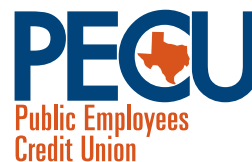
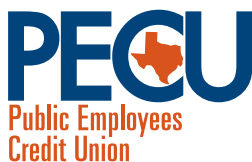
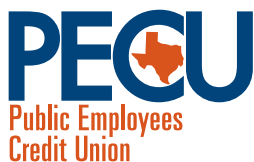


# TOP 10 REASONS TO CHOOSE A CREDIT UNION OVER A BANK



When it comes to personal financial security, a recent Zogby Interactive survey of consumers rated bankers less popular than politicians. But consumers don't have to rely on big banks as their primary financial institutions (PFI). There's an army of 8,000 credit unions representing 90 million members in the United States alone, ready to offer a convenient, secure alternative. To help choose a PFI, financial advisors often recommend making a list of what's most important to you. CO-OP Financial Services, a credit union-owned provider of services, created this list of the Top 10 Reasons to Choose a Credit Union Over a Bank. *PECU information follows each reason.*

- 10.** Credit unions are not-for-profit cooperatives owned by members, not stockholders. That means their whole reason for being is to assist the financial wellness of their members; *when you join PECU, you become a member/owner of PECU;*
- 9.** Credit unions are operated by the people in your community; serving the local community and being involved in community causes is a point of pride for credit unions. Since 1986, the industry's Credit Unions for Kids program has generated \$75 million for children's hospitals, and the monies raised by individual credit unions go to hospitals in their area; *PECU is proud to support dozens of local charity, youth & community initiatives;*
- 8.** Credit union resources are returned to their member-owners in the form of lower fees and forward-thinking products and services; *choose PECU for more free services, less fees and great loan rates;*
- 7.** Credit unions are a more personalized way of handling personal finance. As the economy becomes more complex, credit unions are streamlining their loan procedures; you'll have a better chance at securing loans at your local credit union; *PECU has some of the lowest loan rates in the industry;*
- 6.** Credit unions provide what people want most in financial services. In 2009, more than 1.2 million Americans joined a credit union; *we're proud that PECU serves more than 30,000 members;*
- 5.** Credit unions' interest rates on credit cards & loans are lower compared to big bank rates. And, free checking is offered at many credit unions. Deposits are insured by the NCUA; *PECU has free checking, free 'no annual fee' credit cards and offers at least \$500,000 of insurance on deposit accounts through NCUA & private insurance;*
- 4.** Credit union service centers provide 4,200+ globally shared branch locations for consumers; *the Austin ATM Alliance features 250+ totally free ATMS for PECU members;*
- 3.** Credit unions have the latest hi-tech personal finance tools, helping them provide unprecedented access and convenience; *PECU has a suite of free e-Services including e-Branch, e-Deposit, e-Alert & e-Statements;*
- 2.** For 20+ years, customer satisfaction with CUs has rated higher than for big banks. In fact, these surveys find CUs to be the most trusted segment of the financial services industry; *PECU has proudly served you since 1952;*
- 1.** At most credit unions, membership is open to anyone who wants to join and the benefits begin immediately! *Once just for state workers, PECU is now open to you! You can join today!*

*"Credit unions are outperforming big banks, and gaining members because of it. In 2009, consumers saved \$7.3 billion by using credit unions rather than banks," says Stan Hollen, president/CEO of CO-OP Financial Services. "Credit unions combine with the neighborhood friendliness and access that is so hard to find elsewhere with the services and technologies people want most. One of the earliest credit union slogans was 'not for profit, not for charity, but for service,' and that philosophy holds true today."*