



You need to know why local banking matters!

This month, I'd like to chat with you a bit about the "credit union difference." Why? Because when it comes to managing your money, we recognize that you have choices. But as a consumer and credit union member, you also need to know that not all financial institutions are created equal. At VSUFCU, we know that where you bank matters – and we are proud to be a local credit union rooted in community, trust, and service. Here are a few facts that I'd like you to ruminate on:

1. We are Member-Owned, Not-For-Profit-Driven – Unlike big banks that answer to for-profit shareholders, credit unions are not-for-profit cooperatives. That means you are not just a customer – you are a member and an owner. Our mission is to serve you not to generate profits. Earnings are returned to members through better rates, lower fees, and improved services.
2. Better Rates and Lower Fees – credit unions do not have to cater to the stock market and therefore are not publicly traded. Therefore, we can offer better interest rates on savings and loans and fewer fees than most big banks. That means more money stays in your pocket and more financial power is in your hands. And that's a huge plus in today's rapidly changing economy!
3. We Invest in Our Community – Every dollar you deposit with us goes right back into the community – through loans to local families. We also offer financial education programs that help our neighbors grow stronger. When you bank with VSUFCU you help your whole community thrive.
4. We Offer Big-Bank Tech with Small-Town Service – Worried you will miss out on technology? Don't be. Our online banking tools, mobile apps, and digital services offer all the conveniences you expect without sacrificing the friendly, personal service that only a local credit union can provide.
5. So, What's The Bottom Line? It is Not Just Banking, it's belonging – At VSUFCU, we believe that banking should be personal, purposeful and community-powered. When you choose to bank locally with us, you are doing more than making a financial decision you are becoming part of something bigger – The Community!

Ready to experience the credit union difference? Stop by our branch, give us a call, or visit us online at www.vsufcu.org to learn more!

If you're enjoying my blogs, let me hear from you! Send an email to me: katrina.peerman@vsufcu.org.

