

Ohio's Credit Unions

Helping Ohioans in a tough economy

RESULTS OF THE 2008 FINANCIAL EDUCATION
AND OUTREACH SURVEY



OHIO CREDIT
UNION LEAGUE

Ohio's credit unions are celebrating 75 years of service this year. And the mission — of providing individuals, families, and entire communities with economic stability through the dignity of financial empowerment — remains the same as it was when credit unions were founded. This philosophy distinguishes Ohio's 414 credit unions from other financial service providers and inspires loyalty from more than 2.6 million members.

Credit unions are more than providers of financial products and services. To improve people's lives through self-help and personal responsibility, they offer an array of real solutions: free financial education; special savings programs; short-term, low-interest loans; and one-on-one counseling. The Ohio Credit Union League is pleased to report how credit unions served their members and communities in 2008, and how they work every day to improve lives.

2 of every 3

Ohio credit unions provide free financial education in their communities.

More than 350 credit unions offer their communities no-cost opportunities to increase their financial savvy so they can eliminate debt and build wealth.



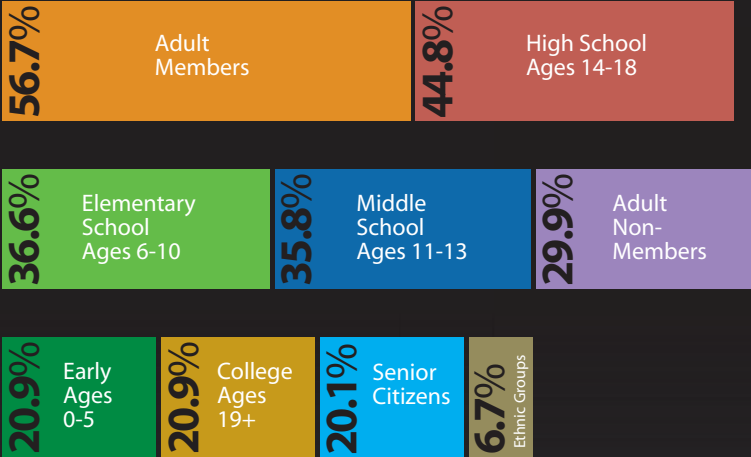
74%

of Ohio's credit unions either partner with or refer members to a community agency to improve other aspects of their lives.

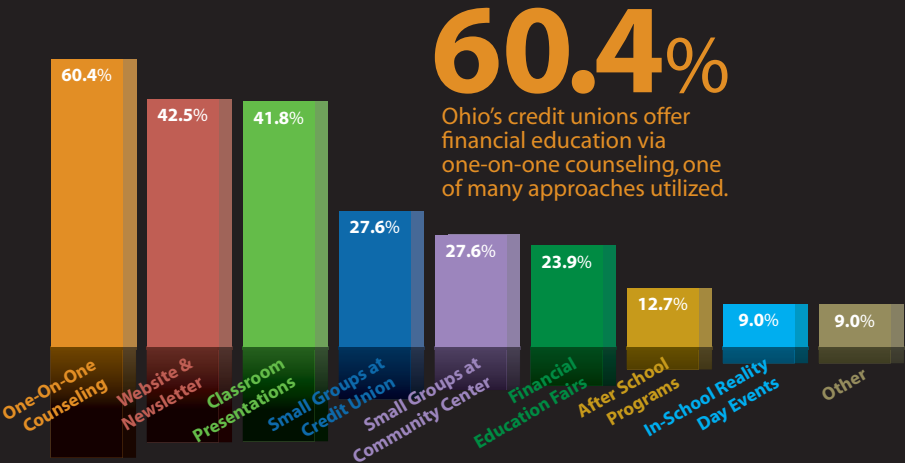
"We are a blue-collar credit union. Our members would have no [other] place to go for assistance."

— Survey Participant

Ohio's credit unions provide financial education to a spectrum of groups in their communities.



Teaching personal financial responsibility has always been part of the mission of not-for-profit credit unions. Credit unions are stepping up their efforts as leaders in financial education and investing in brighter futures for all Ohioans.



“We look for ways to provide financial education to schools, churches, after-school groups, and others because we feel it is imperative to raise the level of financial literacy among children, teens and adults.”

— Survey Participant

Ohio's credit unions offer financial education programs to people in their communities on a wide variety of topics.

57.5%
Budgeting for life
on your own

47.8%
Checking &
Savings 101

47%
Identity
theft

45.5%
Credit
concepts

37.3%
Car
buying

37.3%
Investing in
your future

35.1%
Retirement/
investment

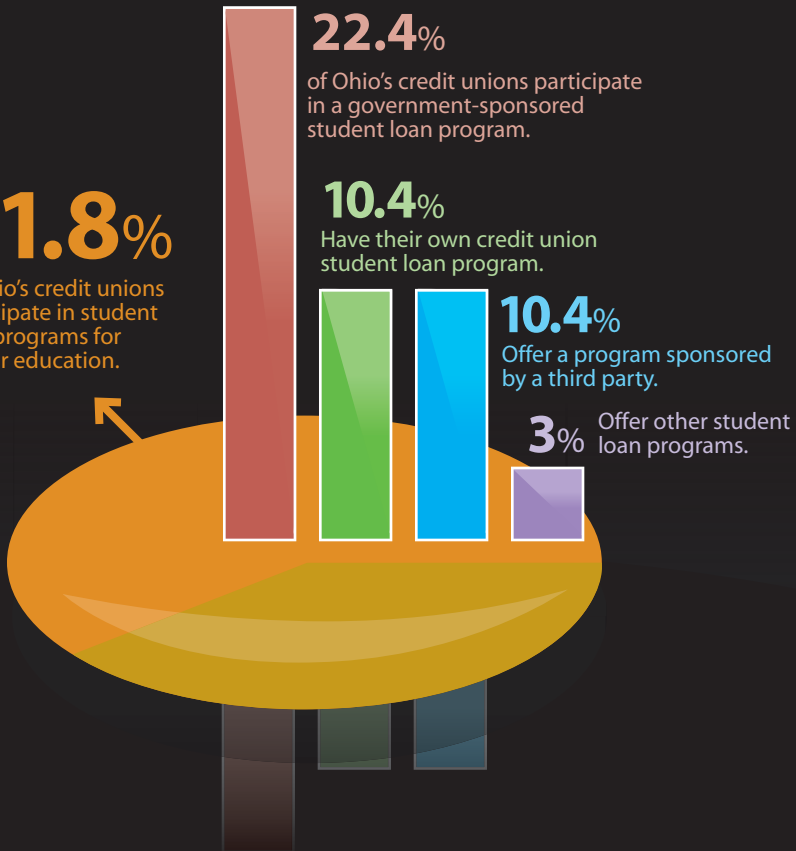
23.1%
College
funding

23.1%
Money &
its sources

11.9%
Other

61.8%

of Ohio's credit unions participate in student loan programs for higher education.



Student Scholarships



Ohio credit unions participating in a 2008 scholarship program awarded an average of three scholarships for post-secondary education.

Offer credit card programs for teens

32.1%

Offer auto loan programs for teens

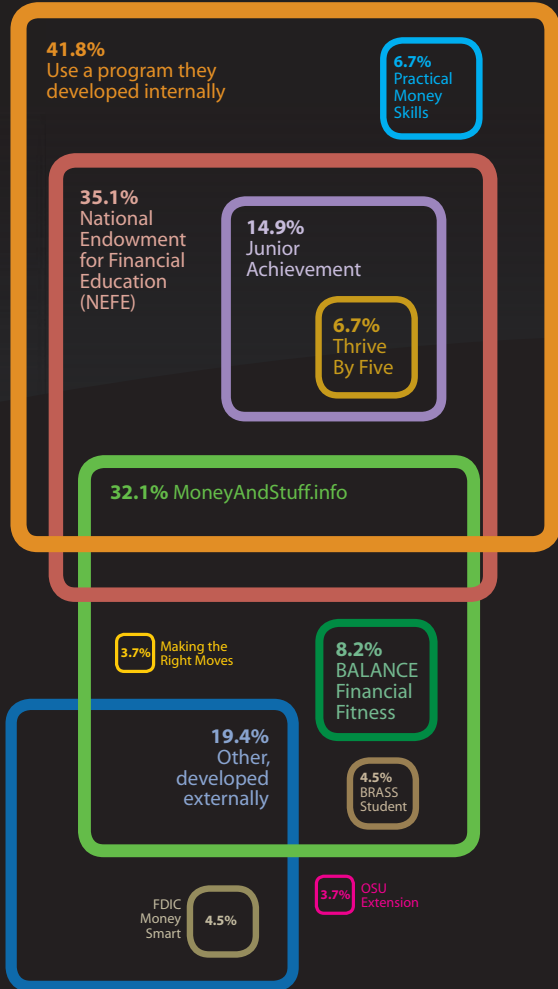
28.4%

Offer other programs for teens

17.9%

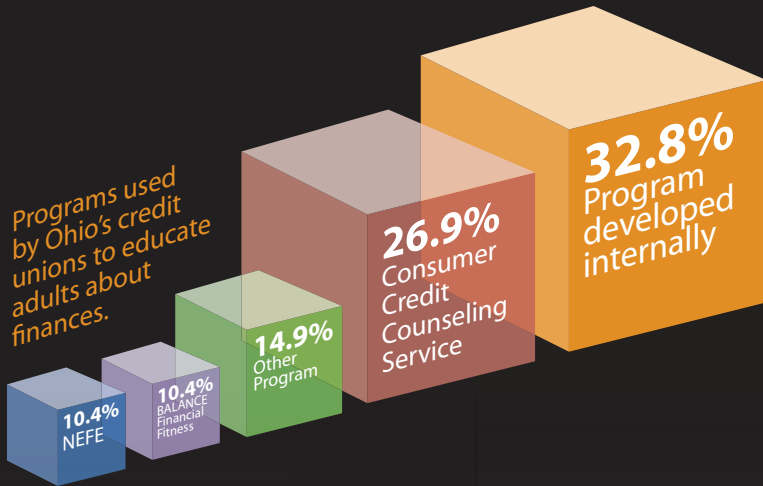
Ohio's credit unions offer unique programs for teens to help them transition into financially responsible adults.

Programs credit unions use to teach financial education to youth.



Offer Biz Kid\$™ entrepreneur loans for youth (0.7%)

Programs used by Ohio's credit unions to educate adults about finances.

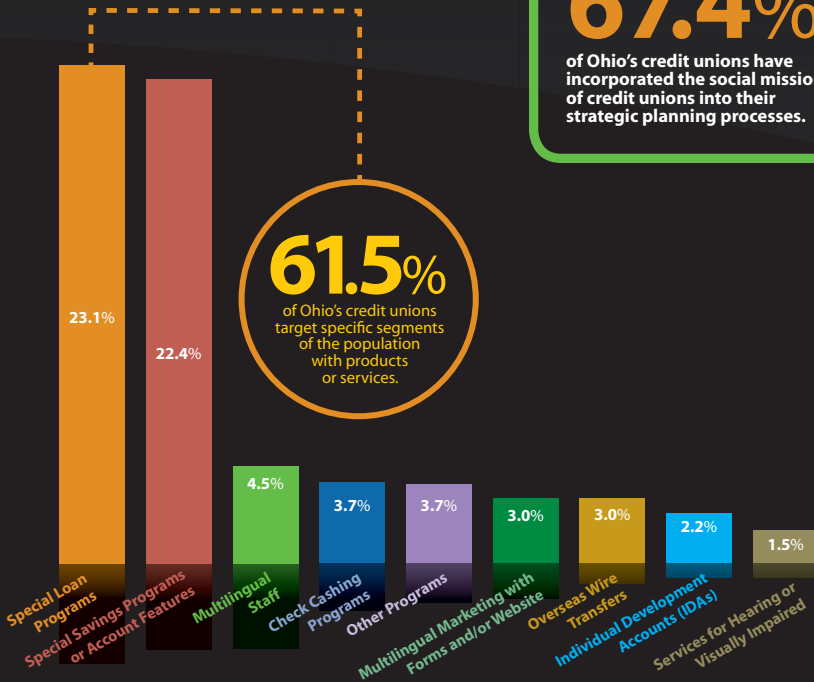


67.4%

of Ohio's credit unions have incorporated the social mission of credit unions into their strategic planning processes.

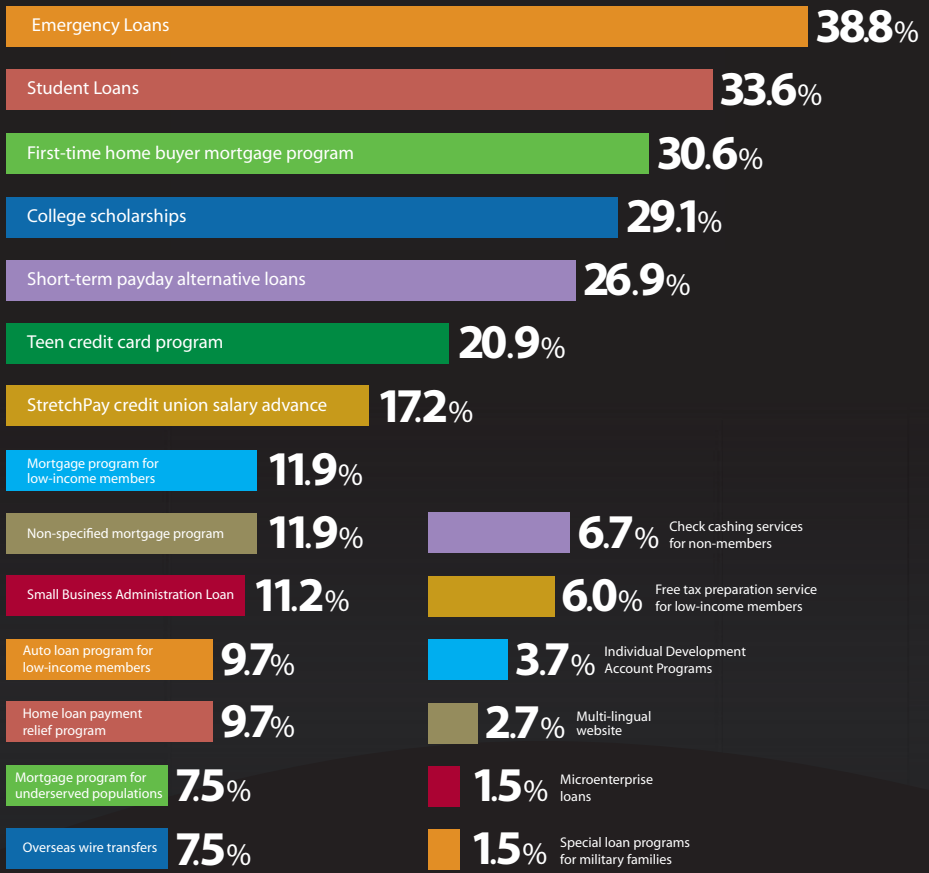
61.5%

of Ohio's credit unions target specific segments of the population with products or services.



Going above and beyond – offering specialized services to unserved and underserved markets to make a positive difference in people's lives.

Ohio's credit unions offer a wide variety of financial products and services to help their 2.6 million members.



The Credit Union Difference

Credit unions are not-for-profit, member-owned cooperatives distinguished by their:

- Purpose...** to serve members
- Governance...** volunteer directors elected by members
- Member benefits...** earnings invested in members and the community
- Values...** in people, not profits



OHIO CREDIT UNION LEAGUE

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