

Credit Unions	Banks
➤ Not for profit	➤ For profit
<b>&gt;</b>	<b>&gt;</b>
<b>&gt;</b>	
<ul> <li>Profits earned go back to members through better rates and lower fees</li> </ul>	

### **BENEFITS OF HAVING A MEMBERSHIP:**

➤ Cashing Paychecks	>	
<b>&gt;</b>	>	
➤ Loans		

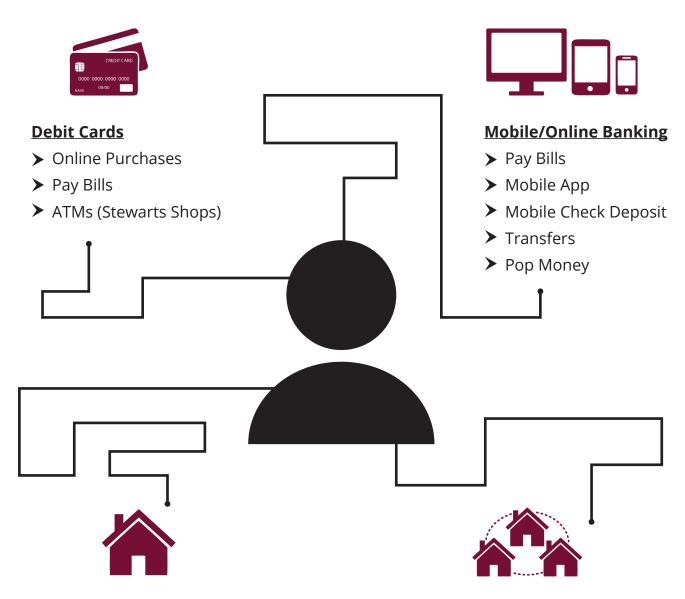
SAVINGS VS CHECKING

➤ Saving money ➤ Spending money





### **HOW TO ACCESS YOUR ACCOUNTS:**



#### <u>In Branch</u>

- ➤ Cash Deposits/Withdrawals
- ➤ Bank Checks
- ➤ Open Accounts
- > Education/Consultation

## Credit Union Shared Branching Network

➤ 6,000+ Branches Nationwide





### WHAT COULD A LOAN BE USED FOR?

➤ House	Consolidating Debt
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➤ Car ➤ School

➤ Credit Card ➤ Personal Reasons (Personal Loan)

# **DOCUMENTS NEEDED TO OPEN AN ACCOUNT:**

Proof of Address
> Proof of Address

➤ State ID or Passport