



financial backup for life.

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Member Democratic Rights

As a member of OPPA Credit Union, you have a say in how we grow as a business and what we do with your money.

OPPA Credit Union is a cooperative business, and one of our most important principles is Democratic Member Control, which means that our members actively participate in making decisions for our organization.

Every member has a right to vote for our Board of Directors and by-law amendments. This ensures that our Board accurately represents our membership, and that they understand the unique needs of our members, both uniformed and civilian. Much like voting in a political election, our members vote on the people they trust to make the right strategic decisions for our credit union.

You're more than a member. You're an owner with a voice.

As a Member, you're an owner.

Your \$100.00 membership share means you have an ownership stake in OPPA Credit Union. That means you have a say in how we do business.

As a Member, you have a voice.

You have the right to vote for our Board of Directors, which gives you a voice in the future of our credit union.

Keep it within our OPP Community

Your role, as an owner, helps to keep decisions focused on the real needs of our OPP community. We are committed to providing you with *financial back up for life*.

The Credit Union difference.

Unlike the big banks, our shareholders are our members. We don't need to choose between making our members or our shareholders happy, because they are the same. That's the Cooperative advantage.

