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[www.munafederal.com](http://www.munafederal.com)

Thank you for your interest in becoming a member of our credit union. If you live, work (or regularly conduct business), attend school, have a business or other legal entity, or worship in Lauderdale County, you qualify for membership. Your immediate family members are also eligible for credit union membership.

Credit unions exist to help people, not to make a profit. Our goal is to serve our members and our community, especially those of modest means that need us the most. Credit unions differ from banks and other financial institutions in that those who have accounts in the credit union are its members and owners, and they elect their board of directors in a one-person-one-vote system regardless of their amount invested. Credit unions see themselves as different from mainstream banks, with a mission to be “community-oriented” and “serve people, not profit.” Credit unions are here to “Serve the Underserved”.

We value our members and think it is important to review the many benefits available to them, and the many differences between a credit union and commercial banks.

1. Credit unions typically pay higher yields on savings and certificates compared to commercial banks. Plus, accounts are federally insured.
2. Credit unions' loan rates are generally lower than those at commercial banks. Consider refinancing your bank loans and credit card balances at the credit union to save money.
3. Credit union service fees are often lower than the fees charged for similar services at commercial banks.
4. Credit unions still make small unsecured loans. Many banks no longer make small personal loans.
5. Credit unions offer low-rate credit cards. Plus you may qualify for a credit union credit card when a bank would not extend you credit. Transferring high rate bank and store credit card balances to a credit union credit card could result in significant savings.

Stop by, give us a call or visit our Web site soon to take full advantage of your membership.

Bo Pittman  
CEO / President  
MUNA Federal Credit union