

## Winning Essays - 2018 MD|DC Credit Union Scholarships

Applicants were asked to submit a 750-or-fewer word essay based on this topic:  
*“Describe the value found in credit union membership.”*

Credit unions are a best kept secret! Consider, if you will, people going on vacation and patronizing only big name, popular tourist locations. These tourist areas are expensive and their patrons hardly get a real feel for the local community and culture. Hence, these areas are referred to as tourist traps. However, the idea of meandering off the beaten path may be out of their comfort zone. Similarly, banking customers are missing out because they are not aware of the benefits of credit union membership. These benefits involve not only finances, but also convenience and a sense of community.

While big banks have big profits and chief executive officers (CEOs) with big salaries, credit unions are not-for-profit. Those big profits and salaries come from extra fees for services and higher interest rates they charge their customers on loans. In 2016, the top CEO salaries for the biggest banks in the United States were as high as \$28.2 million. Meanwhile, the whole concept of a credit union is that it exists solely for the benefit its members, who are actually its owners. Therefore, a credit union’s goal is not to amass excessive profits and pay exorbitant salaries. Instead, earnings are returned to members in the form of higher savings rates, lower loan rates, and lower fees for services. To the vacationer, it is like eating at a restaurant that is frequented by the locals, with the same menu offerings as the popular ones in the tourist area, but is so much more affordable. Likewise, credit unions offer the same products and services you find at banks; savings/checking accounts, debit/credit cards, auto loans, mortgages, online banking, mobile apps with the ability to make mobile check deposits (my favorite), etc., and similar to banks, your deposits (called shares) are insured. However, more money in your pocket, as if that is not enough, is only the tip of the iceberg. There is more.

Like the vacationer who wanders off to tour the local area and gets to experience things that are unique to the local culture, a credit union member gets to participate in a concept that is unique to credit unions, but foreign to banks; something called shared branching. Unlike banking customers who can only make transactions at their own bank, credit union members can make transactions at any of over 5,000 credit unions nationwide and overseas; it does not have to be one where they have a membership. So if you are a credit union member and you move or travel, you do not have to worry about whether your financial institution has a location at your destination. You can rest easy knowing you can still make deposits and withdrawals at any of the nearby credit unions participating in shared branching. You cannot beat the convenience that credit unions offer.

Getting a feel for the local community is not only something that a vacationer can do if he explores the local area, but something credit unions pride themselves with. With an emphasis on community, credit unions are typically involved with local charitable events, fairs, and school activities. In addition, they offer free educational seminars, credit counseling, and other financial literacy services. Credit unions have a motto, “Once a member, always a member.” This means that if you join a credit union based on a certain affiliation/field of membership, and later you are no longer part of that original affiliation, you can still be a member. What a great feeling that is. That would be a dream come true for a vacationer to be told by the locals that he is always welcome to come back.

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Bigger does not always mean better. Banks are like tourist traps, whereas credit unions offer a better financial experience by passing earnings back to their members. In addition, credit unions are more convenient than banks because members can make transactions at over 5,000 shared branches. Further, credit unions are heavily involved with and give back to their communities. Like a vacationer wandering off the beaten path and exploring the local territory, a banking customer joining a credit union will have in a richer experience, in more ways than one.

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To describe the value in credit union membership, one must look at the core values of a credit union. I would like to compare credit union membership and its corresponding values with the core beliefs of something I am familiar with – mainly, the Boy Scouts of America. As I researched for this essay, I was concurrently completing my project for the rank of Eagle Scout. I must admit, I was surprised and pleased to note that the core values of a credit union (integrity, honesty, commitment, respect, excellence, service, and community) relate very closely to the core values of the scouting organization (trustworthiness, loyalty, helpfulness, friendliness, courteousness, kindness, obedience, cheerfulness, thriftiness, bravery, cleanliness, and reverence)! These ideals form the backbone of both the credit union and BSA and give membership in both a great value.

The first core value is integrity. This value embodies trust between the member and the rest of the union. Without integrity there could not be trust; and the credit union would not flourish. Integrity is the glue that holds the credit union together; it allows members to have faith that all the staff and board members have their best intentions at heart and are working to provide a safe, honest, and valuable product. Integrity is a belief in the people around you because they have earned it. This is part of why membership is so precious.

Next is honesty; honesty lets us know that there will not be duplicity in actions or words. Honesty is closely related to integrity in that it allows members to trust one another. It is one of the necessities that any organization needs to succeed and prosper. Honesty is another reason why people are drawn to becoming members of a credit union.

Commitment is the quality that keeps members coming back to their credit union. It lets the member know that they are not alone and that the staff members are dedicated to helping them navigate the sometimes-confusing world of finance. It helps to provide a community that fosters trust and growth. It acts as a tie that holds people together. Respect is essential to the success of any institution. It allows for a mutual understanding. If there isn't respect, then everything will descend into chaos. Respect lets others know that they are important and that they will be listened to when they have something to say.

Excellence ties into these other qualities of a credit union. It is the result of all the other qualities combined. When everything works well together, excellence is sure to follow and is a tribute to the hard work performed by all the staff, board, and members of the credit union. Service will always be supplied by an excellent institution. This is obvious in the credit union. Because of the strong principles of the credit union, there is excellent service.

Finally, is the value of the credit union that I consider most important. This value is community. Because the credit union functions as a community, it is a close-knit group that

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relates to each other as friends; this is better, in my opinion, than a bank which functions as a business and does not necessarily put the customers at the forefront of all they do. This is important because it gives the member a sense of belonging and priority. A community not only helps itself, but it also helps the individual parts thereby strengthening itself along the way.

The core values reiterate the importance of being part of a credit union. The value of being a credit union member, not unlike the value of earning the Eagle Award in Scouting, is found in the values of the organization. In the end, the value of belonging to a credit union boils down to one word - community - because a community is like a family; it sticks together in good times and in bad, brings people together, and builds everyone up. Next month, as I receive my Eagle Award, I will reflect on the core values of both organizations and marvel at the similarities between them. It seems that a strong system of values is a great indicator of success!

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### The Undeniable Value of Credit Union Membership

As a young adult with a new job, I had the choice of selecting a credit union or a traditional bank as my primary financial institution. At first, I considered driving to the nearest bank and opening an account, but my family encouraged me to do some research before choosing a financial service provider. I thought a large bank would be the best option for me because of their popularity. However, after reading multiple online articles, credit union membership became the clear choice. Like many other consumers, I discovered that credit unions offer the same financial products as traditional banks. Loans, credit cards, savings, and checking accounts are all available to credit union members. However, credit unions are a better value and have distinct advantages over traditional banks because credit unions do not operate for profit but for the benefit of their members.

Since credit unions do not need to be concerned with maximizing profits for shareholders, they can offer superior products with low fees. They offer substantially higher interest rates on savings products and lower interest rates on loans. For example, credit union checking fees are typically low or even free, whereas banks typically charge multiple fees (annual fees, per check fees, maintenance fees). When banks do offer free checking products, they often require their customers to maintain a high balance in their accounts. Credit unions often offer free checking with no minimum balance, no service fee, free bill pay, and free first order of checks.

The interest rates offered on loan products such as car loans and credit cards are also superior to those of banks. Bank credit cards may have interest rates of 25% or more, but credit cards offered by credit unions offer much lower rates. While most banks would be happy to have customers carry a balance on their card from month to month, and profit from the interest they charge, credit unions operate for the benefit of their members. As such, the credit union recognizes that it is not in the best interest of its members to carry debt from month to month, even at a low-interest rate. To educate its members on the responsible use of credit and other banking products, many credit unions offer financial literacy tools to help members make good financial decisions. These financial literacy tools help credit union members learn how to manage money wisely.

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Credit unions also provide superior customer service for their members. Whenever I visit my local branch, the tellers seem genuinely happy to see me. They answer my questions quickly and attentively. Even though I am a teenager without a lot of money, they treat me like an important customer and are enthusiastic when helping me. They often remind me about the members-only discounts they offer. These discounts at movie theaters and amusement parks help me stretch my hard earned dollars even further, giving me opportunities which are not available through traditional banks.

In summation, credit unions are superior to traditional banks for multiple reasons and offer their members a better value for their money. As a nonprofit organization, the credit union operates for the benefit of its members, not for the benefit of shareholders. The results are lower interest rates when borrowing and higher interest rates when saving. Combine great interest rates with outstanding customer service, financial literacy tools, and entertainment discounts and it's no wonder that educated consumers choose credit unions as their financial institution, the value is simply undeniable.

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The days after my graduation were the most exciting and terrifying times of my life. Once I threw my cap in the air, it felt as if the world wasted no time crippling my ambition. In what seemed like a second, I was stripped of my naïve drive for success; feeling the harsh realities of our society filling the void where my dreams once burned. In a short time, I realized that it is not just about how hard you work or how badly you want to be successful. Your dreams and ambitions are minuscule to the reality that money will always trump anything in this world. We millennials have been socialized to believe that anything is possible if we work for it; therefore, we run towards our goals with benighted ideas of the real world. My hopes and dreams were constantly choked out by my poor status; making the hole I fought to climb out of that much deeper. I barely understood what credit was other than the fact my parents suffered from an absence of it. However, my blissful ignorance was quickly replaced with the understanding that I cannot afford to be educated; nor can I afford to reach higher than the walls of struggle and stagnation built in front of me. Every passion was quickly washed away by doubt and frustration. However, life had not finished its brutal assault on my once peaceful state of mind. Soon the little money I was saving for tuition was being squandered out of my savings account. I was left defeated and with only fourteen cents to my name. However, when I felt as if I was ready to give up, my credit union gave me options that could help me move forward. The level of attention and help they gave me made me feel like my dreams were still a possibility. I am currently a freshman in college and since this first year has been so difficult my FCU takes the time to advise me on credit towards my own loans. The level of respect that credit unions show for their account holders is unprecedented in other banks. At a credit union, it feels as if my problems are their problems too, and they want to do everything they can to help. Credit unions are families, and being a member means that you are guaranteed incredible customer service and banking. They care about your financial security as much as you do, and those qualities are invaluable for account holders. The value of a credit union eclipses that of other banks because as a member you are not just a customer or a stakeholder to leech off of. Instead, you are treated as an asset and a member of their family. At a credit union, mortgage loans, car loans, student loans, and even home equity loans are offered at much lower rates than at any bank. The services and

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overall spirit that credit unions offer their customers united my ambitions once again. I now feel as though I have been given the resources I need to control my life, and that type of compassion is priceless in the harsh mundane world we live in.

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Value is defined as a fair return or equivalent in goods, services, or money for something exchanged. It is not just about what something costs but what you get in exchange for that cost. Usually when talking about value, the conversation is that a good or service is more expensive but you are getting “more for your money.” However, credit unions are unique because the better services that they provide -compared to for-profit financial institutions - come at a lower cost. You’re getting “more for less money.”

The value found in credit union membership is found in many different areas.

Credit unions – because they are non-profit – are able to provide their members with lower fees, lower interest rates on car loans and mortgages while paying higher interest rates on savings accounts and CD’s. This allows members to have more money to spend on their family and to save to meet financial emergencies. Banks, on the other hand, charge higher fees and loan rates because they are for-profit businesses that must pay a return to shareholders.

But credit unions realize that low fees and low interest rates on loans and higher rates on savings accounts and CD’s are not enough to attract and retain members. As Colin Myles said “Attracting loyal customers based on price is like believing in the tooth fairy.” What creates value for credit union members is that the low costs/higher returns are coupled with superior customer service, education and a commitment to the community.

One of the greatest value of belonging to a credit union is that credit unions are community based, as opposed to banks which often have branches thousands of miles from the home office. Decision makers in credit unions live in the community and understand the needs of their members. Credit unions typically provide superb customer service. Because they tend to be smaller organizations than banks, credit union employees can get to know members and focus on their needs. They work with members to find solutions to financial issues where banks sometimes just say no. For example, credit unions are more willing to work with customers who need to borrow money quickly, often eliminating the need for members to take out high interest payday loans from predatory lenders.

Another value that credit unions provide is free education for members. One of the goals of credit unions is to provide their members with financial literacy - the education and understanding of various financial areas, such as budgeting, investing and borrowing -so that they will be able to handle their financial responsibilities. No matter what stage of life – a teen going to college ( I’ve used my credit union’s resources to help plan paying for college), a young couple buying their first house or someone approaching retirement- credit unions have a wide portfolio of educational programs, presented through multiple platforms – webinars, printed material - provided at no cost to members, that help them deal with their changing financial situation throughout their lives.

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While it is good to know that credit unions provide value, it is equally important to realize the value of credit unions values. The motto of credit unions is “people helping people.” Credit unions put members above profits. They are concerned about their community and have many programs that benefit the community. Some credit unions have a shred day, where they provide shredding services to their members to help protect them against identity theft. Others allow their employees to take a day off from work to work on community projects. Many credit unions offer special low interest loans to help members deal with the impact of natural disasters. Some sponsor food drives to provide food for the needy in the community. Many credit unions sponsor foundations which solicit contributions that they use to help fund community based projects. Credit unions often sponsor fund raising events for community organizations which help those in need in the community. Most importantly, credit unions invest member deposits back in the community, financing projects that will benefit the community.

So, credit unions provide value to both individual members and their communities Members see this value in the form lower costs/higher returns coupled with more personal service, free education and commitment to the community. The value of a credit union membership lies not just in the low cost/higher returns but also in the benefits of credit union membership. As Warren Buffet said

“Price is what you pay. Value is what you get” and credit union members get a lot!

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Going to a large state school often makes me feel like a tiny fish in a huge pond. Walking around campus with around 30,000 other undergraduates, I rarely see a familiar face. Not knowing many people can be intimidating, and finding a solid group of friends takes time. However, being part of various clubs and extracurricular activities has made the campus seem much smaller, and more personal. I can equate this feeling to being part of a credit union. In such a large community, my credit union helps me feel like a big fish in a smaller pond.

The advantages of credit unions are numerous, and far outweigh the lesser advantages of other for-profit financial institutions. For example, for-profit banks put their profits towards stockholders, instead of bank customers. Credit unions, on the other hand, are non-profit institutions, and are committed to sharing their profits among their members, fostering a sense of community within the organization, and giving back to their hard-working members. There’s no competitive atmosphere with credit unions, as all of the members support each other through these shared benefits.

Before I moved on campus, I was worried about ATM access - people had told me, “there’s no way you’re going to find an ATM for a credit union on campus,” but I did some research, and found they were mistaken. The nearest ATM is right in the heart of campus, and only ten minutes away from my dorm. To top it off, it’s a fee-free ATM! Bank ATM fees average around \$2.50, but at participating credit union ATMs, there is no charge. It is a well- known fact that money is usually tight in the college- student community, and not having to worry about paying an ATM fee helps to ease that burden.

As a credit union member, I greatly value the lower loan rates, lower fees, and ease of access. Additionally, the localized, personal service of credit unions reminds me that as a credit union

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participant, I am not only a member, but also an owner. I have a say in the credit union board, and ultimately in how the credit union is operated - something that couldn't be said by bank customers. The sense of community in my credit union is one of its most valuable assets, and I'm proud to be a part of that community.

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Even from when I was very young, I have always been taught the importance of being financially responsible. I try to always evaluate when I need to save my money and what is a responsible expenditure. Coming up on my 16th birthday, I was beyond fortunate that my mother wanted to get me a car to help me have better access to my job, school, and extra-curricular activities. I planned on using my savings toward the maintenance and upkeep of the vehicle as well as the everyday expenses, but my mother would be taking care of the initial car payments. My mom is a single parent and works hard to provide for our family so getting a car for me was not an easy task and took lots of planning and careful consideration in order to budget for this large expense. I have been a credit union member for several years, but really realized the value of being one when it came time to apply for the auto loan. My mother made an effort to maintain excellent credit and having already had a great experience with the credit union, she turned to them again for help in getting a second auto loan to finance my vehicle.

The personal service and dedication that the credit union representatives showed us will always be remembered. Not everything went smoothly in the process as sometimes is the case between coordinating between the dealership, obtaining the loan approval and working with the insurance company, but the financial center manager and assistant manager both worked diligently to overcome these obstacles and even stayed beyond hours to be available to finalize the loan timely. Because of their personal service, my mom was able to purchase the vehicle and present it to me on my birthday! Not only did the credit union provide us the personal touch that we have become accustomed to receiving, but also they offered the most competitive rate. The value of the products and services that credit unions offer are truly life- changing.

I knew already how much the credit union is involved in supporting our local community and helps with financial literacy through seminars and programs teaching young people like me how to save and spend wisely, but after observing the loan process, I realize the important value of being a credit union member. The credit union really does care about your financial success and well-being and provides a personal level of service and commitment that sets them apart from other financial institutions.

Credit unions are a non-profit cooperative owned by its members. They return profits back to their members by offering lower loan rates, lower fees, and higher yields on deposits. As a member, their emphasis on providing exceptional customer service is evident to me. I always feel they take time to answer my questions thoroughly and make me aware of all the options and services available to help me with my financial endeavors. I am one of three siblings attending college currently so this brings an added financial hardship to my mother. Without the financial support from my credit union, our educational goals would be much more challenging to obtain. The no-fee checking is important where every penny saved is essential to meeting one's budget. Also, the online banking and mobile apps the credit unions have available demonstrate they are innovative and using technology to make our lives easier and more convenient. Another

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important characteristic of credit unions is their community involvement. They invest in the communities in which they live and serve and I like knowing that my credit union supports local organizations and initiatives that directly impact my area and my community.

The credit union strength is made up of their members and places importance on creating mutually satisfying relationships, not conducting business transactions in a type of distant, removed manner like some banks. It offers me all the added benefits along with the needed personal care that a credit union provides. It is this unique balance of personal touch with modern conveniences that set them apart from other banking establishments. Being part of this organization is rewarding and I appreciate the value that my credit union membership brings when planning my financial future.

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The college acceptances have arrived, I have made my decision, and in the fall, I will start a new chapter in my life. Classified as a young adult, that label scares me. Legally, I am an adult but know that I am still a child in need of my parent's guidance; particularly my father's. As I reflect on leaving his embrace, I think about the lessons he has taught me on this 18-year journey and in the case of this essay, the use of his words through stories and sayings to highlight the value of credit union membership.

When I think of the value of credit union membership, I think of a story my father has told me many times. Newly married, he had just returned from overseas with my mother. I was not even a glint in his eye. He had a really bad credit rating that was due to years of not paying his bills or not paying them on time. This was due to years of alcohol and drug abuse. As a warning he often told me that when you are hooked on alcohol and drugs, nothing else matters. He got himself sorted out with the help of rehabilitation and was now clean and sober for 3 years. The problem was that his credit history had a long "memory" and was haunting him. In seeking to rebuild his credit, he applied to several banks and other financial institutions only to be turned down flat. Frustrated, he said that he felt like he just could not get a break. A friend suggested he go and talk to the local credit union. He was persuaded to join the credit union and scheduled a meeting with one of the financial counselors. The counseling was free as a part of membership. This next part of the story is a part that he emphasizes and really sticks with me: He told his situation to the counselor who listened intently. My father still recounts this instance as an example of the difference between hearing and listening. He says he did not feel judged and that was really important to him. Over the next couple of weeks, the counselor discussed his credit report and offered ways he could improve. My father was encouraged to sign up for free services such as checkbook management. He says back in those days, paying by check was the big thing. Today, he and I laugh when I say, "Hey papa, were dinosaurs still around when you wrote checks." To get back to the story, with the help of the credit union and patience, he rehabilitated his credit rating and has kept it outstanding to this day. He values the credit union for helping him establish financial stability for our family. This all happened before I was born but I benefited as a result of my father's collaboration with the credit union. Like a lot of parent-child relationships, he translated this value to me and it is one that I embrace. The education and advice offered at the credit union is a value found in membership.



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My father says that when he dies he wants his headstone to read: "I was never afraid of change." I hope to have him for many years to come but his point about change and the fear that it can sometimes evoke is an important lesson. There are many organizations that do not want to change. They do not want to embrace today and stay embedded in yesterday. Credit unions embrace and value change in a way that benefits their members. The change I am talking about relates to the use of technological and communication advances. This is appealing to young people like myself as we are very tech friendly. Credit unions have Internet websites, Facebook pages, and use Twitter to get information out to members. Credit union services such as online and mobile banking, online statements, and telephone teller services are a good fit with tech savvy customers. Today's members are on the move and the credit union is on the move with us.

A final lesson from my father. He says the foundation of any good relationship is trust. I trust my credit union to do right by me. I am a part of the collective and it feels good knowing the credit union has my back. This is especially important as I leave my father's embrace, comforted by his lessons, and strike out on my own.

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Welcome to Your Credit Union! Let me explain why you want to join Your Credit Union, and all the benefits of membership. For example, do you need a new car but don't have the cash? The car dealer may offer you a loan, but the interest rate will be much higher than the interest rate charged by Your Credit Union. The lower the interest rate, the more affordable the car payment. Ask your neighbor who just bought his new car with a credit union loan - credit unions really do have the lowest interest rates on consumer loans.

While many people finance their cars through a loan from their credit union that is just one way credit unions help their customers. Credit unions are unique organizations because they provide financial services similar to commercial banks but they are not-for-profits that are owned by their members. As a not-for-profit, credit unions do not pay income tax which helps keep their costs lower and that savings can get passed along to their members. Credit unions, since they are owned by their members, do not have the same profit motives as commercial banks that answer to investors. Instead, credit unions provide more value to their members through the services they offer.

Credit unions were formed and still operate for the benefit of their members. Historically, credit unions brought together people with a common background such as a group of workers. These working people needed access to credit to buy expensive items such as cars at a reasonable interest rate. Today many people also finance their houses through mortgages with a credit union because not only are the interest rates typically lower but so are the fees. In addition, credit unions offer lines of credit or home equity loans to help with home improvements, unexpected costs, or college tuition at lower rates than those offered by commercial banks. Essentially, credit unions serve their members by providing access to money at interest rates that are lower than at commercial banks.

Credit unions also offer a better way to save to their members. They offer savings and checking accounts that have lower fees, or even no fees, and often times pay interest at rates higher than those found at commercial banks. The certificate of deposits offered by credit unions typically

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have better interest rates which benefits their members. The next time you visit Your Credit Union you are likely to see opportunities to meet with financial advisors who help members meet their financial goals such as saving for college or retirement. Finally, credit unions are uniquely part of their community because their members own them and they exist in the same towns where their members live. Credit union members elect the board of directors which gives all members a say in how the credit union operates. With large national commercial banks, the owners of the commercial bank are often investors that have little connection to the town and people their banks serve. In addition, those investors, not the bank customers, elect the board of directors which means those board members work for the investors, not the customers. One of the best values of credit union membership is the opportunity to be part of an organization that wants to help its community. This scholarship is just one example of how credit unions bring value by giving back to their community.

Your Credit Union membership provides a unique, rewarding way to satisfy your banking needs while giving back to your community. Credit union membership is a great value; become a member now!

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### The True Value of Credit Unions Shrek Edition

It was two years since Shrek and Donkey found themselves on a friendly, yet tumultuous adventure with each other to free Fiona's long lost sister from the boundaries of Bank of America, which was reported to them by Donkey's wife, Dragon. Fiona's sister, Lili, had been locked away in the cold rugged dungeon of Bank of America for her lack of competence to pay off her loan that she took out for her new four horse carriage that consisted of a high interest rate fee that Lili had to pay back each month. As Shrek and Donkey walked through a forest, filled with emerald green trees and leaves, animals chirping the chorus to Pharrell Williams's song, "Happy", and accompanied by the soft touches of the sun, Donkey noticed that Shrek spotted a daunting expression on his face.

"Hey, Shrek, you seem a bit green, well I mean you been green all your life — I wonder how anybody knew you were ever sick because —

"Donkey, not today," Shrek said. His annoyed stance was not visible like usual when Donkey would persistently annoy him. Shrek's green pointed bell ears were drooped, and weary.

"Um, Shrek, are you alright?"

"Not at all Donkey. The situation that Lili found herself in with her bank really got me thinking about if national banks are the way to go? I mean, I'm no longer scaring villagers or terrorizing towns anymore, Donkey. I have a wife and three kids now. And the swamp isn't big enough for all five of us, so getting a bigger swamp is a priority. But we can't afford it. I just don't know what to do."

"Hey! How about joining a credit union? Yeah, see credit unions are known for a lot of things: great customer service, lower fees, flexibility, etc. But, what all the fairytale creatures love about credit unions are their low interest rates on loans and credit cards." Shrek's bell ears softly rises. He looks over to Donkey with clear fascination.

"Oh, so now you not Mr. sad face now huh?" "Donkey" Shrek shouts.

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“Oh, right! Credit unions are just like national banks in the sense that they offer financial products, but check this out, they offer drastically low APRs on personal loans, credit cards, and mortgages.” Shrek’s eyes lit up with a blistering shine. He had not been this fascinated since Fiona revealed that she was an Ogre in a chapel during her impeded marriage with Lord Farquad. Shrek came to a brief halt; he came to the realization of what Donkey was explaining to him, surprisingly—

“Hold the phone, Donkey, are you telling me that I can move to a bigger place and be able to afford it at the same time.” Donkey looked up at Shrek with a puzzled look. His tongue dangled out the corner of his mouth, and his head tilted slightly to the left. “Donkey!” Shrek snapped, “come on I’m serious right now.”

“Oh! Uh, right. That’s what I’m saying. Shrek, this could be a good opportunity for you. No more being in that crappy, old swamp. You’d even have better space... and it’ll be affordable because of the lower APR on mortgage.

“Yeah, I think I got that the last time.” Shrek took a deep breath. He rested his hand on the back of his head as he looked up at the sky while birds lightly chirped and danced above him and Donkey. Shrek looks back down at Donkey glaring a smile.

“Ah, Donkey, I think for once in our friendship you’re right. You honestly believe that this would be the best decision for me?”

“Shrek, yes! You will be a part of a family. Credit unions work with you, not against you. And They will always find a way to assist you in your time of need. You have nothing to lose, but a variety of things to gain. Oh, and if that’s not enough for you, then look at the situation Lili is in with Bank of America, and I know you don’t want to end up like that.”

Shrek eyes widened in disbelief. “Donkey, we forgot all about Lili. While we have been talking about finances, we forgot about saving her.”

“Yeah that’s what those national banks can do to you. So what do you say, Shrek? You’re a member.” “Ah, I’m in,” Shrek said proudly.

“That’s what I like to hear!”

“Now let’s go save Lili.”