

America's Credit Unions 

ADVANCING COMMUNITIES

ONE PERSON AT A TIME

Sample Narratives

Choose one message from Group 1 & 2 to form a base narrative, or one from the Alternative Narratives.

Group 1

- Credit Unions are financial cooperatives, owned by and operated for the benefit of members. All earnings are shared with members in the form of lower or no fees for services and lower interest costs on loans.
- Credit Unions provide families with access to low cost loans to help with emergency bills. They protect families from predatory lenders by helping with affordable but responsible short-term loans when hit with unexpected medical debt, surprise medical billing, job loss, or other emergencies.
- Credit Unions are investing more in the local communities they serve, growing the local economy by expanding small businesses loans and empowering job growth. Credit Unions are helping more Americans achieve the American Dream of owning a home via access to easy and lower cost home loans.

Group 2

- Credit unions in **SD contribute \$35M in financial benefits** to the community. Taxing credit unions is an additional tax on 291,817 members in the state of South Dakota.
- Credit unions in **ND contribute \$25M in financial benefits** to the community. Taxing credit unions is an additional tax on 208,858 members in the state of North Dakota.
- **SD** credit unions are committed to rural areas. **88% of SD CU branches are in rural areas** bringing innovated ways to expand economic opportunities to these communities and small businesses.
- **ND** credit unions are committed to rural areas. **72% of ND CU branches are in rural areas** bringing innovated ways to expand economic opportunities to these communities and small businesses.
- 59% percent of our credit union CEOs are women. Credit unions in **SD** have a focus on diversity and opportunities for all.
- 59% percent of our credit union CEOs are women. Credit unions in **ND** have a focus on diversity and opportunities for all.

Alternative Narratives

- Credit unions are the better choice for **State's** middle-class families. They work to help **State's citizens** build their dreams, keep their homes, start and expand small businesses, and hold their communities together.

- Credit unions are not for profit institutions that are helping *State* grow and prosper. New taxes on credit unions are not going to solve **States'** fiscal problems and will only result in taking money out of the pockets of already overburdened middle-class families.
- No matter what life brings, **State's** credit unions have always been there to help strengthen the financial lives of individuals, families, and businesses across our nation. Credit unions are not-for-profit financial cooperatives owned by and operated for the benefit of members they serve.
- Credit Unions consistently give back to **State** – through savings, jobs, taxes, and community service. **State's** credit unions keep money local, and contribute substantially to tax revenues through property, sales, and income taxes. Credit unions are vital parts of their communities and annually donate thousands of hours volunteering.