

Credit Union 101



So what is a credit union?

Credit unions are cooperative financial institutions, owned and guided by the voice of their members.

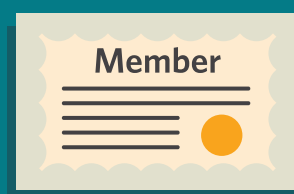
Credit Unions follow 7 Cooperative Principles



Anyone can join



Each member has a vote & can run for board election



Our members get a share of profits



We provide financial education for our members



We cooperate with other credit unions, sharing information and ideas



Members own the credit union, there are no outside shareholders



We invest in our communities

Canadian credit unions have...



Over 5 Million Members



Close to 1,800 Locations



\$134 billion in deposits