

Co-operative PRINCIPLES

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**MONEY
THING®**

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!



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.



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.



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.



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.



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.



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.



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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