

1. (Hey, We're) The Disclosures

Hey we're the Disclosures
The Disclosures we are here
The name of our band is the Disclosures
In case we haven't been clear

You might think that we're brothers
We get that every day
Not by mothers and not by nature
But we are brothers by trade

Hey we're the Disclosures
The Disclosures we are here
Say our names in the mirror three times
And we'll magically appear

We might blow a mind or two
Forgive us in advance
We're guys with day jobs who rock at night
So get on up and dance

Rock!

Hey we're the Disclosures
We're damn glad to be here
Makin' songs you'll like 'cause we like you
Now enjoy our world premiere

I am Chris and this is Chad
We met and wrote some songs
Our moms think we're pretty cool
And if you disagree you're wrong!

Hey we're the Disclosures
The Disclosures we are here
We bring you the gift of song
It's like a souvenir for your ear...so you're welcome

2. Movin' on with my Money

Money in a bank
Money in a bank
Looking like a fool...with your money in a bank

I know my bank is a business,
They need to make money to survive.
But I don't like when the big bonuses
Are coming from my nine to five.

Then a local credit union
Told me what they're about
Not-for-profit and member-owned
It made me wanna shout

I'm moving on with my money
Don't think it's so funny
How my banks been treatin' me
I don't know nobody
Up there on Wall Street
But I sure know my community

Folks helping folks
And if you think it's a hoax (it's not!)
It's our philosophy
So move with me and I think you'll agree
That two is better than three

Enough was enough
So I moved all my stuff
It was easier than I thought'd be
So rejoice cause you have a choice
Come on and set your money free

So I'm moving on with my money
I don't think it's so funny
How my banks been treatin' me
I wish that I'd moved sooner
I could've bought that schooner
So you could sail away with me oh yeah
C'mon and sail away with me

3. Credit Union History (Fact)

The credit union idea came to America. It was bold and beautiful. People loved it, like cake or pie.

It came from Europe, and our neighbors up north in Canada, heck, they had a part in it too. The idea didn't seem foreign at all, it just felt right.

The first credit union was St Mary's Bank, started in 1908. Don't let the name fool ya. It was a financial cooperative, out in New Hampshire.

It was built by people, not the usual fat cats or shareholders, just everyday folks looking for a better way.

Little guys looking for loans
Found they pay dearly to play
By joining forces
They found a better way of doing things

Credit unions
To our rich history, we're true
Organically grown
And raised by people like you

Filene and Bergengren, the original dynamic duo, blazed a trail and started spreading the word about this new credit union idea.

They were organizing, advocating, communicating, facilitating, flipping switches, turning heads and straight up making things happen.

Then in 1934, the floodgates opened. FDR passed the Federal Credit Union Act which allowed credit unions to start all over - factories, churches, heck, even in your momma's basement.

Soon after, there was a meeting at Estes Park in Colorado. A system of support was born, ideas and high fives were exchanged, and the rest is history.

We've grown during wars
And in times that were hard
Cause we're not for profit
But for service to you

Credit unions
To our rich history, we're true
Organically grown
And raised by people like you

4. Credit Union History (Fiction)

Filene had a time machine, hidden in his basement
We found, fired it up and went back in time

In the middle ages
We found a credit union
For dragon slayers
They stayed in business
Doing loans for your armor, loans for shield
They had trouble keeping members
On account of all the dragon flames and teeth

So we went back
To ancient Egypt
Saw the great pyramids
And we discovered
they were branches 3in disguise
With papyrus balance sheets
The Sphinx was an ATM
And King Tut was the CEO

So went back
To the time of dinosaurs
We checked out RARRRRR
Which loosely translates
To Raptor Credit Union
Good service, though we were terrified
Putting dinos before profits
Too bad the meteor wiped 'em out

So we went forward
In to the future
Tellers with silver jumpsuits
drive thrus for flying cars or jet packs
Telepathic transactions
Cash a check with your mind
But sadly not for robots
Cause the robot don't have no brains

What we learned is credit unions, will last forever
And whatever you do, don't mess, with Filene's stuff!

5. The Ballad of Friedrich Raiffeisen

My name is Friedrich Raiffeisen
I'm not known across the land
I was born in the 19th century

My father died when I was young
Nine kids raised by mom
We had it tough growing up, but we made it through

I served my country, then fell blind
But kept on keeping on
Became mayor of my German town rife with poverty

And even though my eyes are bad
It's not hard to see
The injustice to the poor around me

'Cause sharks and thieves were right at home
The only game in town
Ripping people off, just because they can

So I tried my hand at charity
To help those in need
Soon found out you don't give the fruit, you work on planting the seed

We pooled our funds and soon become
The best place in the land
For hands helping hands, not taking handouts

All for one and one for all
Although we're not musketeers
There's a better way of doing things...and you belong over here

Ich heisse Friedrich Raiffeisen
And I stand before you now
Father of a modern movement grown by leaps and bounds

We grew up right and wrote the book
On how to lend and save
While putting people before profit each and every day

If you hear my name in some far place
And can't recall my song
That's okay, it was never about me...

6. 98 Problems (But a Bank Ain't One)

INTRO

If that's the case let's sing a song
'Cause they really do seem the same
Please tell me about some differences
Just beyond their name

They both do checking and both do loans
And neither's looking out for me
Because everyone's out to make a buck
And nothing in life is free

Well that might be true to some extent
But what you don't understand
Is that credit unions are not-for-profit
and willing to lend a hand

I've got 98 problems but a bank ain't one
At the end of the day when it's said and done
My credit union keeps it real
While your bank spits rap like Shaquille O'Neal (Shaq-Fu!)

But just like Shaq my bank is big
And they're everywhere for me
It's a small price for convenience
Heck yeah, I'll pay that fee

And if you're so bad and own the place
Did they make you your own key (OH SNAP)
I've been reading the business section
Y'all have been way too risky

Well, I can't throw parties at the branch
Or access the vault
All that junk you've heard in the news
Certainly ain't our fault

See we operate in a different way
We're not all fueled by greed
So what do you think about all of that Chris Morris?
You sold me Chad Helminak, let's kick this chorus

The Disclosures

We got 98 problems but a bank ain't one
At the end of the day when it's said and done
My credit union is all that
And a bag of chips

We got 98 problems but a bank ain't one
At the end of the day when it's said and done
My credit union handles my business
Til the break of dawn

OUTRO

7. Seven Good Reasons

Seven isn't lucky, it's tested and true
Cooperative principles, working for you

We've got principles we live by - not like those other guys - who put profits before people
each and every day
We give you a voice and a say - helping members everyday - on the phone or on the web or
in person with a smile

We just want the best for you - help you budget, think it through - it's not about making
dough, but helping people that you know
The reason is you own the place - regardless of income, sex or race - everyone gets a fair shake
we won't discriminate

There are seven good reasons to find a better way
Help yourself and other folks and even get a say

Seven isn't lucky, it's tested and true
Cooperative principles, working for you

We've got volunteer directors - voted in by our electors - also known as our owners, who of
course is you.
It's not just about you and me - we also love our community - making awesome things
happen locally.

From Washington to Kazakhstan, it's the brotherhood of man, these cooperative principles
are universal.
We're democratic, charismatic, not-for-profit, acrobatic, community-based, financial
cooperatives!

There are seven good reasons to find a better way
Help yourself and other folks and even get a say

Seven isn't lucky it's tested and true
Cooperative principles working for you

It's the opposite of selfishness, the antidote for greed
Working towards what you want, while getting what you need

Not giving the finger, rather a helping hand
Together we're better, we can all take a stand

Seven good reasons! Seven good reasons! Seven good reasons! Seven good reasons.....