CREDIT UNIONS STAND FOR FINANCIAL DEMOCRACY THROUGH OUR COOPERATIVE PRINCIPLES

**EQUITY**

**DEMOCRATIC MEMBER CONTROL**
Members elect who represents them within the credit union’s power structure. Each member earns one vote regardless of wealth or services rendered.

**MUTUAL INVESTMENT**

**MEMBER ECONOMIC PARTICIPATION**
Members provide capital to their credit union which helps the business run and grow.

**TRANSPARENCY**

**AUTONOMY AND INDEPENDENCE**
As credit union business grows and becomes more complex, members maintain oversight as primary stakeholders.

**KNOWLEDGE**

**EDUCATION, TRAINING AND INFORMATION**
Credit unions equip employees, volunteers and members with education and resources to help members prosper and achieve financial well-being.

**UNITY**

**COOPERATION AMONG COOPERATIVES**
Credit unions and the cooperative credit union movement are strengthened by working together to address challenges and help members.

**COMMUNITY**

**CONCERN FOR COMMUNITY**
Credit unions seek opportunities for sustainable development in their communities to ensure people can find hope and pathways to prosperity.

**INCLUSION**

**VOLUNTARY AND OPEN MEMBERSHIP**
Credit unions aim to improve the financial well-being of all people within their field of membership through non-discriminatory access to affordable financial services.

**EDUCATION, TRAINING AND INFORMATION**
Credit unions equip employees, volunteers and members with education and resources to help members prosper and achieve financial well-being.

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