

Co-operative PRINCIPLES

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**MONEY
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How do the 7 co-operative principles shape my credit union experience?

Credit unions put their values into practice by following the 7 co-operative principles on this page. This sets credit unions apart from all other financial institutions, strengthens the community and benefits you too!



1 Voluntary and open membership

What it means to you: No matter what your financial situation looks like, the door is open, without gender, social, racial, political or religious discrimination.



2 Democratic member control

What it means to you: You help call the shots by electing a board of directors. One member equals one vote. This is local democracy in action.



3 Member economic participation

What it means to you: Better rates, lower fees and services that benefit the entire credit union. The more that members participate, the more there is to go around.



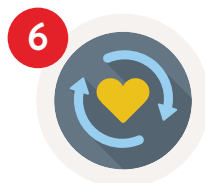
4 Autonomy and independence

What it means to you: As a financial co-operative, your credit union is controlled by real members like you, instead of outside shareholders.



5 Education, training and information

What it means to you: Access to financial literacy tools and resources. Credit unions believe that education contributes to personal growth.



6 Co-operation among co-operatives

What it means to you: Your credit union strengthens the co-operative movement by partnering with organizations that share the same important values.



7 Concern for community

What it means to you: Knowing that your day-to-day banking translates into benefits for charities, local businesses and the entire community.



The International Co-operative Alliance is the caretaker of the internationally accepted co-operative principles. Visit ica.coop to read the full principles.

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