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

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.

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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