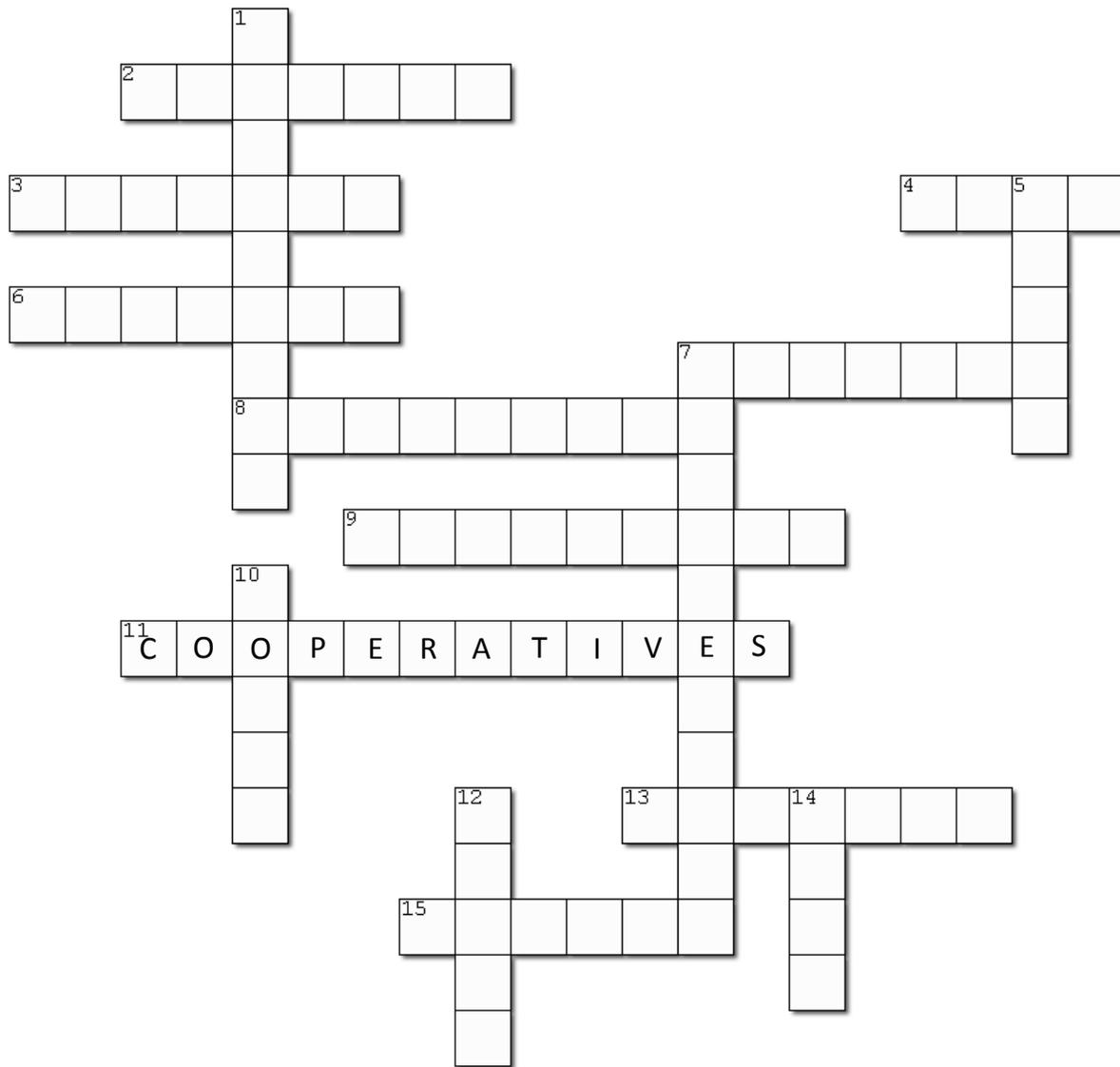


International Credit Union Day[®] Crossword Challenge



Across

2. A common credit union motto is, "Not for profit, not for charity, but for _____."
3. The first credit union was formed in the European country of _____ around 1850.
4. Only credit union members may _____ in elections to select volunteer directors.
6. The credit union philosophy is "People _____ People."
7. Members' savings are _____ up to at least \$250,000.
8. By providing financial _____, credit unions help members use their money wisely.
9. Banks use profits to pay directors' salaries — at credit unions, directors _____ their services.
11. Credit unions are not-for-profit financial _____.
13. Whereas banks are owned by stockholders, credit unions are owned by _____.
15. Banks are in business to make a _____ — credit unions are not.

Down

1. Thomas Doig _____ more than 1,000 credit unions across the Midwest.
5. In 1934, credit union managers met to form CUNA, a _____ association.
7. Credit unions seek to keep people economically _____.
10. Excess earnings are returned to members in the form of _____ loan rates and fewer fees.
12. 196 million people around the _____ choose credit unions as their best financial partner.
14. Credit union membership is based on a common _____.



Answer Key

Across

2. A common credit union motto is, “Not for profit, not for charity, but for **service**.”
3. The first credit union was formed in the European country of **Germany** around 1850.
4. Only credit union members may **vote** in elections to select volunteer directors.
6. The credit union philosophy is “People **Helping** People.”
7. Members’ savings are **insured** up to at least \$250,000.
8. By providing financial **education**, credit unions help members use their money wisely.
9. Banks use profits to pay directors’ salaries — at credit unions, directors **volunteer** their services.
11. Credit unions are not-for-profit financial **cooperatives**.
13. Whereas banks are owned by stockholders, credit unions are owned by **members**.
15. Banks are in business to make a **profit** — credit unions are not.

Down

1. Thomas Doig **organized** more than 1,000 credit unions across the Midwest.
5. In 1934, credit union managers met to form CUNA, a **trade** association.
7. Credit unions seek to keep people economically **independent**.
10. Excess earnings are returned to members in the form of **lower** loan rates and fewer fees.
12. 196 million people around the **world** choose credit unions as their best financial partner.
14. Credit union membership is based on a common **bond**.