

## The Value Of Your Credit Union Membership

Your MECE Credit Union membership gives you something you can't get from a bank: ownership. That's a fundamental difference between banks and credit unions. Another fundamental difference: we are a not-for-profit financial organization.

As a member-owned, not-for-profit financial institution, our earnings are returned to members in the form of low cost loans, high yield dividend accounts, and free or low cost services. When profit is removed as a motivating force, attention is shifted to the best interest of the membership. Rather than focusing on making this institution more profitable, we focus on operating the credit union as efficiently as possible for the financial benefit of the members. As member-owners, we all have a stake in the credit union's success. The better your credit union does, the better you do.

Unlike a bank, you, as a member-owner, get to elect our Board of Directors. They serve as unpaid volunteers, accepting personal liability for the performance of the organization.

If you owned a grocery store, you would use your own products at a lower cost. You wouldn't go to the market down the street and pay more money for the same products, even if it was more convenient. So when it's time to borrow, make a savings investment, open a checking account, or whatever financial service you may need please remember, as an owner you play a vital role in your credit union's success. By using our services, and by spreading the word to your eligible co-workers and family (including your spouse, children, siblings, parents, grandparents, and grandchildren – who are all eligible to join), you are helping us, and you, grow and thrive.