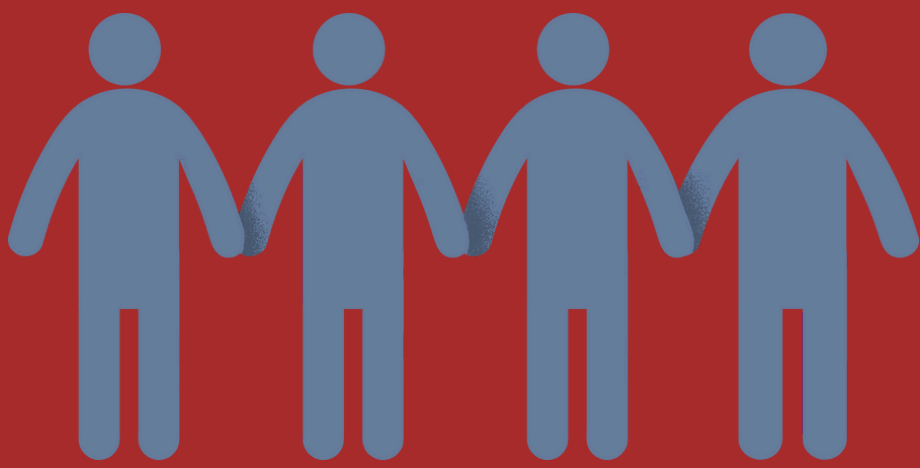


# CREDIT UNION FACT SHEET

CREDIT UNIONS ALL HAVE  
ONE SIMPLE PHILOSOPHY:

PEOPLE HELPING PEOPLE

LONE STAR CREDIT  
UNION PARTNERS  
WITH OVER 30 LOCAL  
BUSINESSES



Credit union products may look and feel the same as those of banks, and often function similarly. However, when you join a credit union, you gain the right to vote on key issues and elect the board of directors.



CREDIT UNIONS  
ARE INSURED BY  
THE NATIONAL  
CREDIT UNION  
ADMINISTRATION  
(NCUA), WHILE  
BANKS ARE  
INSURED BY THE  
FEDERAL DEPOSIT  
INSURANCE  
CORPORATION  
(FDIC).

Credit unions are not-  
for-profit, meaning any  
excess earnings are  
returned to Members  
through lower loan  
rates, higher savings  
rates, and free or  
low-cost services.



Lone Star Credit  
Union is proud to  
be Texas-based  
since 1967.

