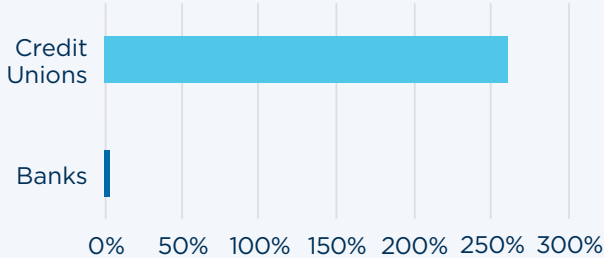




THE CREDIT UNION DIFFERENCE

BENEFITS TO THE ECONOMY

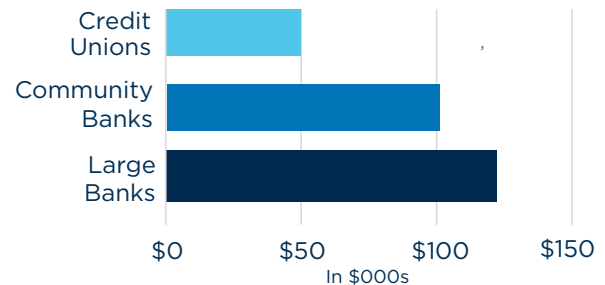
Growth in Small Business Loans since 2007



Sources: Bank and credit union call report data

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

Average PPP Loan Size

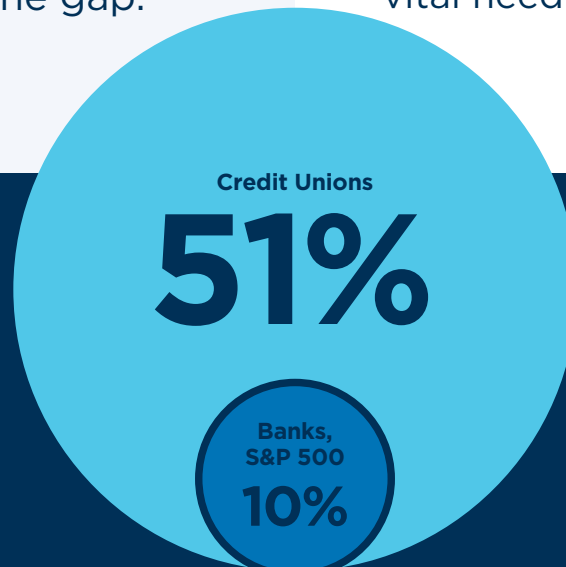


Sources: SBA, NAFCU calculations

Over **700 credit unions stepped up** to participate in the Paycheck Protection Program. Credit unions overall did **far more small dollar loans than other lenders**, filling a vital need in their communities.

MORE DIVERSE

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



Percentage of Female CEOs

Sources: NAFCU analysis of credit union call report data, Palvia et al. (2018), Catalyst

There are over **3 times more** credit union minority depository institutions (MDIs) than bank MDIs.

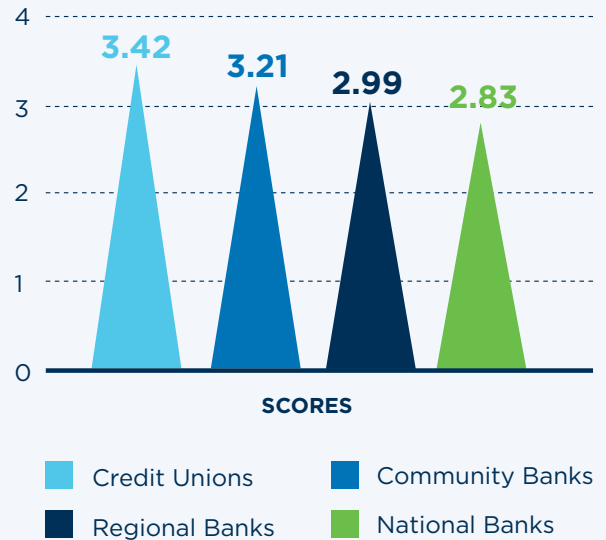


SERVICE FIRST

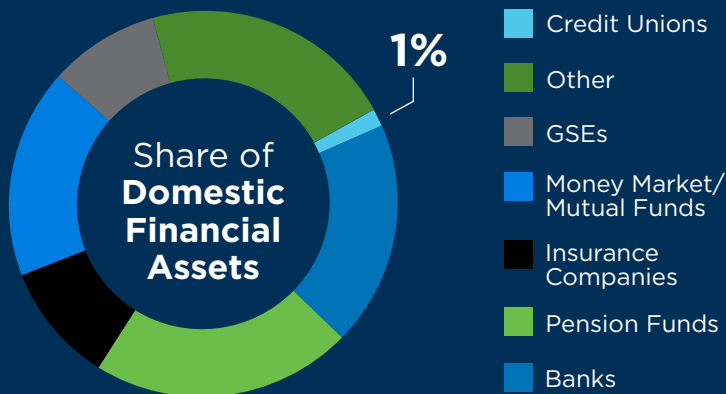
“Credit unions are among the highest-rated services we’ve ever evaluated, with **96 percent** of our members highly satisfied.”

- *Consumer Reports*

Satisfaction Scores



Source: FIS PACE Findings, 2019



More than **121 million** Americans are members of credit unions. 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**



See more of what makes us different at nafcu.org/cu-difference