

Schedule of Events

MONDAY - Oct. 17

Stop in and enjoy our candy buffet stations at each branch office, as well as free token give away!

TUESDAY - Oct. 18

Celebrating our youth today with Love Your Credit Union Tours for local elementary school Grade 2 students. All branches.

WEDNESDAY - Oct. 19

Senior Safe Awareness Day
Senior classes: 10:30am Madawaska Senior Center, Senior Financial Safety. 3pm Financial Planning for Retirement, 50+ at Madawaska Office Training Room 1-4pm all branches can assist seniors with online and mobile banking questions and information.

THURSDAY - Oct. 20

International CU Day & Member Appreciation Day
Drop into any of our branch offices for refreshments.

FRIDAY - Oct. 21

CULAC & Employee Appreciation Day
Our staff will enjoy a Jean's Day to support CU efforts statewide.

INTERNATIONAL CREDIT UNION DAY®
OCTOBER 20 2016



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

217+ MILLION MEMBERS WORLDWIDE
100+ MILLION MEMBERS IN U.S.

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

American Consumer Satisfaction Index

CREDIT UNIONS	81
LIFE INSURANCE	77
BANKS	76
{ NATIONAL AVG. }	74.8
HEALTH INSURANCE	69

Source: www.theacti.org

5 DISTRIBUTION TO MEMBERS

Profits

SHAREHOLDERS vs MEMBERS

6 BUILDING FINANCIAL STABILITY

Credit unions are reliable.

Credit Union vs. Bank Closures, 2008-2012

Source: CUNA

7 CO-OP COOPERATION

FOOD COOP

NO FEE ATM

8 SOCIAL RESPONSIBILITY

1/3RD of American credit unions are designated low-income credit unions.

Source: CUNA

9 ONGOING EDUCATION

Credit Union

Money Goals

S
M
A
R
T

Specific
Measurable
Attainable
Relevant
Time-Bound