

MANAGING YOUR MONEY \$

Credit Unions

(NAPSA)—Increasingly, people who manage to make the most of their money are giving credit to credit unions. In fact, nearly 80 million Americans already use a credit union for many of their financial needs.



Most Americans can enjoy credit union membership through a sponsoring organization or a community-chartered credit union.

Not only do these not-for-profit institutions provide excellent service, but they often do so at a lower cost to consumers, with rates that are generally better on loans and savings products. Many credit unions also offer such popular services as online access, car loans, credit cards and more.

Credit unions also have a superlative record when it comes to member satisfaction. A survey conducted annually by American Banker and Gallup shows that credit unions earn the highest “most satisfied” ratings when measured against other financial institutions.

Meanwhile, a survey by the National Association of Federal Credit Unions (NAFCU) found that credit unions charge lower fees than banks on ATM withdrawals, for bounced checks and for stop payment orders.

Consumers can see for themselves how credit unions compare by visiting www.nafcu.org/econ/dailyrates.htm.