

## Fact 1

Most credit unions have easy eligibility requirements in regards to membership. A person must reside, or work at the place where the credit union is situated to become it's member.

## Fact 2

Credit unions are not required to pay corporate income tax. This helps them save and so they return these earnings to their members by offering loans at low interest rates.

## Fact 3

Since it is a member owned & operated financial institution, board of directors are elected by members where each member gets a single vote in the election.

## Fact 4

Unions offer a number of services. From paying bills to making master card payments, credit union have started providing these facilities for the convenience of their members.



Greater Central Texas Federal Credit Union

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