

FAMILY FINANCES



Save With Credit Unions

(NAPSA)—Using services offered by your local credit union can help your family's bottom line. Benefits of being a member of a credit union include:

1. Credit unions generally require a smaller minimum balance to open an account.



Credit unions are a convenient way for families to make their money go further.

2. Credit unions pay about half a percentage point higher interest than other institutions.

3. Americans pay an average of \$228 each year to maintain regular checking accounts; many credit unions offer low- or no-fee checking.

4. Interest rates on credit union auto loans average 1.55 percent lower than bank loans.

5. Credit unions are member-owned institutions, so you're entitled to vote on decisions that affect your credit union's future.

6. The federal government insures credit union accounts for up to \$100,000, the same as at any bank.

7. Once you join a credit union, you can always be a member, even if you move away or change jobs.

You are likely already eligible to join a credit union, so ask your neighbors, coworkers and family members. For more information about credit unions, go to www.nafcu.org.