

How Are They Different?

CREDIT UNIONS



VS.

BANKS



FOR PEOPLE

Credit unions are **NOT-FOR-PROFIT** financial institutions that are owned by their Members. As a cooperative institution, **earnings are returned to Members** in the form of lower loan rates, higher interest on deposits, and lower fees.

FOR PROFIT

Banks are **FOR-PROFIT** financial institutions owned by investors and stockholders. They provide a variety of financial services with goals to **maximize profits for their stockholders**.

Reasons to Choose CU SoCal



MORE FREE ATMs THAN THE LARGEST BANK

ATMs Includes most 7-Eleven® and Costco locations



CONVENIENT BRANCHES

Nationwide shared branch locations through the CO-OP network



ONLINE & MOBILE BANKING

Mobile and Online Bill Pay, Mobile Check Deposit, Account Alerts, Apple Pay®



FINANCIAL & RETIREMENT PLANNING SERVICES

Onsite financial advisors to help you reach your financial goals



GREAT LOAN RATES

Competitive rates on Visa® Credit Cards, auto, mortgage, and personal loans



HIGHER INTEREST ON SAVINGS

Competitive rates on savings, certificates, Rewards Checking, IRAs, and Money Market accounts



ADDED BENEFITS

Free auto-buying services, a real estate rewards program, and protection plans



FIVE-STAR FINANCIAL STRENGTH RATING

Awarded the highest five-stars financial rating from Bauer-Financial, Inc.



Credit Union of
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