

Discover what we can do for you

The credit union difference



Save. Borrow. Invest.

Do all of your banking at your local credit union



As you can see, credit unions provide the same services as other major financial institutions.

But, we do it differently. In fact, our members say we do it better.



**CREDIT
UNIONS**

Credit unions put people before profits

Helping you thrive financially

Credit unions are here to help you hold on to more of your money. Your financial well-being is our top priority.

Members come first

When you open an account with us, you become a member and an owner, not just an account holder. Each member-owner has an equal say in how their credit union operates and decisions are made in the best interest of our members. In fact, the Board of Directors is composed of people from the community, democratically elected by the members they serve.

2.5 million FREE chequing accounts

Almost half of all credit union members, including 1.3 million seniors, have access to free chequing accounts. It's another great example of how we put people before profits.

YOUR MONEY IS SAFE

Credit unions are closely regulated. Our members have the same or often **higher deposit protection** than what is provided to customers of traditional banks and other financial institutions.



Giving you the best service

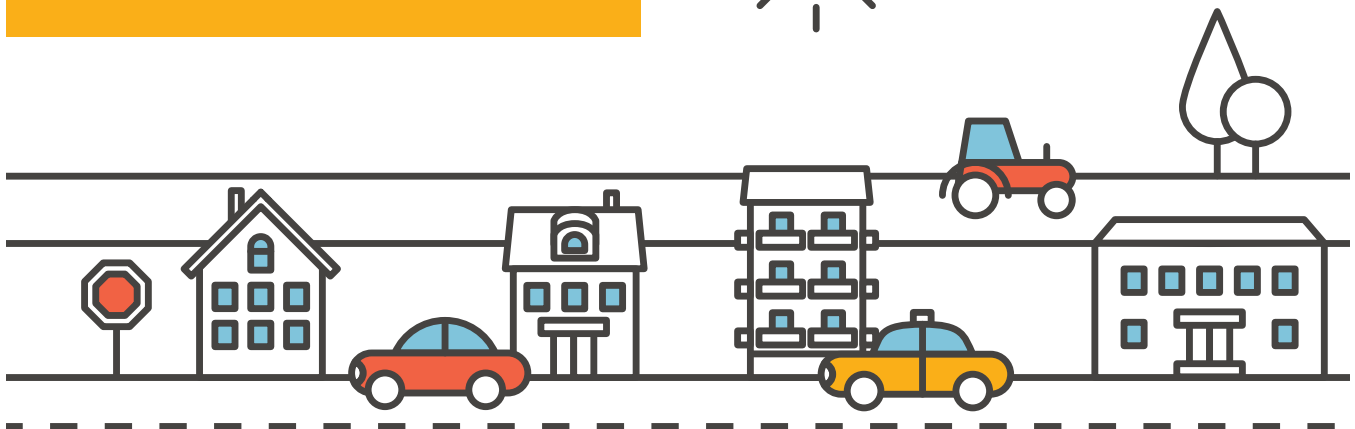
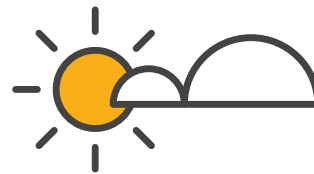
Canadians rank credit unions #1

For 11 consecutive years, Canadians have ranked credit unions first in overall **Customer Service Excellence** and **Branch Service Excellence** among all financial institutions in the annual Ipsos® Best Banking Awards survey. Credit unions have also received sole honours in the **Values My Business** category for eight consecutive years.



Business owners agree...

Credit unions consistently outperform all banks when it comes to serving the needs of Canada's small- and medium-sized businesses, ranking #1 in four of the last five Canadian Federation of Independent Business (CFIB) surveys.



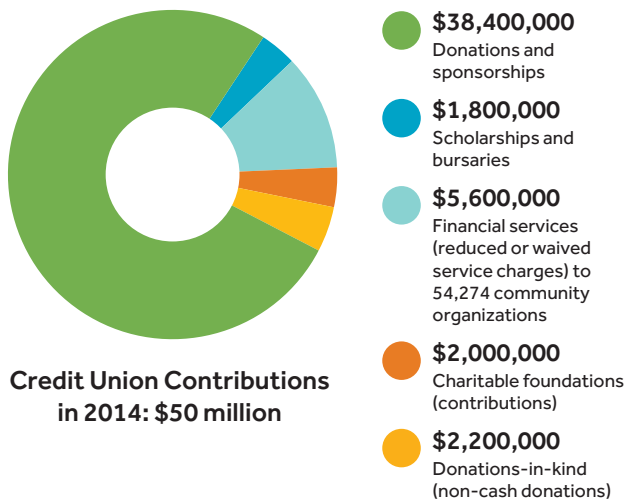
Supporting your community

Credit unions contribute 4% of pre-tax profits to local community organizations – that’s well above the recognized industry standard of 1%.

Our employees also take co-operative principles to heart, with almost 80% volunteering during their personal time and 70% taking part in community activities as part of their paid work.

We give back

Since 2008, credit unions have contributed more than \$293 million to Canadian communities. In 2014 alone, credit unions contributed \$50 million.



Credit Union Contributions in 2014: \$50 million

Find a credit union near you

Visit the Canadian Credit Union Association’s website (ccua.com) to learn more about Canada’s credit unions and to find a branch near you.

OUR MEMBERSHIP IS GROWING

More Canadians are choosing to become members of a financial institution that puts people ahead of profits. Today, there are over **306 credit unions and caisses populaires** in Canada, serving **5.6 million members.**



Innovating for you



A PROUD HISTORY OF CANADIAN FIRSTS

- First** viable alternative to payday lending products
- First** social impact bond publicly launched in Canada
- First** home equity lines of credit
- First** mobile cheque imaging service
- First** branchless bank
- First** debit card service
- First** fully functional online banking
- First** full-service ATMs
- First** financial institutions to lend to women in their own names

National network of surcharge-free ATMS

As a credit union member, you can withdraw cash completely surcharge-free at over 4,100 partner ATMs nationwide – a network larger than that of most banks.

In 2014, our members saved more than \$12 million in ATM fees.



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