



**CORNERSTONE**  
CREDIT UNION

## 8 Reasons to Join a Credit Union

1. Credit unions are focused on people, not profits. Credit unions operate by a "people helping people" philosophy that is hard to find at many other financial institutions.
2. Credit unions exist to serve people--including people of modest means.
3. Financial education is available to all members. Credit unions help members become better-educated consumers of financial services.
4. As not-for-profit institutions, credit unions offer better rates on credit cards--up to three percentage points lower than the average bank card rate.
5. Credit unions are available in places where banks typically aren't, such as community development neighborhoods.
6. As a member of a credit union, no matter how much money you have on deposit, you have an equal voice in how your credit union is run.
7. Superior service, convenience, and technology. Credit union members receive the service convenience of today's technology through telephone and online banking.
8. Your credit union can put you in business with a small business loan.

*Cornerstone Credit Union will give you five more reasons to choose us. Interested in becoming a credit union member? Click here:* <https://goo.gl/mPMqQT>