

# Tell Congress: Leave My Credit Union Alone!

Credit Unions  
aren't broken,  
so why is  
Congress trying to fix us?



## **Congress is considering pieces of legislation that would:**

### **Treat Credit Unions like Banks**

A one-size-fits-all policy is NOT the answer. Banks answer to Wall Street, and profit drives decisions. Credit Unions are not-for-profits. We answer to you, our members, and are driven to do the right thing for you.

### **Eliminate Overdraft Protection/ Courtesy Pay**

Eliminating these services will not only take away a sense of protection and comfort, it will also cost you dearly. Specifically, higher fees for insufficient funds and bounced checks.

### **Pass on Fees to You for Every Credit Card Transaction**

Huge retailers want to shift their usual costs of doing business, when accepting credit cards and debit cards, back onto the credit union and you. This could force credit unions to charge or raise annual fees, raise interest rates, even scale back or eliminate reward programs.

## Tell Congress you disagree!

**Go to [CUvoice.com](http://CUvoice.com) or  
call 877-223-5275 to take action!**