

# INTERNATIONAL CREDIT UNION DAY

OCTOBER 20  
2016



CREDIT UNIONS ARE  
NOT-FOR-PROFIT,  
MEMBER-OWNED  
FINANCIAL COOPERATIVES

## 9 PRINCIPLES

### 1 DEMOCRATIC CONTROL

One member, one vote.

### 2 OPEN MEMBERSHIP

Membership fosters community.

### 3 NONDISCRIMINATION

All are welcome at a credit union.

### 4 SERVICE TO MEMBERS

57,000 Credit Unions Serve  
\$1.2 TRILLION LOANS  
217 MILLION+ MEMBERS  
105 COUNTRIES  
6 CONTINENTS

### 5 DISTRIBUTION TO MEMBERS

### 6 BUILDING FINANCIAL STABILITY

Credit unions are reliable.

Credit Union vs. Bank Closures, 2008-2012

Source: CUNA

### 7 GO-OP COOPERATION

### 8 SOCIAL RESPONSIBILITY

After natural disasters, the global credit union community restores access to financial services and rebuilds credit union infrastructure.

### 9 ONGOING EDUCATION

Credit Union