

SHAREFAX CREDIT UNION, INC.

I know what a bank is...but what's a credit union?

Let us help *build* your future

www.sharefax.org

Main Office:

1147 Old SR No 74
Batavia, OH 45103

Branch Office:

10590 Reading Rd
Reading, OH 45141

Branch Office:

7443 Mason Montgomery Rd
Mason, OH 45040

Branch Office:

5855 Cinema Dr
Milford, OH 45150

(513) 753-2440

(800) 733-1728



Credit unions are not-for-profit cooperative financial institutions that are **owned by their members**, and directed by volunteer board members. Credit unions offer most of the services you find at your local bank such as mortgages, commercial loans, checking, internet banking and investment options.

Credit unions generally offer better rates on savings and loans than your local bank because their focus is on quality service and products, not on maximizing returns to their stockholders. The mission of a credit union is to offer the best value possible to our member without jeopardizing the financial health of the institution. Earnings are returned to members through lower interest rates, higher rates on savings, and little or no service fees. Banks are owned and operated with the sole goal of making money for stockholders. Profits are channeled into dividend payments to investors, not the customer.

Are my funds insured at a credit union?

YES! Credit unions are federally insured by the National Credit Union Administration (NCUA). NCUA is a federal agency that insures savings in Federal and most State chartered credit unions across the country. The National Credit Union Share Insurance Fund (NCUSIF) is backed by the full faith and credit of the United States government.

What are some advantages of joining a credit union?

In addition to better rates and lower fees, at a credit union you have the opportunity to help make decisions and policies that effect the entire membership. Each year, Sharefax asks for nominations to our Board of Directors. From those nominations, directors are elected at our Annual Meeting. These Directors represent the general membership in establishing the policies of the credit union throughout the year.

How can I join Sharefax Credit Union?

Simply visit one of our convenient branch locations listed to the left, or ask your Human Resource department for an enrollment packet today. Sharefax offers convenient low rate loan processing, a fee free ATM network and many other services to help you reach your financial goals. Once you become a member, your family members are eligible for the benefit too!

What services does Sharefax Credit Union offer?

Sharefax is a full service financial institution, we offer a wide range of financial services to help you meet all of your financial needs including:

FREE Bill Payer • FEE FREE ATM Network • FREE Checking • FREE Online Banking • IRAs • 1st & 2nd Mortgages • College Club Accounts • Home Equity Loans • Credit Counseling • ATM/Debit Cards • Savings Accounts • Best Rate Savings Certificates • Rewards Credit Cards • Financial Planning • Kids' Accounts



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CREDIT UNIONS™

Where people are worth more than money.™