



**Asian Credit Union Forum
Dhaka, Bangladesh
26-27 Sept 2008**

**Standing Tall Among Giants:
Building Credit Union Distinctiveness**



ACCU Global Affiliations





Rochdale Society of Equitable Pioneers

Original principles

- Open membership
- Democratic Control (one person one vote)
- Distribution of surplus in proportion to trade
- Payment of limited interest on capital
- Political and religious neutrality
- Cash trading (no credit extended)
- Promotion of education



International Co-operative Alliance



International Cooperative Alliance

1995 Statement on Cooperative Identity

- Voluntary and Open Membership
- Democratic Member Control
- Member Economic Participation
- Autonomy and Independence
- Education Training and Information
- Cooperation among Cooperatives
- Concern for Community



World
Council
of Credit
Unions, Inc.

International Credit Union Operating Principles



Democratic Structure

Open and Voluntary Membership

Common Bond source of competitive advantage (know your member)

Democratic Control

Crucial structural difference

Non Discrimination

Within common bond



A different kind of banking?

a **different** kind of banking



better service

Happy customers. That's what credit union members are. Much happier than customers from most of the other financial service providers in Australia ...**more**



fairer fees

No Fees. That's fair! Over two thirds of credit union members pay no fees at all, and on average credit union members pay far less than customers of our competitors ...**more**



community focus

Commitment to members. Commitment to community. There are 140 credit unions operating throughout Australia providing community banking and support to millions of Australians ...**more**



Service to Members

Distribution to Members

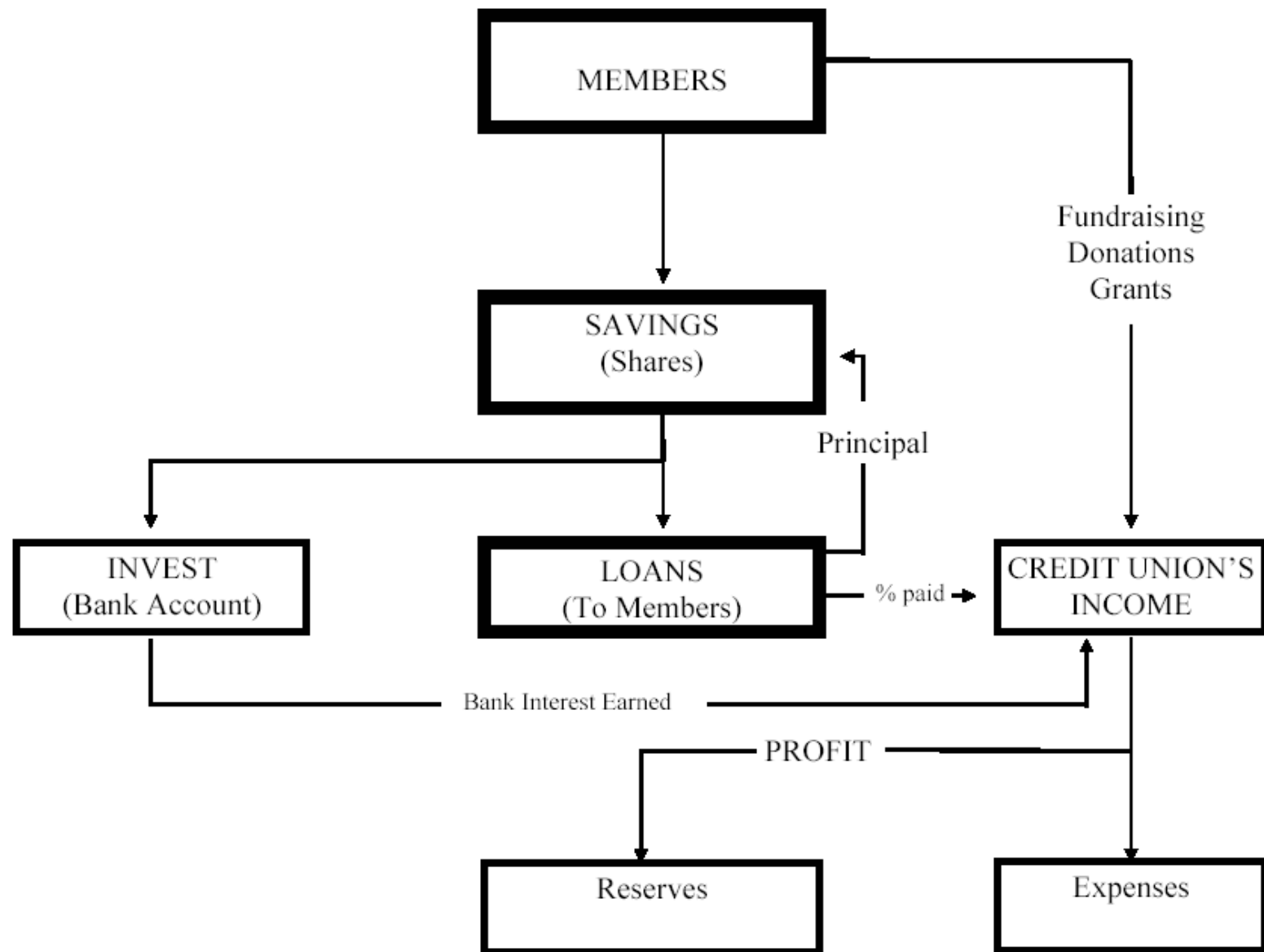
Not speculative investment

Building Financial Stability

The prime concern

Service to Members

Security of deposits is crucial





Social Goals

On-Going Education

Promotion of thrift and the wise use of credit

Cooperation Among Cooperatives

Aggregating and sharing expertise

Social Responsibility

Bring about human and social development



Information Booklets

[About Us](#) > Information Booklets

Please download any of our publications below.

Guides: The 'Take Control' series

The 'Take Control' series is produced by the Credit Union Services Corporation (Cuscal) and can assist you in understanding a range of topics from buying a car to fraud prevention. Each booklet is outlined below. You can browse these booklets and decide which ones are right for you. To download a free PDF version, simply click on any publication.



Will Creation Guide: Making a will of your own

Although one of the most important legal and financial steps you will ever take, making a Will is often written off as too daunting, too difficult and/or too expensive. You are never too young to create a Will and a Will can always be re-written as your relationships and life circumstances change. This booklet provides you with a guide to taking control of your assets and taking the time to write a Will.



Budgeting: Making it easy

So you know what a budget is and you would just love to be able to have the ability to stick to one. This booklet outlines the basic principles of budgeting and gives you clear information on how to benefit from your budgeting, how to control your spending and how to create a budget that works.



Buying Property: A smart guide to buying property

Buying a home is exciting – and daunting. Purchasing a home, whether it's a house, townhouse or unit, is likely to be the biggest financial commitment you will ever make. This guide covers all you need to know to get started, from advice on how to find the right home, buying the property through to choosing the right home loan.



Buying a Car: Buying a car on your terms

Cars can bring mobility, freedom and pleasure. No one can tell you which car to buy, nor can they suggest that your decision must be 100 per cent logical and boringly practical. It is however important to consider all you options before taking the plunge. This guide outlines everything you need to know when purchasing a car, from new or used, safety options, insurance to car testing tips.



Managing Credit Cards: Play your cards right

Credit cards have won Australians over with their ease of use, convenience and high degree of flexibility. However if not managed properly it can be easy to fall into a debt trap. This booklet outlines tips for using your credit card wisely, advice on which credit card is right for you through to advice on how to avoid the debt trap.

Internet Banking

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StaySmartOnline

Improve your online
security



Online Tools

[Applications](#)[Forms](#)[Calculators](#)

SCAMS
TARGET YOU
PROTECT YOURSELF



Download our newsletter

We are as
secure as the
banks but just for you





NEW EDITION

BUDGETING

Making It
easy





Stop that **CRISIS**





The Social Responsibility of Business is to Increase its Profits – Milton Friedman 1970

“promoting desirable "social" ends...
(is) preaching pure and unadulterated
socialism”



Credit Unions
for Kids®
Children's Miracle Network





The COÖPERATIVE BANK

Customer led, ethically guided

The Co-operative Bank has turned away over £900 million of loans to businesses not in keeping with its Ethical Policy

A background image showing a person's hand inserting a card into a cash machine, with a blurred view of the machine and the person's face.

[Find out more](#)



The **co-operative** food

The **co-operative** clothing

The **co-operative** legal services

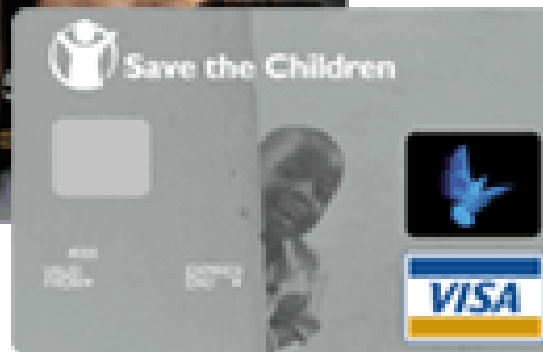
The **co-operative** funeralcare

The **co-operative** farms

The **co-operative** travel

The **co-operative** pharmacy

The **co-operative** financial services






Vancity

If every Canadian were to draft-proof their home, it would save 2.2 million tonnes of CO₂ emissions – which is the equivalent of taking 360,000 cars off the road.

Another easy way to choose green.

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Find a rate

Navigate to... 

Apply today

Navigate to... 

my**money**

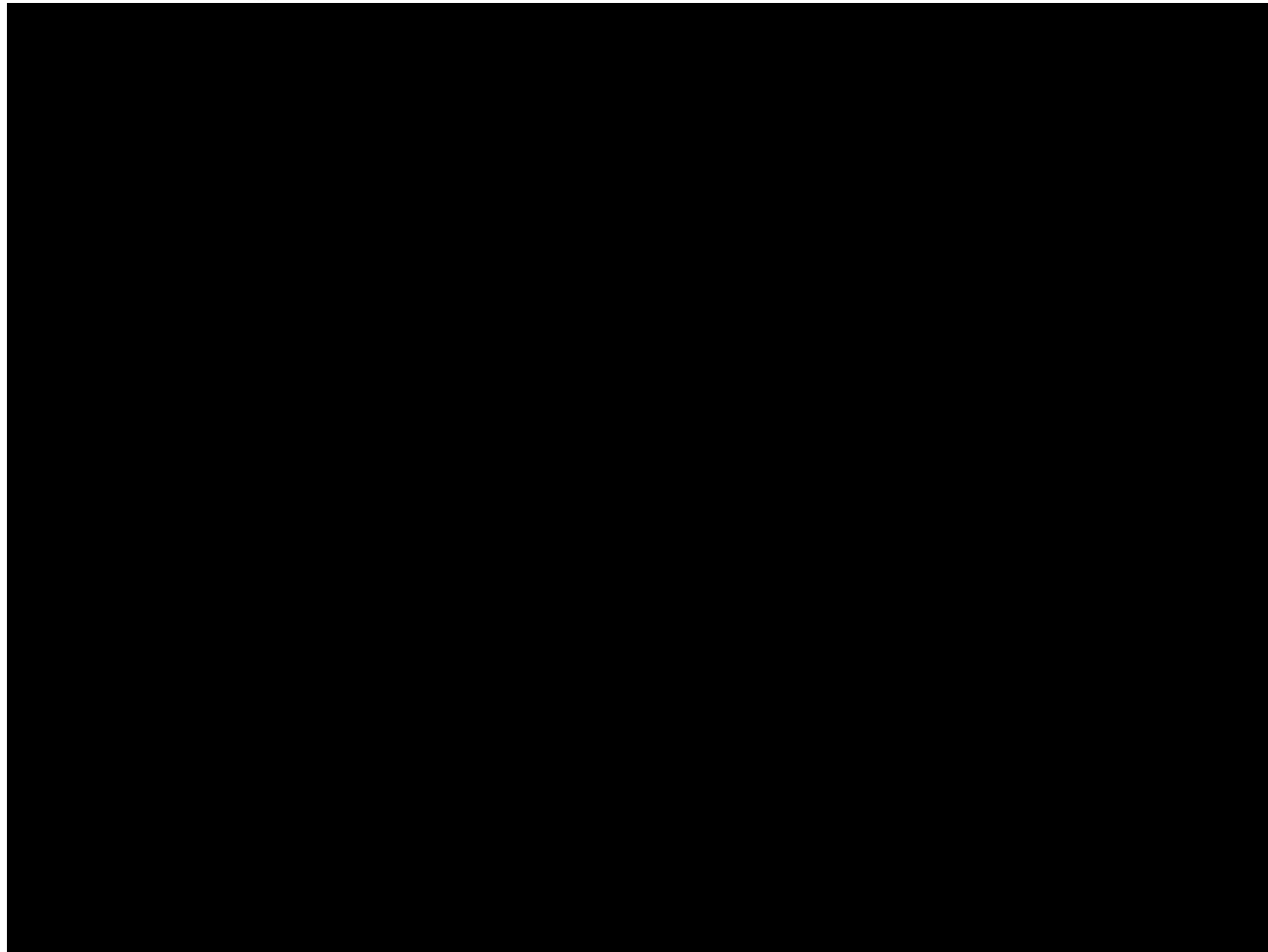
my**business**

my**community**





Life without a Bank











Women's
and Children's
Hospital



Savings & Loans
CREDIT UNION

4434 1502 3000

1234

4434

VALID
FROM

00/00

UNTIL
END

00/00

V

JAYNE THOMPSON





COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

- WHO WE ARE
- WHAT WE DO
- IMPACT WE MAKE
- NEWS & EVENTS
- HOW TO APPLY





SELF HELP

Headquartered in Durham, North Carolina, Self-Help operates out of eleven offices throughout the state, including three full-service credit union branches, as well as locations in Washington, DC and Oakland, California. For more information, visit self-help.org or call (800) 476-7428.



People
Products
Principles
Environment
Community
Democracy
Development



Corporate Social
Responsibility
**The co-operative
difference**

International Co-operative Alliance



01	18	37				
02	19	38	54	86	116	148
03	20	39	55	87	117	149
04	21	40	56	88	118	150
05	22	41	57	89	119	151
06	23	42	58	90	120	152
07	24	43	59	91	121	153
08	25	44	60	92	122	154

International Co-operative Alliance

Global 300 list 2007



Uganda Costa Ri
Colombia Ethiopi
Sri Lanka Thailand
Vietnam Tanzania
Malaysia Paraguay
Philippines Kenya

International Co-operative Alliance

Developing
300 Project