

YOUR MONEY *Matters*



Anne Blain, CEO
Chiropractic Federal
Credit Union

Your Money Matters!

The Benefits of Banking with Family

By working for Chiropractic Federal Credit Union (CFCU) and working with the chiropractic community over the years, it feels like I am working with my family. I cannot tell you how many times I have heard our new members comment "I never knew our own credit union could do all this." Let's explore why they would say that and how you can also take part if you haven't already.

We help build and grow our local economy: I love that our credit union is part of the chiropractic community and proud that we can give back by supporting the profession. This not only strengthens the state associations but also your profession. Serving chiropractors for over 65 years, we understand their savings and lending needs. Our focus is to design financial programs that help make our members' financial lives better. Of course we have a unique advantage because of our board of directors. They are volunteers and they view their main mission to focus on the financial needs of our community. Plus, they do this without receiving any financial gain. In essence, they too are giving back to the chiropractic community.

You know who is helping you: My staff enjoys attending the chiropractic conventions, attending chiropractic seminars or stopping by and supporting our doctors at community functions. In addition, we answer our own phones. No irritating computer phone system!

Trust is important in banking and knowing the professionals that take care of you is essential. I know our members can count on us for sound financial advice and they know we are happy to assist them. It makes for a rewarding day when you get to help people you know.

Decisions are locally made right here: When you apply for a loan with us, our loan officers understand our community and how things are done, what has happened in the past and what our members' needs are. When you work with us, you establish a relationship and build a history that helps us be able to better serve you.

We save you money: In the majority of the comparison I have done over the years by looking at interest rates and fees of other financial institutions, CFCU has saved our members money. Since 1950 we have loaned \$163,451,620 (that's right - millions of dollars) to our members. As an example, if our interest rate was just a quarter of one percent lower (.25%) than the competition, that would be over \$400,000 in savings in the pockets of our members. This is a conservative estimate because our business equipment loans are usually 2 to 3% less than other financial institutions. Also the majority of our financial services are low cost or no cost.

I truly love that Chiropractic Federal Credit Union was started by chiropractors for chiropractors many years ago. I still have our members tell me the first time they got a loan "when they were starting out in practice." It is stories like this that makes our credit union part of our community. Our credit union has grown too because of our members' support. It is uplifting to come to work and know we are part of the family of the chiropractic profession who in turn helps their patients on a daily basis. We too are proud that we have the opportunity to have helped so many of our members achieve their goals in our community.

Anne Blain, CEO of Chiropractic Federal Credit Union

If you have a financial question, please forward to:

ablain@chirofcu.org or contact us at 800.422.6424 Subject: "Your Money Matters"