**International Year of Cooperatives 2025**
Sample Text/Talking Points for Member Emails, Letters, Social Media Posts

Did you Know? The United Nations has declared 2025 the [International Year of Cooperatives](https://2025.coop/), highlighting how cooperatives build a better world through their vital role in sustainable development, inclusive growth, and strengthening community resilience.

As not-for-profit cooperatives, credit unions like [CREDIT UNION NAME] are uniquely equipped to foster financial well-being for all through their adherence to the seven Cooperative Principles originally adopted by The International Cooperative Alliance and an emerging eighth cooperative principle set by the National Credit Union Foundation and America's Credit Unions.

What are these 8 principles?

1. **Voluntary & Open Membership** - Credit unions are voluntary, not-for-profit financial cooperatives, offering services to people willing to accept the responsibilities and benefits of membership, without gender, social, racial, political, or religious discrimination.
2. **Democratic Member Control** - Credit unions are democratic organizations owned and controlled by their members. Each member gets one vote, no matter their financial status, to help make the organization’s policies and decisions.
3. **Member Economic Participation** - Members are the owners of their credit union and contribute to its capital. Members, not shareholders, benefit from their credit union’s profits in proportion to their relationship and use of its products and services.
4. **Autonomy & Independence** - Credit unions are independent, self-reliant organizations controlled by their member-owners, not outside stockholders. When making business deals or raising money, credit unions never compromise their autonomy or democratic member control.
5. **Education, Training, & Information** - Credit unions provide education and training for members, elected representatives, and employees so they can contribute effectively to the cooperative. Credit unions place particular importance on educational opportunities for their volunteer directors and financial education for their members.
6. **Cooperation Among Cooperatives** - Credit unions serve their members most effectively and strengthen the cooperative principles by working with other cooperatives through local, state, regional, national, and international structures.
7. **Concern for Community -** While focusing on member needs, credit unions work for the sustainable development of communities, including people of modest means, through policies developed and accepted by the members.
8. **Diversity, Equity, & Inclusion** - Credit unions support diversity, equity, and inclusion as a shared credit union cooperative principle and have a continued responsibility to take a leadership role in building and serving more diverse, equitable, and inclusive communities.

[CREDIT UNION NAME] lives out these time-honored Principles every day that have built the bedrock for our members’ success!