

CREDIT UNIONS STAND FOR
**FINANCIAL
DEMOCRACY**
THROUGH OUR
COOPERATIVE PRINCIPLES



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.



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.