

# DOING THINGS differently FOR OVER 100 YEARS

## As a credit union member...

### You're an owner.

Credit unions are collectively owned by the people who belong to them. That makes each of our 5.7 million members a shareholder.

### You'll always get great products and services.

We pride ourselves on offering some of the best financial products in the industry, but with personalized service, competitive rates, and fewer fees.

- Credit cards
- Savings accounts
- Mortgages
- Chequing accounts
- Insurance
- Wealth planning
- Investment products
- Business loans

### You'll get access to a large cross-Canada network.

As a cooperative, **fairness is in our DNA.** That's why we make sure that all members get access from wherever they call home.

The first credit union opened its doors in 1908. And since then, we've opened over 1,800 branches in 369+ communities across Canada.

### Plus, we're stronger than you think.

We also work hard to **protect your money.** Credit unions in all provinces have strong records for safety and soundness, and have never experienced a loss of their members' deposits. And, to be extra safe, deposits at credit unions are insured with provincial guarantees that are higher than – or equal to – what is available through the big banks.

**CANADA'S  
CREDIT UNIONS**

## Are you ready for better?

### **Credit unions were built for success. Yours.**

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At a credit union, every member is a shareholder and part owner of the business. That means you get a say in how the credit union is governed and operated, and decisions will be made in your best interest.

### **Our profits go directly back to members in a number of ways.**

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In fact, every dollar a credit union makes is used to strengthen the credit union, is returned to members, or is invested back into the community.

In 2016, Credit unions returned \$162 million to members in profit-sharing.

# \$162 million



### **Membership is for everyone.**

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No matter if you're a student, senior, business owner, or somewhere in between, credit union membership is free for everyone – no annual or hidden fees. This ensures that we can help you grow your money without shrinking your wallet first.



### **You're more to us than a source of fees.**

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Joining a credit union is a choice to put your needs ahead of the bottom line. We make sure that the financial services and advice we give you put your financial goals and best interest first. That includes low fees, competitive interest rates and award-winning advice from our team of financial experts.

### **True north strong and (ding) free.**

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As a credit union member, you have access to an extensive network of thousands of partner ATMs nationwide. In 2016, this saved our members more than \$14 million in unnecessary ATM fees.

### **Make a difference by banking differently.**

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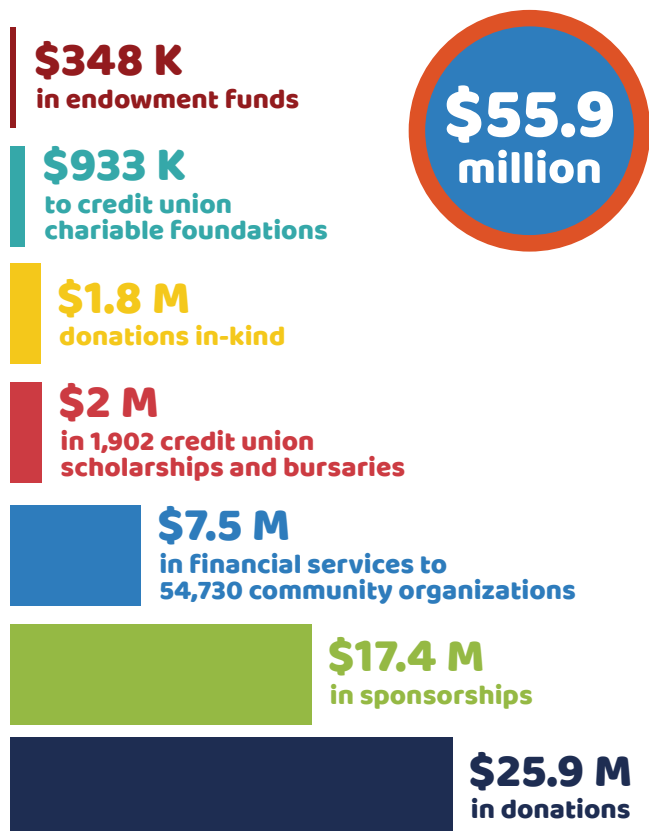
Credit unions contribute **5.4% of pre-tax profits**, on average, back to local community organizations. That's nearly five times the industry standard.

Since 2008, **credit unions have contributed over \$400 million to Canadian communities.**

## People before profit. Always.

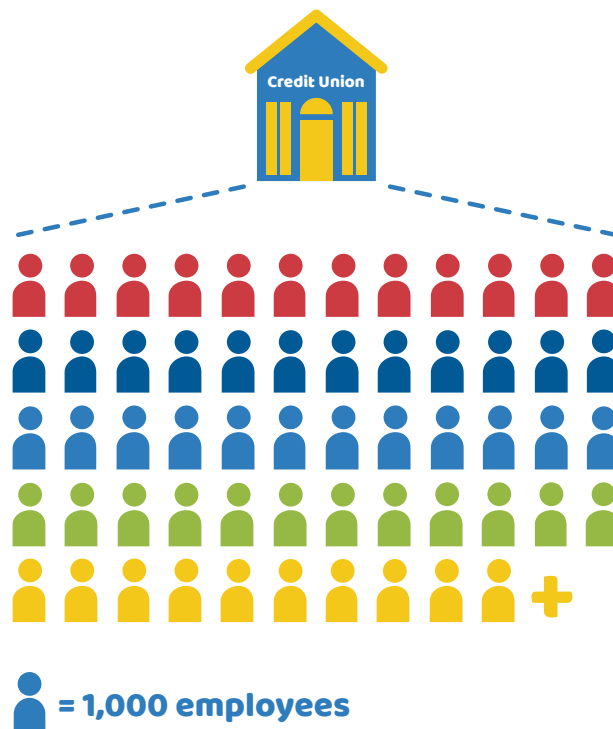
Money left over at the end of the year goes back to the community in a number of ways, including contributions to charitable foundations or supporting financial literacy education and social finance investments.

In 2016, credit unions contributed \$55.9 million through:



## Strengthening Canada's economy.

For every million dollars of gross output, credit unions create a total of **14.5 jobs in Canada**. Dollar for dollar, that's almost *twice* as many as the industry average.



## We don't mean to toot our own horn, but...

For 13 straight years, we've been ranked first in overall Customer Service Excellence and Branch Service Excellence at the annual Ipsos® Best Banking Awards. And that's not all:

### Ipsos® Best Banking Awards 2017

47,813 surveys. 68,744 ratings nationally.

Canada's Credit Unions:



**Customer Service  
Excellence**  
(13th year)



**Financial Planning  
and Advice**  
(10th year)



**Values My Business**  
(10th year)



**Branch Service  
Excellence**  
(13th year)



**Mobile Banking  
Excellence**  
(3rd year)



**Online Banking  
Excellence**  
(3rd year)



**Live Agent Telephone  
Banking Excellence**  
(5th year)



**Automated Telephone  
Banking Excellence**  
(5th year)

### DID YOU KNOW?

Credit unions have been behind many of the banking innovations you've come to enjoy, including being the first financial institution to introduce Canadians to ATMs, debit cards, online banking and mobile pay, to name a few. And we aren't going to stop innovating now.

**Discover the credit union difference –  
join a credit union today.**

# CANADA'S CREDIT UNIONS

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