



The Credit Union: Its Position in the Consumer Financial Marketplace

Peter K. Bros

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At the roots of the credit union movement are not related to the movement as it operates today, it becomes important to define just how that movement fits in with society. The arguments that credits unions are infringing on traditional banking functions is clearly spurious. Credit unions pioneered the provision of consumer financial services, a field banks avoided before computers were introduced in the fifties. The Credit Union examines what function credit unions should perform in the emerging consumer financial marketplace. It explains the inevitable problem the savings and loans encountered and why banks might want to re-examine their current enthusiasm for consumer banking.

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