terms
- Low balance requirement to maintain membership
- Local, personalized service

