

WHAT IS A CREDIT UNION?



HOW IS A CREDIT UNION DIFFERENT THAN A BANK?

Credit unions are not-for-profit financial organizations that exist to serve their members. Like banks, credit unions accept deposits, make loans, and provide a wide array of other financial services. But as member-owned, cooperative institutions, credit unions are focused on providing the best value for their members. At NuMark Credit Union we want to help our members do more with their money.



MEMBER-OWNED

Credit unions are owned and operated by the people they serve. Each member has a vote. A volunteer board of directors is elected by the members to oversee a credit union.



NOT-FOR-PROFIT

Profits made by credit unions are returned to members in the form of reduced fees, higher savings rates, and lower loan rates. In recent years, NuMark Credit Union has given back over \$3.5 million to their members in the form of cash rebates above and beyond normal account dividends.

Reduced Fees



Saving Rates

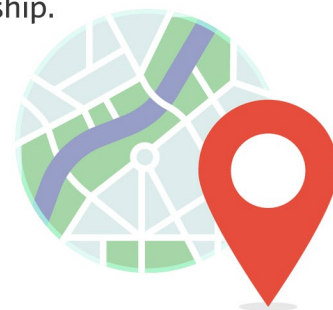
Loan Rates



MEMBERSHIP

Members of a credit union share a common bond, also known as our field of membership.

Membership in NuMark Credit Union is open to people who live, work, worship or go to school in parts of Northern and Central Illinois or live, work or worship in parts of Northwest Indiana; employees of more than 450 Select Employer Groups; and family members of current members. Visit numarkcu.org for more details.



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COMMUNITY INVOLVEMENT

Credit Unions are involved in their local communities. At NuMark, we provide:



Free Member Education



Youth Financial Literacy Programs



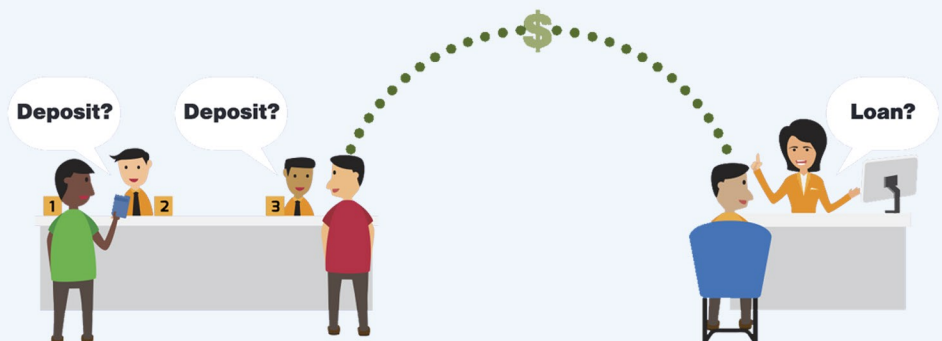
Support of Community Events & Organizations



Resources for Small Businesses

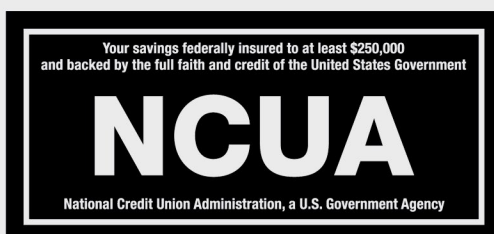
COOPERATIVE

The cooperative structure of credit unions creates a cycle of mutual assistance. One member's savings becomes another member's loan. At NuMark Credit Union, our mission is to enrich the financial lives of our members.



FEDERALLY INSURED

Yes, your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, U.S. Government Agency.



ADDITIONAL RESOURCES

National Credit Union Administration Website
www.NCUA.gov

NCUA's Consumer Website
www.MyCreditUnion.gov

