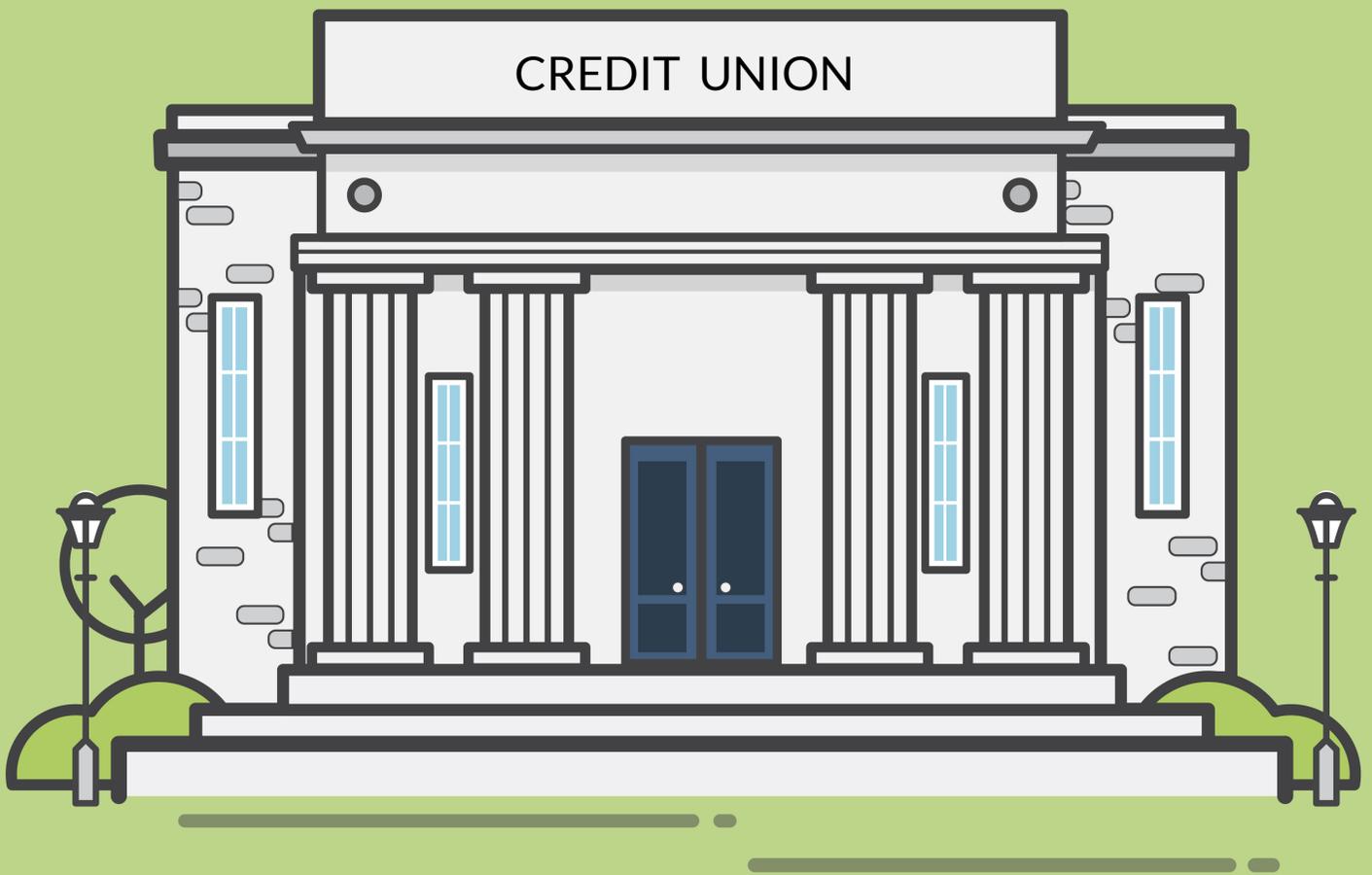


# What Is A Credit Union?



A Credit Union is a not-for-profit cooperative. It is created, owned and operated by its members.

➤ Credit Unions offer secure financial services and are insured by National Credit Union Administration (NCUA).



➤ To become a member, applicants need to submit identification proof like a state-issued ID, social security card, etc.

➤ Credit Unions offer a range of financial services like secured & unsecured loans, opening an account, direct deposits, online services, etc.



➤ Every member of the Credit Union is an equal owner. The Board of Directors is also elected by the members.

➤ Profits earned by a Credit Union are distributed among members in the form of dividends, low rate loans & other benefits.



[www.gctfcu.net](http://www.gctfcu.net)

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