

My local credit union membership is very valuable. North East Welch Federal Credit Union has many perks that you would not find at a different bank. They have lower interest rates and they are more flexible. My family was able to refinance their automobile loans at a lower interest rate and save money. The credit union has no annual fees.

It's a much more personal service. The staff are very friendly. They know each person by name and I know them. They are very caring and talk to you on a personal level. They helped me learn what I was doing when I transitioned from having a joint account run by my mom to managing my own accounts. Once I deposited the same check twice, online and in person by mistake, and they were very understanding.

North East Welch Federal Credit Union involves the members in the community. The credit union collects food or goods in the lobby for the community at Christmas time which allows everyone to easily get involved.

They have financial education and counseling services for their members. A very big perk of a credit union is protected deposits. A credit union is also a non-profit organization so they have the best interest of the members in mind. I had an experience where they called my mother to inform her about something that was happening with my account that was not allowed and then they let me fix it with no penalties.

I am glad that the North East Federal Credit Union is not a large corporation and has a small town feel. I can walk there after high school and even when I am away at school I will continue banking with the credit union through the online services. We are blessed to have such a great asset in our rural community.