

Product Authorities <sup>1</sup>	Banks		Credit Unions
	Stock	Mutual	
Personal Loans	Yes	Yes	Yes
Student Loans	Yes	Yes	Yes
Automobile Loans	Yes	Yes	Yes
Mortgages	Yes	Yes	Yes
Home Equity Loans	Yes	Yes	Yes
Small Business Loans	Yes	Yes	Yes
Savings Accounts	Yes	Yes	Yes
Certificates of Deposit	Yes	Yes	Yes
IRAs	Yes	Yes	Yes
Annuities	Yes	Yes	Yes
Mutual Funds	Yes	Yes	Yes
Stock Brokerage	Yes	Yes	Yes
Credit Cards	Yes	Yes	Yes
Checking Accounts	Yes	Yes	Yes
Life Insurance Brokerage	Yes	Yes	Yes
Auto Insurance Brokerage	Yes	Yes	Yes
Homeowner's Insurance Brokerage	Yes	Yes	Yes
Health Insurance Brokerage	Yes	Yes	Yes
ATM Cards	Yes	Yes	Yes
Direct Deposit	Yes	Yes	Yes
Payroll Deduction	Yes	Yes	Yes
Financial Planning	Yes	Yes	Yes
Trust Services	Yes	Yes	Yes
Travel Agency	No	No	Yes

<b>Federal Income Taxes:</b>	Yes	Yes	No
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<b>Regulations:</b>			
Summary of Deposit Reporting	Yes	Yes	No
Community Reinvestment Act	Yes	Yes	No
Prompt Corrective Action	Yes	Yes	Yes
Risk-Based Capital Standards	Yes	Yes	<b>Only Complex CUs</b>

<b>Deposit Insurance:</b>	FDIC	FDIC	NCUSIF
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<sup>1</sup>This list is not all inclusive. Services can be offered through the credit union or credit union service organizations (CUSOs).