

# 2016 Credit Union Economic Impacts

## State of California

The following is a study of member-owned, community-based credit unions. It measures jobs, economic output and member benefits in the state. Credit unions, because of their not-for-profit, cooperative structure, are uniquely positioned to deliver benefits and savings to their members. They also support the state's economy by employing 30,000 Californians statewide.

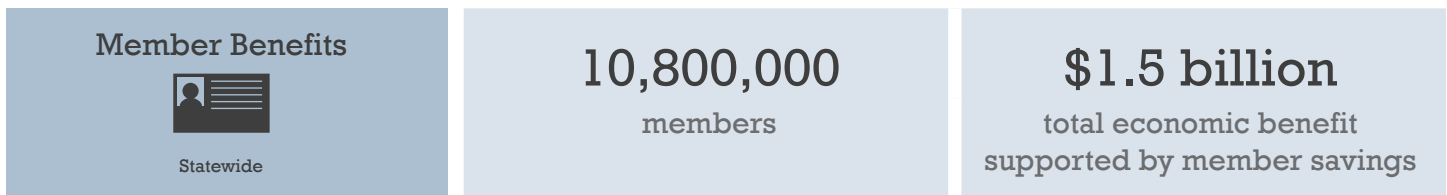
### Credit Union Benefit to California

Credit unions provide economic contributions generated by goods and services produced.



### How Members Benefit from a Credit Union Membership

Benefits represent the amount members saved by choosing a credit union over another financial institution—achieved through lower rates on loans, higher rates on savings or lower-to-no fees.



### Credit Unions Lend Directly Back into California

Credit unions reinvest in California by providing mortgage loans, auto loans, credit cards and small business loans in their communities.

