## MATCH THE MYTH
Boost your credit union knowledge by matching each credit union myth to its corresponding mythbuster below.

### MYTH

**1** At a credit union, “member” is just a fancy word for a customer.

**2** Banks and credit unions share the same basic structure.

**3** It’s harder to access your money at a credit union than at a bank.

**4** You need to be in a labor union in order to do your banking at a credit union.

**5** Your money is safer in a bank than in a credit union.

### MYTHBUSTER

**A** Credit unions participate in large ATM networks, which means members have access to their funds at more surcharge-free ATMs than through some of the big banks.

**B** Deposits at all federally insured credit unions and most state-chartered credit unions are protected by the NCUSIF, a federal insurance fund backed by the government.

**C** There are many ways to qualify for credit union membership—you may be eligible based on where you live or where you work, or simply by purchasing a common share.

**D** Credit union membership means you get to share in the profits and have a say in how your credit union is run.

**E** Banks are for-profit financial institutions owned by investors; credit unions are not-for-profit financial co-operatives owned by their members.

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**Sources:** CUNA, NCUA

**DID YOU KNOW?**
Credit unions put their values into practice by following the 7 Co-operative Principles. These principles, which include concern for community and democratic member control, add a personal touch to your everyday banking.