ASSOCIATION OF VERMONT CREDIT UNIONS

Credit unions are notfor-profit financial cooperatives owned by and operated for the benefit of members they serve.





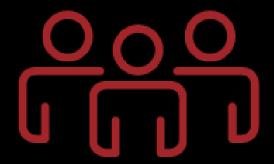
18 Credit Unions





Over 1,200 jobs





390,125 credit union members

63% of Vermonters





Members save over \$100 per year





\$690M contribution to Vermont's economy





1,484
Payments Extended
\$148.6 million

Mortgage Loans







\$3,955,925 0% or very low rate Emergency Loans



14,087 Fees Waived



More than 28,365 Members Helped



\$56 million

1,514 small business owners

7,467 jobs









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