

## NCUA Regional Offices

### Region I—Albany

9 Washington Square  
Washington Avenue Extension  
Albany, New York 12205  
T 518-862-7400 F 518-862-7420  
[region1@ncua.gov](mailto:region1@ncua.gov)

Connecticut | Maine | Massachusetts  
Michigan | New Hampshire | New York  
Rhode Island | Vermont

### Region II—Capital

1775 Duke Street  
Suite 4206  
Alexandria, VA 22314-3437  
T 703-519-4600 F 703-519-4620  
[region2@ncua.gov](mailto:region2@ncua.gov)

Delaware | District of Columbia | Maryland  
New Jersey | Pennsylvania | Virginia  
West Virginia

### Region III—Atlanta

7000 Central Parkway  
Suite 1600  
Atlanta, GA 30328  
T 678-443-3000 F 678-443-3020  
[region3@ncua.gov](mailto:region3@ncua.gov)

Alabama | Florida | Georgia | Indiana |  
Kentucky | Mississippi | North Carolina  
Ohio | Puerto Rico | South Carolina |  
Tennessee | Virgin Islands

## NCUA Regional Offices

### Region IV—Austin

4807 Spicewood Springs Road  
Suite 5200  
Austin, TX 78759-8490  
T 512-342-5600 F 512-342-5620  
[region4@ncua.gov](mailto:region4@ncua.gov)

Arkansas | Illinois | Iowa | Kansas |  
Louisiana | Minnesota | Missouri |  
Nebraska | North Dakota | Oklahoma  
South Dakota | Texas | Wisconsin

### Region V—Tempe

1230 West Washington Street  
Suite 301  
Tempe, AZ 85281  
T 602-302-6000 F 602-302-6024  
[region5@ncua.gov](mailto:region5@ncua.gov)

Alaska | Arizona | California | Colorado  
Guam | Hawaii | Idaho | Montana  
Nevada | New Mexico | Oregon | Utah  
Washington | Wyoming



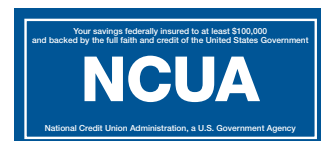
National Credit Union Administration

1775 Duke Street  
Alexandria, VA 22314  
703-518-6300  
<http://www.ncua.gov>

NCUA 8071 (Revised 11/07)



# Is A Credit Union Right For Me?



*People all over the world belong to credit unions. More and more people join credit unions every year.*

## What Is A Credit Union?

A credit union is a nonprofit, cooperative financial institution owned and operated by its members. Credit unions are either chartered by the federal or state government.

Credit unions provide their members with a safe and sound institution to save and borrow at reasonable and affordable rates. A volunteer board elected by members manages each credit union.

Credit unions exist to serve their member-owners and are often able to offer favorable rates on savings and loans. *Not for profit, not for charity, but for service* is a credit union motto.

### Who Can Belong To A Credit Union?

To join a credit union, you must be eligible for membership. Members of each credit union

share a “common bond” such as being employed by the same employer, belonging to an organization or church, or living in the same community. Each credit union determines the specific group or field of membership it will serve.

### Why Do People Join Credit Unions?

People all over the world belong to credit unions. Credit unions have been able to keep pace with the needs of their members by offering a variety of services in addition to savings and loans. Credit unions return surplus income to their members in the form of dividends. More and more people join credit unions and are pleased with credit union service.

### Is My Money Safe?

Federal credit unions are chartered, regulated and insured by the National Credit Union Administra-

tion (NCUA) an agency of the federal government. Through NCUA’s National Credit Union Share Insurance Fund (NCUSIF), the funds of all federal and most state-chartered credit union members are insured up to \$100,000 on regular accounts and \$250,000 for retirement accounts.

### How Can I Get More Information?

To learn more about federal credit unions in your area, or to inquire about the insurance status of a specific credit union, contact the appropriate regional office, or contact the NCUA Office of Public and Congressional Affairs at 703-518-6330, or [pacamail@ncua.gov](mailto:pacamail@ncua.gov). Visit NCUA on the Internet at <http://www.ncua.gov>.

