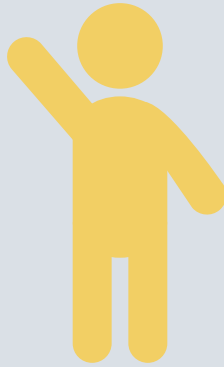


### **Owned by you.**

Credit unions are owned by their members and members vote to elect their board of directors.



### **Owned by stockholders.**

Banks are owned and run by stockholders. Customers do not have voting rights.

### **Access your funds nationally.**

Enjoy access to your funds at 30,000 FREE co-op ATMs and 5,000+ shared branches.



### **Access your funds at a branch.**

You are limited to the bank's branch and ATM locations.

### **Profits benefit members.**

Profits are returned to members in the form of better rates and less fees!

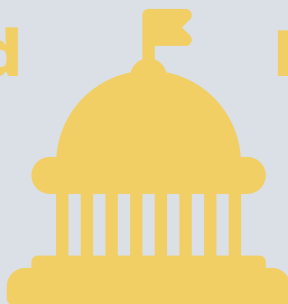


### **Profits benefit stockholders.**

Profits benefit stockholders and not customers.

### **Federally insured by NCUA.**

Your funds are federally insured up to \$250,000.



### **Federally insured by FDIC.**

Your funds are federally insured up to \$250,000.

**MAYBE IT'S TIME TO OPEN YOUR EYES TO A CREDIT UNION!**