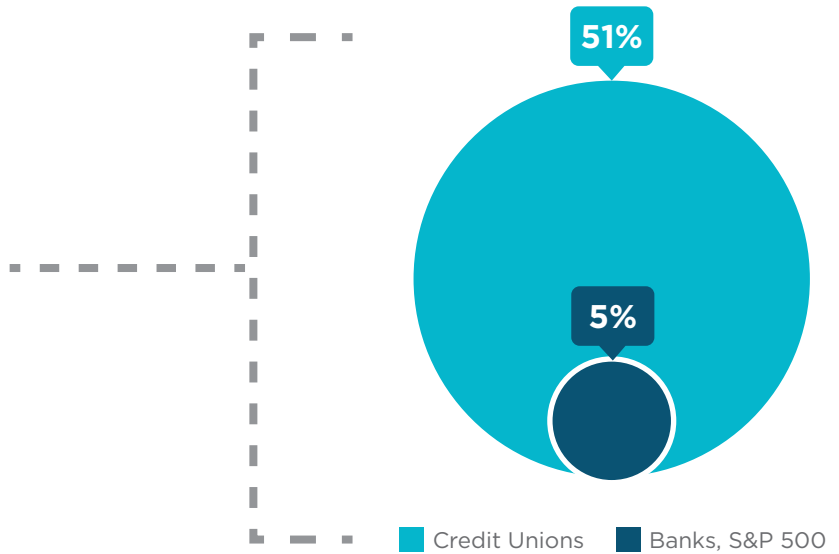




# THE CREDIT UNION DIFFERENCE

## MORE DIVERSE

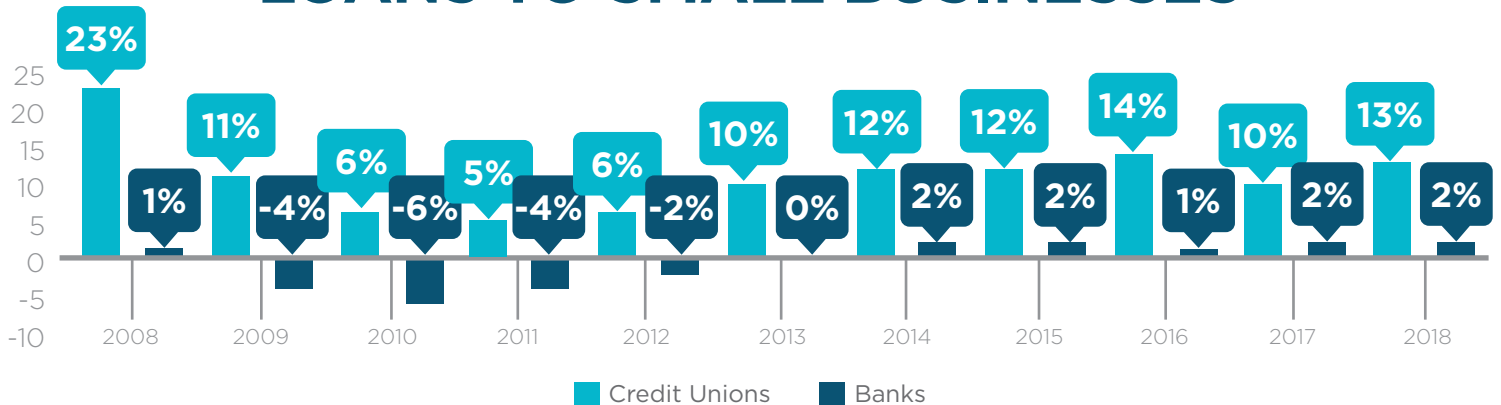
There are more than **10X** as many **female CEOs** in credit unions than in banks.



## BENEFITS TO THE ECONOMY

Credit unions played a large role in helping local communities through the financial crisis. When banks pulled back lending to small businesses, credit unions stepped up to fill the gap.

## Annual Growth in LOANS TO SMALL BUSINESSES



See more of what makes us different at [nafcu.org/cu-difference](http://nafcu.org/cu-difference)

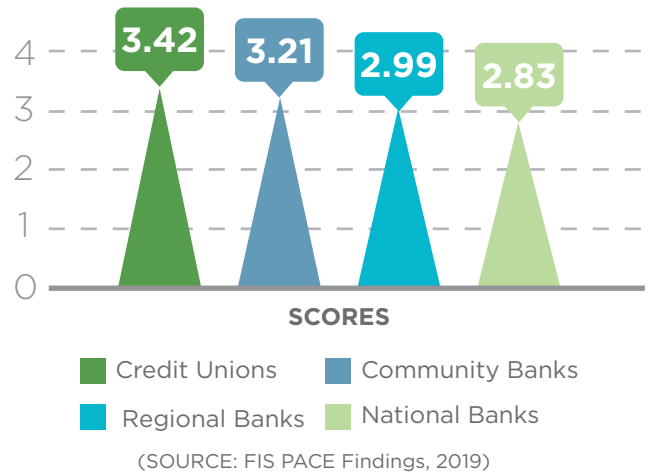


# SERVICE FIRST

“Credit unions are among the highest-rated services we’ve ever evaluated, with **96 percent** of our members highly satisfied.”

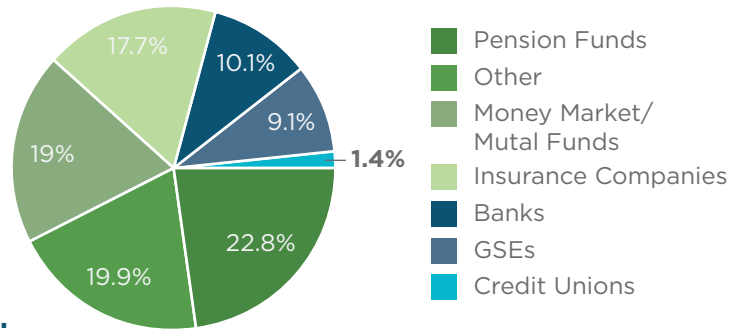
- *Consumer Reports*

## Satisfaction Scores



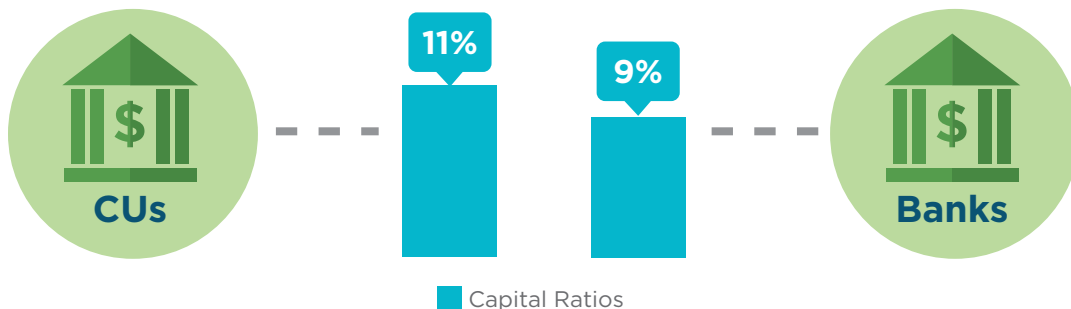
More than **120 million** Americans are members of credit unions, while credit unions are a small slice of the financial services industry. They hold only **10% of transaction account balances**, and they represent less than **2% of total domestic financial assets**.

## Share of Domestic Financial Assets



## Capital Reserves For Tough Times

Since the financial crisis, regulators have placed greater emphasis on capital reserves as a first line of defense. Credit unions’ leverage ratio is nearly 2 percentage points higher than banks



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