

## The Purina Credit Union Difference

Other financial institutions focus on money. We focus on our account holders. From the start, credit unions have focused on people, their dreams and results. Below are just a few of the many ways Purina Credit Union differs in relation to banks.

<b>Purina Credit Union</b>		<b>Banks</b>
We are locally owned by the people who have accounts with us, as are all credit unions. Each of our account holders owns a share in the credit union.	<i>Ownership</i>	Banks are owned by a group of investors who hold all the shares in the bank. Accountholders, otherwise known as customers, do not have ownership of their bank.
Our most important responsibility is promoting the financial success of our account holders.	<i>Focus</i>	Banks focus their attention on making big profits for their investors.
Credit unions are not for profit. Money made by PCU is returned back to our account holders who benefit from this return in a variety of ways. From higher interest rates on savings and lower interest rates on loans, to financial education and services, we focus on helping our account holders – not simply making a profit.	<i>Income</i>	Banks are for-profit organizations. Money made by the bank is returned to their investors, not their customers. Their customers do not receive better interest rates or other money-saving services as a result of the bank's profit.
Because we are locally owned and managed, PCU is focused on making a contribution to the local community and our select employer groups.	<i>Values</i>	Banks are owned and managed by people scattered all across the country who have no ties to their customers' communities.
We are guided by a volunteer board of directors elected by their fellow PCU account holders. The decisions about the organization, direction, programs and policies that govern us are based on the benefits we provide to our account holders.	<i>Strategy</i>	Customers aren't allowed to be part of the board of directors, nor can they vote on who serves on the board. Decisions about a bank's direction, programs and policies are made by the investors based on the profit that can be earned for them.