

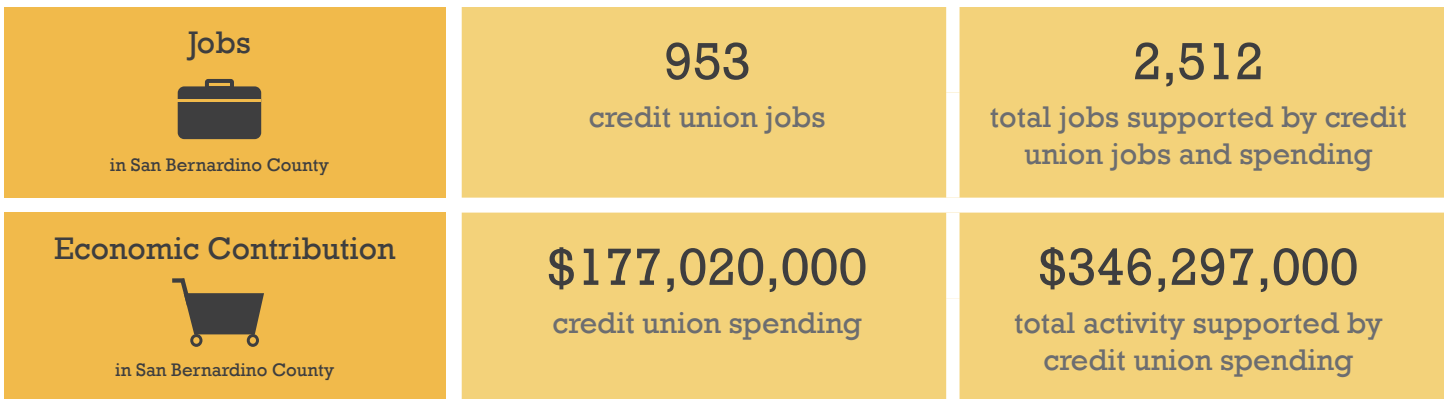
2016 Credit Union Economic Impacts

San Bernardino County

The following is a study of member-owned, community-based credit unions. It measures jobs, economic output and member benefits. 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.

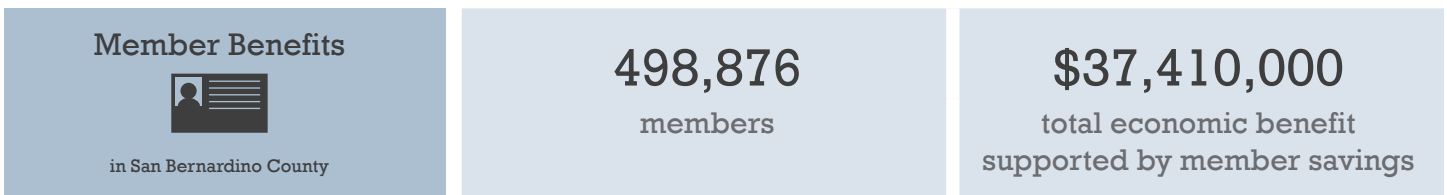
Credit Union Benefit to the Local Community

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.

