



Credit Unions Are *NOT* Like Banks

Here Are A Few Reasons Why

When you're a member of a CCU, you'll see how investing takes on a whole different meaning

Think banks and credit unions are created equal? Think again! There are several differences, and it's time to re-think that outdated philosophy. Credit Unions are currently paving the way to how banking is preferred, and it's easy to see why. While banks focus solely on making large profits on investments, credit unions focus on investing in their members best interests.

There are many reasons for the current trend in people shifting their banking needs to credit unions, mostly due to the fact they provide unmatched service, convenience and cost. Although we feature the same types of banking products and services you would find at traditional banks, including savings and checking accounts, loans, mortgages, internet home banking and bill payment, and more – there are definitely some distinct differences and advantages to credit unions.

Let's see how well you know the difference between banks and credit unions – did you know the following?

MAIN DIFFERENCES:

- Credit unions are not for-profit, whereas most banks are.
- You must apply for membership to credit unions, banks are open to most anyone.
- Credit unions are usually more favorable in regards to loan repayment terms and interest charges on personal, auto, or financial loans vs. that of most banks.
- Credit unions are usually run by local companies vs. most banks are corporations.
- A bank's profits go to the bank and its chief officers, whereas the profits of a credit union are returned to its members (everyone with a share account) in lower rates on loans and higher rates on dividend balances.
- Credit unions are built around the community, and although they have state and national alliances, they are not corporations.
- At credit unions, depositors are called members, and each member is an owner of the credit union, whereas banks have customers that have no ownership interest.
- Credit unions' boards are comprised of volunteers who reflect the diversity of the membership, however banks' board members are paid and do not necessarily reflect the diversity of their customer base.

While you may see banks in the news nightly, and not always for the right reasons, credit unions make protecting its members rights a priority both at the community and national level. Competition between banks prohibits them from sharing resources, however credit unions share resources with other credit unions to bring convenience and savings to its members, the CO-OP ATM Network is an example of this.

At County Credit Union, our values aren't rooted in profit, they're in people. For over 40 years we've been proud to serve the Clayton area, and we hope you experience the difference. At CCU it's not just about the bottom line. It's about what benefits you – the members.

It's Insanity at CCU with our Personal Loan Promotion!

EMBRACE THE INSANITY

Ridiculously Affordable.
ABSURDLY FRIENDLY.
Crazy Convenience.

As Low As
5.99% APR

COUNTY
Credit Union
Central to your success

Embrace the INSANITY

Starting April 1st with CCU's Low Promotional Rates on Personal Loans

At County Credit Union, membership has insanely good benefits. Our personal loans are just one of them. Debt consolidation, home renovations, major purchases or other one-time expenses – we've got you.

Apply for a personal loan with County Credit Union and you'll enjoy:

- Rates as low as 5.99% APR.*
- Flexible repayment terms up to six years.
- Loan amounts up to \$25,000.*
- No fees.

Visit our website or office to apply for this insane offer!

*Offer valid April 1- Aug. 31, 2018, on County Credit Union personal loans only. Loans are subject to credit approval. Rates, terms and loan amount may vary based on credit profile. Contact County Credit Union for complete details.

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