

# YOUR CREDIT UNION YOUR PAC OUR FUTURE



[www.betteryourmoney.org](http://www.betteryourmoney.org)

COMPLETE THIS FORM AND MAIL IT TO THE NEBRASKA CREDIT UNION LEAGUE.

## POLITICAL ACTION CONTRIBUTION CARD

Yes, I want to participate in the NCU Capital Club. Enclosed is my personal contribution of: \$ \_\_\_\_\_

EAGLE \$250.00 +       CHAMPION \$249.00 - \$100.00       PATRON \$99.00 - \$50.00       SPONSOR \$49.00 - \$25.00       FRIEND \$24.00 - \$5.00

NAME: \_\_\_\_\_ CREDIT UNION: \_\_\_\_\_

ADDRESS: \_\_\_\_\_ CITY: \_\_\_\_\_ STATE: \_\_\_\_\_ ZIP: \_\_\_\_\_

MAIL TO: NCU, P.O. BOX 45526, OMAHA, NE 68145. MAKE DRAFT/CHECK PAYABLE TO NCULPAC.

Contributions to NCULPAC are not tax deductible. All contributions are voluntary and will be used for political purposes. You have the right to refuse to contribute without any reprisal. The guidelines above are merely suggestions. You may contribute more or less than the guidelines suggest, and the NCU will not favor nor disadvantage you by reason of the amount of your contribution or a decision not to contribute. The law does not permit corporate checks or contributions.



## WHAT IS A POLITICAL ACTION COMMITTEE?

A Political Action Committee, or PAC, is a political committee established to raise and expend funds for the support or opposition of a candidate running for political office. PACs are established and administered by a corporation, labor union, membership organization or trade association (like credit unions).

## WHAT PACS DO NEBRASKA'S CREDIT UNIONS ADMINISTER?

The Nebraska Credit Union League (NCUL) administers two PACs; one a state PAC (NCULLAC) and the other a federal PAC (NCULPAC).

## WHAT IS THE CAPITOL CLUB?

The Capitol Club is a fundraising program that is utilized by the NCUL to raise funds for the NCULPAC, your federal PAC. Credit union members, staff, and volunteers make a financial contribution to NCULPAC, and by doing so, join the Capitol Club.

## WHERE WILL MY CONTRIBUTION GO?

All contributions made to NCULPAC, through the Capitol Club, will go directly towards helping those candidates running for the U.S. Senate or Congress that support our credit unions.

## HOW MUCH CAN I GIVE?

An individual can give up to \$5,000 per calendar year to NCULPAC.

## WHAT ARE THE LEVELS OF MEMBERSHIP IN THE CAPITOL CLUB?

When joining the Capitol Club, there are five levels of membership so that all credit union members, staff, and volunteers have an opportunity to join. The membership levels include:

- Friend \$5–\$24
- Sponsor \$25–\$49
- Patron \$50–\$99
- Champion \$100–\$249
- Eagle \$250 and above

## HOW DO I JOIN THE CAPITOL CLUB?

There are two easy ways to join the Capitol Club today!

- 1) If you're a credit union employee, you can designate an amount from each paycheck to go towards your Capitol Club membership. Talk to your President/Manager to contribute through the Payroll Deduction program.
- 2) Complete the membership form on the back of this brochure, make your share draft/check payable to NCULPAC, and mail it to the Nebraska Credit Union League, Attn: Brandon, P.O. Box 45526, Omaha, NE 68145. You may also remit the completed form and contribution to your credit union manager.

## HOW ARE CREDIT UNIONS DIFFERENT THAN BANKS?

Credit unions provide many of the same services that banks provide (ie: checking/savings accounts, auto loans, mortgage loans, etc.) but that is where the similarities end.

Credit unions are not-for-profit financial institutions that are in business solely for the benefit of their members.

Banks are for-profit financial institutions that are in business to bring in profits for a few shareholders of the bank.

Credit unions are owned by you...the member.

Banks are owned by their shareholders and not by their customers.

Credit unions are directed by a board of volunteers who are elected by the entire credit union membership with each member having one vote.

Banks are run by a small number of shareholders who reap the profits of the bank's activities.

The credit union structure allows the credit union to make loans to members that for-profit banks will not make because they're in the business to make a profit. Credit unions offer lower loan rates, higher deposit rates, and fewer and lower fees to their members. In fact, did you know that Nebraska's credit unions saved their members more than \$60 million through higher deposit rates, lower interest rates, and fewer fees?

The Credit Union philosophy of "People Helping People" is truly what credit unions are all about.

