Credit Unions

Members Own It

24/7 Access

Most credit unions offer digital banking access to your money anytime, anywhere.

Owned by its Members

Credit unions are governed by a volunteer Board of Directors who are members and elected by the credit union.

Not-for-profit

Lower rates and fees ensure that profits are returned to members. Fees and rates are set with the members' best interest in mind.

Insured for up to $250K

These funds are insured through the NCUA (an independent federal entity)

Equal Housing Lenders

Credit unions guarantee everyone the right to buy, rent, or finance housing without discrimination.

Nationwide ATMs

Credit unions have a nationwide network of surcharge-free ATMs available to members. Deposits and withdrawals may be made using any of these ATMs.

Banks

Shareholders Own it

24/7 Access

Most banks offer digital banking tools and access to your money anytime, anywhere.

Owned by Shareholders

Banks are governed by a paid Board of Directors who may or may not have a account with the bank itself.

For Profit

Fees and rates fuel profits that are returned to shareholders. This means that fees and rates are often set with the shareholders' best interest in mind.

Insured for up to $250K

These funds are insured through the FDIC (an independent federal entity).

Equal Housing Lenders

Banks guarantee everyone the right to buy, rent, or finance housing without discrimination.

Proprietary Branches

Customer transactions are restricted to bank branches.

Heritage Valley | FEDERAL CREDIT UNION