

# QUICK.

WHO REALLY OWNS CREDIT UNIONS?



THE  
**PEOPLE**  
WHO ARE CREDIT UNION MEMBERS.

Not everyone knows it, but credit unions are member-owned.  
This cooperative ownership structure means that credit unions exist  
to serve their members. And that makes them unique financial institutions.  
It's the people who belong to credit unions who own them.  
**Now you know.**



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OKAY.  
WHERE DO CREDIT UNION PROFITS GO?



BACK TO THE  
**PEOPLE**  
WHO BELONG TO THEM.

Some people may not realize that credit union members share in the profits.

That's because credit unions are member-owned financial institutions.

That means they share the wealth with the people  
who belong to them and use their financial services.

**Now you know.**



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# So. WHAT EXACTLY ARE CREDIT UNIONS?



FINANCIAL COOPERATIVES  
RUN BY THE  
**PEOPLE**  
WHO BELONG TO THEM.

A lot of people aren't aware that credit unions are actually financial cooperatives, which are owned and run by the people who belong to them—the members. Even a credit union's board of directors is democratically elected by and from the membership.

**Now you know.**



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