

Why you must, of course,

FIRE YOUR BANK

{10 astonishingly sensible reasons}

1.

Banks are in business
to make them money.

We're in business
to make you money.

2.

Banks work hard
to save them money.

We work hard
to save you money.

3.

Banks treat you like a customer,
or actually, like an account number.

We treat you like a member
of a private financial club,
because that's what you are
when you join us.

4.

Banks serve their owners (their stockholders) first, and you second.

We serve you like an owner,
because that's what you are
when you join us.

5.

Banks set up all their services, such as checking, savings, mortgages, loans and credit cards, to make huge profits, from you.

We set up our services as services to you, and if there's any money left, we reinvest every penny back into your credit union.

6.

Banks' rates for mortgages, loans, and credit cards are high because they have to be to pay their stockholders.

We have no stockholders. Our rates for mortgages, loans, and credit cards are low to serve our owners—like you.

7.

Banks pay you low savings and checking account interest rates—because they must pay their stockholders.

We don't have stockholders.
So we offer better interest rates to our owners—like you.

8.

Banks open and close offices
“to strategically maximize” their ability to
“generate profits.” For them.

Our founders were police, fire, and city
employees who opened our only new office
in 1959, here in Santa Clara.

9.

Banks have fancy offices in expensive locations so they can impress you.

Our CEO's office overlooks a parking area on a side street. We think the best way to impress you is saving you money.

10.

Banks only let you use their ATMs so they can charge you fees to get your money.

Our 30,000 ATMs are at almost every 7-Eleven, Costco, Walgreens, and shared branch credit union in America. All free.

11. (Yes, a bonus reason.)

Not long ago, a lot of “too big to fail” banks—failed. Then they asked taxpayers for \$700 billion dollars to bail them out.

We’ve run our credit union since 1959, and have never asked for a penny of tax dollars. Another reason to bring us your dollars.

Hi.

We're **Mission City** (Santa Clara)
Federal (they regulate everything we do)
Credit Union.

We're the opposite of your bank.

A credit union is a private, not-for-profit, cooperative organization, like a club, that serves its members' financial interests.

We work only for the benefit of members.
So, if you think you'll always get a better
deal from the credit union, you're right.

Join us and become a voting member of our
organization. You choose the people who
choose who runs our organization.

Please come visit us at our office at

1391 Franklin Street
Santa Clara, CA 95050

Or call us at (408) 244-5818.

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1391 Franklin Street
Santa Clara, CA 95050
(408) 244-5818 *main*
(888) 361-1894 *toll-free*
(408) 244-9390 *fax*
www.MissionCityFCU.org

Dan Racimo

Marketing Director

dan@missioncityfcu.org

(408) 244-5818 ext. 110



MISSION CITY

FEDERAL CREDIT UNION