

# HOOT CREDIT UNION

## what we believe in (our social goals)

### MEMBER FOCUSED

We help people to help themselves. A credit union is all about people helping people gain financial well-being

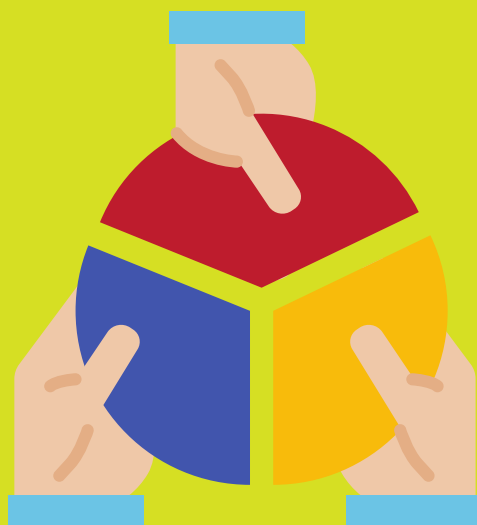


### DEMOCRATIC

Our members are our shareholders and have a say in the way the business is run.

### EQUITABLE

We carry out our business in a fair and ethical way and we share our success with our members in the form of a share of the profit.



### MUTUAL

We are a co-operative and community owned business that shares a common purpose with our members and our community.



### RESPONSIBLE

We are a responsible organisation offering savings and loans to the community. Our business is to offer fair and affordable credit, and to encourage a good savings habit



### EDUCATIONAL

We work with members and the community to manage their money and understand how financial services work.

### ETHICAL

We run our business in an open, honest and responsible way. Our primary concern is the financial well-being of our members and the community.

**hoot**  
wise with money

[www.wisewithmoney.org.uk](http://www.wisewithmoney.org.uk)