



# Safe, Strong, Secure.

## **The People's Difference**

We have been serving our community since 1952, and don't plan on stopping any time soon. With over 11,000 members, we are a strong and secure financial services institution. We fulfill our people-helping-people mission by serving our members' financial needs. Our core values and philosophy have stayed the same throughout our journey, and our members can guarantee that People's is here to stay!

## **Federally Insured by the National Credit Union Administration**

Our credit union is federally insured by the National Credit Union Administration (NCUA). Your deposits are insured up to \$250,000. This insurance protects your money the same way the Federal Deposit Insurance Corporation (FDIC) does at banks in the event something was to happen.

## **Credit Unions Vs. Banks**

The primary difference between credit unions and banks is ownership. Banks are for-profit companies with a primary obligation to their shareholders. They make money by charging interest on loans and collecting account fees. Credit unions, on the other hand, are not-for-profit institutions owned and controlled by their members, which are account holders. The Credit Union returns earnings to our members in the form of lower loan rates, higher dividends on deposits, and lower fees. We also offer a more personalized experience and there is often no minimum, or a very low minimum amount needed to open an account.

Here at People's Community Federal Credit Union, our members can rest assured that their money will always be safe, strong, and secure.

If you have any questions or concerns regarding any of the information listed above, please contact member services at (360) 695-5121.

Thank you for your membership!