

Discover what we can do for you

The credit union difference



Save. Borrow. Invest.

Do all of your banking at your local credit union

As you can see, credit unions provide the same services as other major financial institutions.

But, we do it differently. In fact, our members say we do it better.



Credit unions put people before profits

Helping you thrive financially

Credit unions are here to help you hold on to more of your money. Your financial well-being is our top priority.

Members come first

When you open an account with us, you become a member and an owner, not just an account holder. Each member-owner has an equal say in how their credit union operates and decisions are made in the best interest of our members. In fact, the Board of Directors is composed of people from the community, democratically elected by the members they serve.

FREE chequing accounts

More than 72 per cent of credit unions provide free chequing accounts to credit union members, including seniors, students and vulnerable Canadians.

YOUR MONEY IS SAFE

Credit unions are closely regulated. Our members have the same or often **higher deposit protection** than what is provided to customers of traditional banks and other financial institutions.



Years of experience

Credit Unions and caisses populaires are established, prosperous and safe, with cumulative assets of over \$367 billion. Together they make up the financial co-operative sector, which has been operating in Canada since the early 1900s.

Giving you the best service

Canadians rank credit unions #1

For 12 consecutive years, Canadians have ranked credit unions first in overall **Customer Service Excellence** and **Branch Service Excellence** among all financial institutions in the annual Ipsos® Best Banking Awards survey. Credit unions have also received sole honours in the **Values My Business** category for nine consecutive years.



Also ranked #1 by business owners

Credit unions consistently outperform all banks when it comes to serving the needs of Canada's small- and medium-sized businesses, ranking #1 in five of the last six Canadian Federation of Independent Business (CFIB) surveys.



Ipsos 2016 Best Banking Awards are based on ongoing quarterly Customer Service Index (CSI) survey results. Sample size for the total 2016 CSI program year ended with the August 2016 survey wave was 47,305 completed surveys yielding 67,678 financial institution ratings nationally.

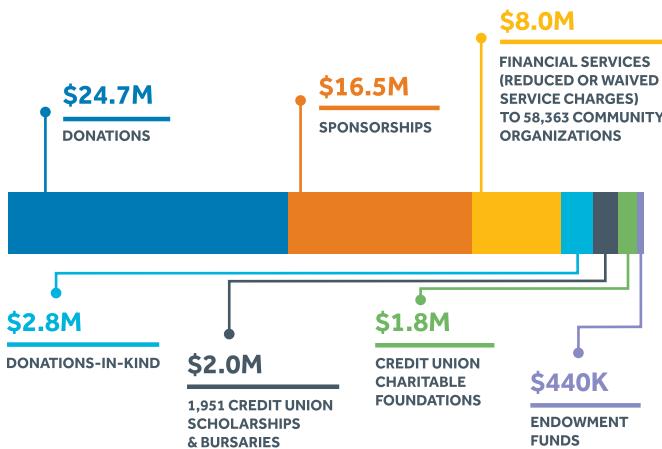
Supporting your community

Credit unions contribute 5.7% of pre-tax profits to local community organizations – that’s well above the recognized industry standard of 1%.

Our employees also take co-operative principles to heart, with 80% volunteering during their personal time and 72% taking part in community activities as part of their paid work.

We give back

Since 2008, credit unions have contributed more than \$349 million to Canadian communities. In 2015 alone, credit unions contributed \$56.3 million.



Note: Numbers do not add up to total due to rounding

Find a credit union near you

Visit the Canadian Credit Union Association’s website (ccua.com) to learn more about Canada’s credit unions and to find a branch near you.

OUR MEMBERSHIP IS GROWING

More Canadians are choosing to become members of a financial institution that puts people ahead of profits. Today, there are over **281 credit unions and caisses populaires** in Canada (outside of Quebec), serving **5.6 million members.**



History of innovation



A PROUD HISTORY OF CANADIAN FIRSTS

- First** to introduce mobile pay in Canada
- First** socially responsible GICs in Canada
- First** viable alternative to payday lending products
- First** mobile cheque deposit app
- First** branchless bank
- First** fully functional online banking
- First** debit card service
- First** home equity lines of credit
- First** full-service ATMs
- First** financial institutions to lend to women in their own names

National network of surcharge-free ATMs

Credit union members have access to a large network of surcharge-free ATMs from coast to coast.



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