

INTERNATIONAL CREDIT UNION DAY®

DAY®

OCTOBER 20
2016



CREDIT UNIONS ARE
MEMBER-OWNED
FINANCIAL COOPERATIVES

217+ MILLION MEMBERS WORLDWIDE
5.6+ MILLION MEMBERS IN CANADA

9 PRINCIPLES

1 DEMOCRATIC CONTROL

One member, one vote.

2 OPEN MEMBERSHIP

Membership fosters community.

3 NONDISCRIMINATION

All are welcome at a credit union.

4 SERVICE TO MEMBERS

4,100
Surcharge-free ATMs

2.5 MILLION
free chequing accounts
for seniors, students and
vulnerable Canadians

Source: www.theacsi.org

5 DISTRIBUTION TO MEMBERS

6 BUILDING FINANCIAL STABILITY

Credit union members have
the same or often **higher
deposit protection** than what
is provided to customers of
traditional banks.

Source: CUNA

7 CO-OP COOPERATION

8 SOCIAL RESPONSIBILITY

Canadian credit unions contribute **4% of pre-tax profits to local community organizations** - that's well above the recognized industry standard of **1%**.

9 ONGOING EDUCATION

CREDIT UNIONS

Money Goals
S Specific
M Measurable
A Attainable
R Relevant
T Time-Bound