

# Choosing Your Financial Institution

GAMESHOW HOST: Once again it's time for Who's Your Money Match!! Let's meet our first contestant, Jennifer!

JEN: Well, this seems a little excessive!

GAMESHOW HOST: You'll have to choose between three money matches! But first, why don't you tell us about yourself.

JEN: Okay... My name is Jen, I'm looking for a long-term financial relationship and I just want to find that special connection with someone who cares about my future.

BANK: Laughs. Oh, sorry.

JEN: Match number one, what's your idea of a perfect date?

CREDIT UNION: Well, I'd really like to get to know you since you have say in how your credit union is run. Maybe do some community service together or...

BANK: Lame! Listen to this guy, he probably doesn't even know how to use the Internet.

CREDIT UNION: I know how to use the Internet – you're not the only one with online banking and apps and stuff.

JEN: Getting back to the question, number two, what's your perfect date?

BANK: Mmmm... depends on what my shareholders say, I guess. Maybe surprise you with a hidden fee or something? That sounds like a good time.

JEN: Um. Number three, care to top that?

PIG: (Remains silent and unblinking)

JEN: Guess not... Okay! Number one, what are your hobbies?

CREDIT UNION: I like offering checking and savings accounts, mortgages, auto loans, credit cards, online banking...

BANK: I do all that stuff, too.

JEN: Good to know. So, number two, what's your best feature?

BANK: Anytime you need an ATM, I'm there for you. Unless it's another guy's ATM. When you use those, I get angry. And when I get angry I make you pay some fees. But at least I have ATMs, unlike number one over here.

CREDIT UNION: What?!

BANK: I've heard the rumours.

CREDIT UNION: Well you heard wrong because I have ATMs, too. So do my friends all over the country. We often team up to provide better surcharge-free ATM coverage.

BANK: Whatever.

JEN: Number three, my friends say I'm a bit of a foodie. How about you?

PIG: (silence)

JEN: Number one, let's say it's the weekend and you find yourself with a ton of profits. How do you spend them?

CREDIT UNION: Well, I'm not for profit so I would spend it on you. You know, do something special like introduce a free checking account or lower the interest rate on your loans.

JEN: Aww! That's so sweet! What about you, number two?

BANK: The profits? Oh, I'd spend them on myself.

JEN: Well, my mind is pretty much made up, but... why do you think we should pair up?

BANK: Because I'm a Bank and I am popular and I am very rich because my customers pay me a lot and I am

very rich.

CREDIT UNION: And I think you should choose me because I'm a Credit Union and I want you to make smart decisions, not just the most popular ones!

BANK: Suuuuper rich. Just saying.

JEN: Yeah. Okay. Credit Union, let's roll.

CREDIT UNION: Waaah, cool! Weeee!

BANK: I just don't get it. I'm a popular guy. I mean, right Pig? Hmmm.