

From: **First NRV Federal Credit Union**

Subject: Protecting our credit union



We don't answer to Wall Street investors or worry about generating returns for stockholders. [Credit unions are invested in local communities and local businesses-- not in the stock market.](#) Our only concern is providing high-quality services and products to our members. That's why we return any gains to you through lower interest rates on loans and higher rates on savings.

The for-profit banks don't like our member-driven cooperative model. They are afraid of consumer competition from credit unions and our commitment to helping grow the middle class instead of padding banking industry profits. [Click here](#) if you are interested in learning more about the credit union difference.

If we want **First NRV Federal Credit Union** to stay strong and protect our families' financial futures, then we need to make our voices heard in Washington DC and state legislatures. That's why we have decided to join the Member Activation Program (MAP) through the Credit Union National Association and unite our voices with those of 105 million other credit union members across the country.

Elected officials hear from bank lobbyists all the time. But nothing is more powerful than elected officials hearing from credit union members in their communities who care about protecting our financial cooperatives and our families' choices as consumers.

MAP brings millions of credit union members together to take grassroots action—25 million Americans have already been informed about credit union issues and hundreds of thousands have contacted their representatives.

You will be receiving periodic MAP updates and opportunities to share your views in the months ahead. As always, your privacy is our top concern and you can opt out at any time.

Thank you for being a member of **First NRV Federal Credit Union**. As one of 105 million credit union members across the country, your opinion matters. MAP will help make sure your voice is heard.

Sincerely,

Jettie Montgomery
Treasure