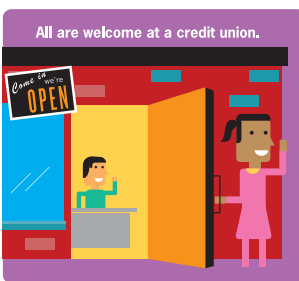


1 DEMOCRATIC CONTROL

Every member votes for the credit union's board of directors. Whether you have \$5 or \$5 million, your voice is equal.

2 OPEN MEMBERSHIP

Members are connected by a bond of association, fostering a sense of community.

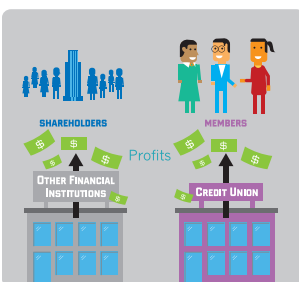
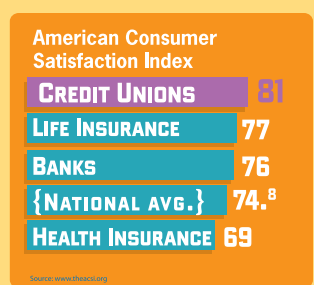


3 NONDISCRIMINATION

Credit unions are open to all without regard for race, orientation, nationality, sex, religion, gender, or politics.

4 SERVICE TO MEMBERS

Credit unions are ranked No. 1 in service, because they exist to serve members, not to make a profit.

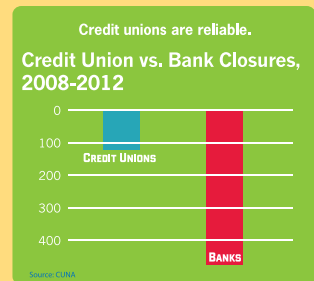


5 DISTRIBUTION TO MEMBERS

Credit unions return all profits to their members through dividends, lower and fewer fees, better savings rates, and improved services.

6 BUILDING FINANCIAL STABILITY

Credit unions are historically stable organizations. They're owned by the people they serve, so they don't take unnecessary risks.

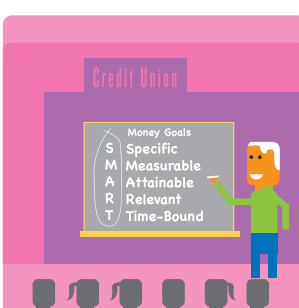
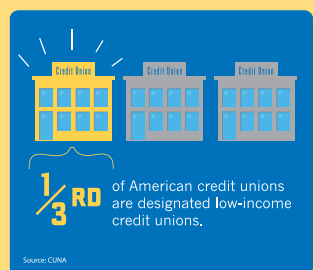


7 CO-OP COOPERATION

Credit unions and cooperatives share the same principles. Together, they amplify each other's good works.

8 SOCIAL RESPONSIBILITY

Credit unions strive for social justice by strengthening their communities and helping people of modest means.



9 ONGOING EDUCATION

Credit unions prioritize financial education for their members, employees, and communities as part of their pursuit of social justice.