

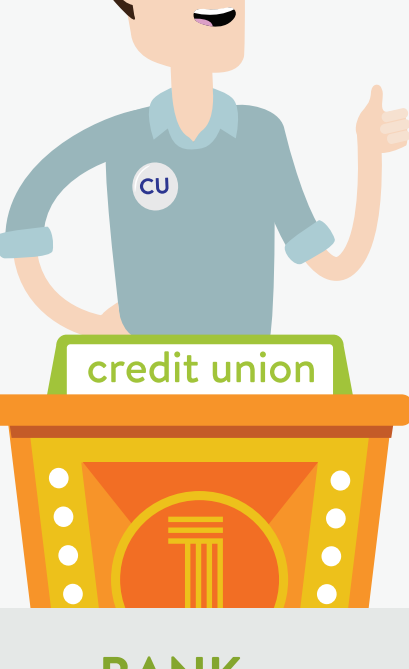
Choosing Your FINANCIAL INSTITUTION

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Let's start with THE BASICS

As you contemplate moving beyond your piggy bank, the two types of financial institutions that you're most likely to deal with are banks and credit unions. They offer essentially the same products and services, including savings and checking accounts, credit cards, auto loans, mortgages and investment products, but their values and motivations are very different.



CREDIT UNION

- Member-owned financial co-operative
- Not for profit—excess earnings are distributed to credit union members in the form of profit-sharing, lower loan rates or higher yields on savings
- Run by a volunteer board of directors who are elected by fellow credit union members
- Members can vote on how their credit union is run
- Membership eligibility requirements vary; make sure you check with your local credit union

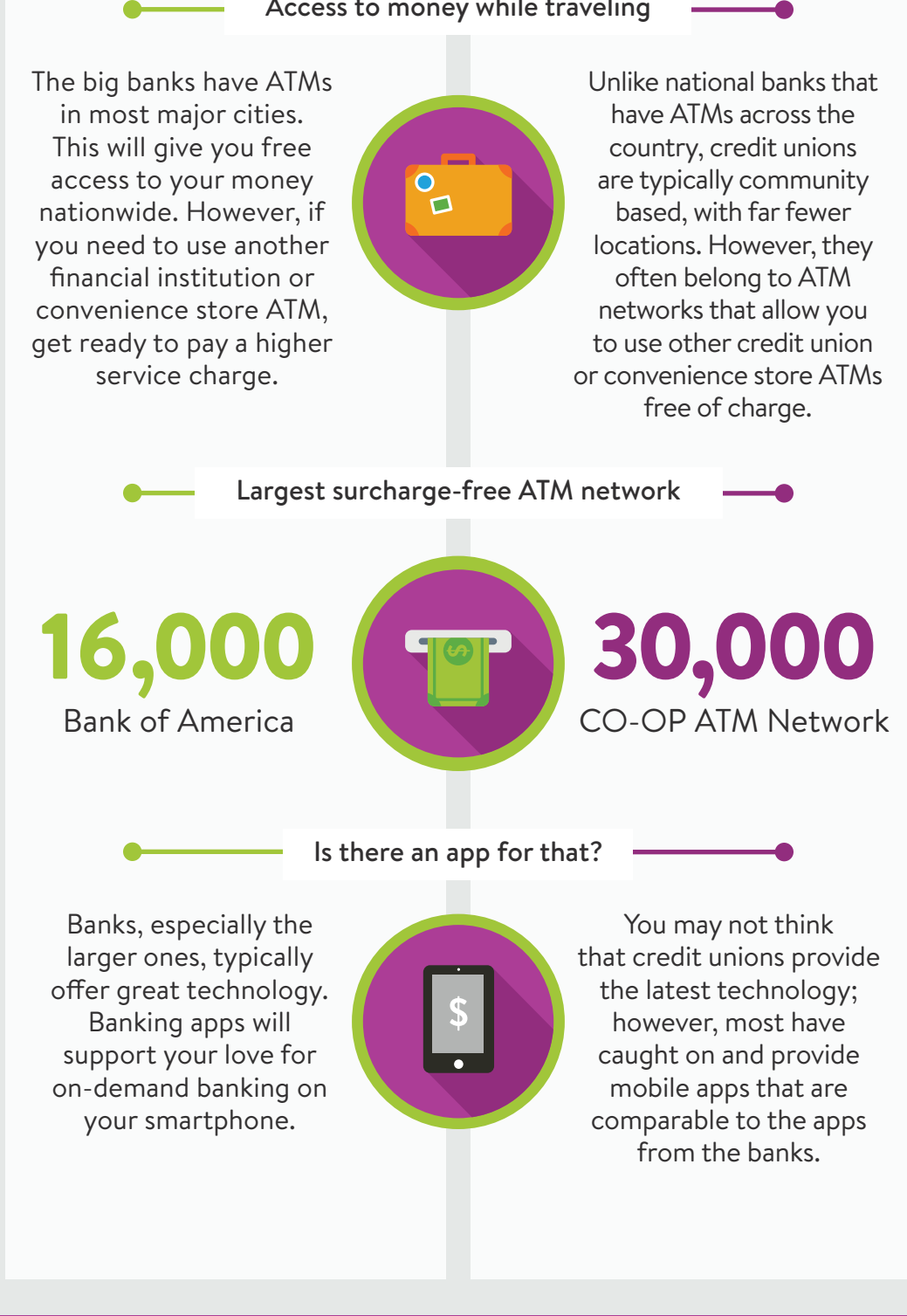
- ### BANK
- Shareholder-owned financial institution—not owned by bank customers
 - For profit—profits not shared with bank customers
 - Run by paid board of directors, not necessarily bank customers
 - Customers have no say in how their bank is run
 - Open eligibility; anyone can be a customer



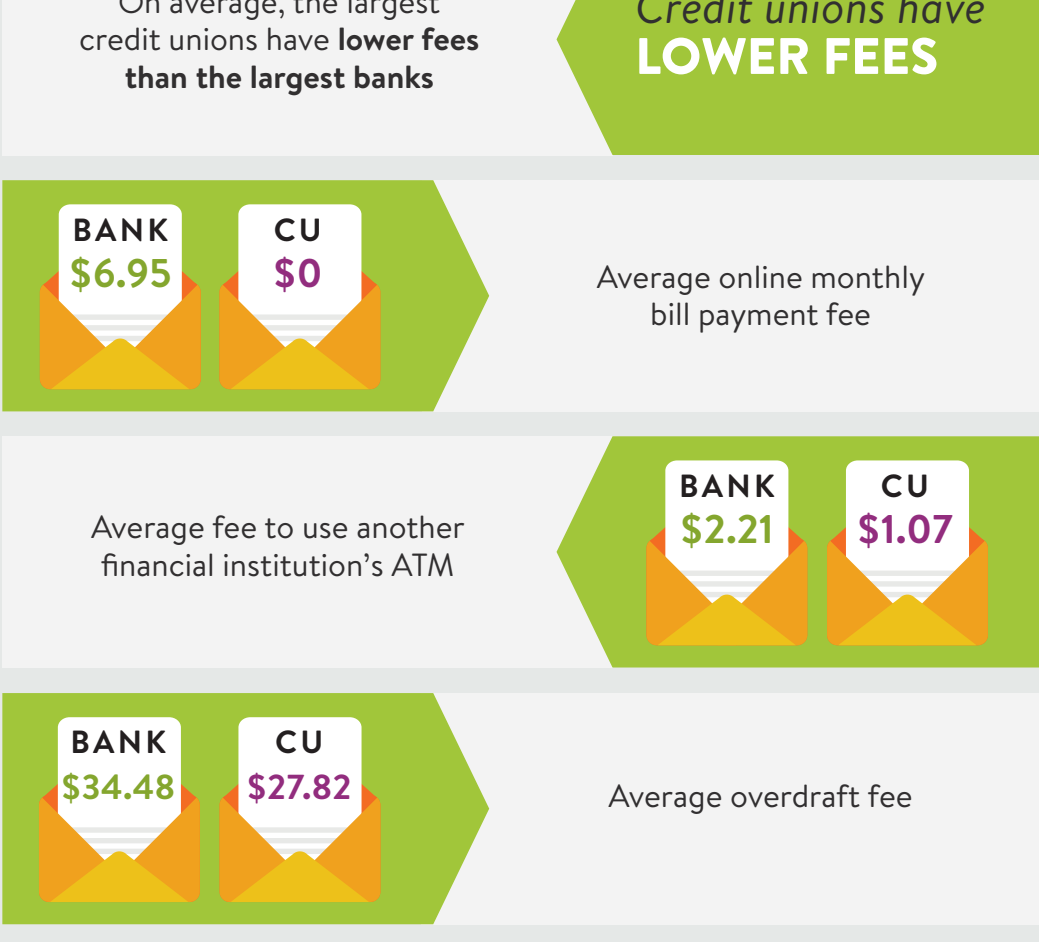
PIGGY BANK

- Owned by you
- No costs, earnings or profits
- Limited features and security
- Susceptible to dust and breakage

Think about YOUR ACCESS



Think about YOUR MONEY



Credit unions offer **HIGHER YIELDS ON SAVINGS**



Banks and credit unions are **EQUALLY SAFE**

The National Credit Union Administration (NCUA) protects the money you have in a federally insured credit union up to \$250,000. This is the same protection offered by the Federal Deposit Insurance Corporation (FDIC) for the money you might have in a bank account.

\$250,000 coverage

Think about YOUR SATISFACTION

When customers weigh in, credit unions win. Banks fell short of credit unions in the **FIS Performance Against Customer Expectations Study**—90% of credit unions members are “extremely satisfied” or “very satisfied” compared to just 66% of national bank customers.



BROUGHT TO YOU BY



Sources: American Bankers Association, Consumer Reports, Datatrac, FIS PACE Study, Forbes, University of Wisconsin Center for Cooperatives, U.S. News & World Report and Wise Bread

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