

Credit Union Names

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This study examines 301 California credit union names in an effort to uncover naming patterns. These names provide key markers for the field of membership that not only identify the prospective members of the credit union, but also emphasize the sense of community that underlies credit unions (as opposed to stockholder-based financial institutions). Collectively, the credit union names highlight the geographic, ethnic, economic, and social diversity that characterizes California. The results of this study may contribute to knowledge of business naming practices.

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Introduction

Onomasticians have investigated institution names, which are less common than personal names and placenames. Studies include a survey of names of Kentucky post offices (Rennick, 1993), naming patterns of cemeteries (Tarpley, 2006), and the marking of gender and identity in the names of women's colleges (Johnson and De Vinne, 2007). In general, focused studies on the names of financial institutions are limited. With respect to studies of the names of banking institutions, they mostly focus on the issue of trademark protection (Boyd and Collins, 2008). The present study of credit union names aims to fill the void in the literature.

Alternatively referred to as cooperatives or credit associations and nicknamed “the people's bank” (Whitney, 1922), credit unions are member-owned financial institutions wherein individuals pool their money to provide loans and services to other members. This has been the case since the first successful cooperative credit society began in North Germany in 1852. The earlier *Volksbanken* “banks of the people” were set up to help urban workers obtain affordable credit to set up their businesses (Moody and Fite, 1971). It was not until half a century later that the credit union concept crossed the Atlantic to the United States. In 1908, a group of Franco-American Catholics organized the first credit union in Manchester, New Hampshire: the St. Mary's Cooperative Credit Association. Credit unions continued to expand over the following decades. In the United States today, credit unions offer many of the same financial services as banks while remaining nonprofit organizations.

Before anyone can become a credit union member and enjoy all the associated benefits, they must first meet membership eligibility, which varies depending on the

credit union. All credit unions serve their *field of membership* (FOM), which may refer to a geographical location, general place of employment, or social organization (Ham, 2009). In this way, credit unions are unlike banks, which have stricter criteria when it comes to accepting prospective members. The names of credit unions are just as unique as the clientele and, if anything, provide a glimpse into the business-naming practices of financial institutions. The purpose of the present study is twofold: (1) to examine the general patterns of credit union names; and (2) to analyze the ways in which credit union names relate to the diverse regions, professions, and organizations that they serve.

Methodology

Credit union names were retrieved from two primary sources: the 2012 Directory of Federally Insured Credit Unions, which is published by the National Credit Union Administration (NCUA, 2013), and the Online Credit Union Analytics, which is a professional site that provides credit union reports for peer comparative analysis (CUDATA, 2013). All credit unions listed in the 2012 NCUA directory are federally chartered financial institutions that are regulated by the NCUA and insured by the National Credit Union Share Insurance Fund. While the 2012 NCUA was the most recent directory at the time of this study, changes to the directory may occur in future editions due to mergers, troubled assets, or the mortgage crisis (Government Accountability Office, 2012). Names of California credit unions were selected primarily because California is the most populous state. The CUDATA directory was used to identify privately insured credit unions, which are not listed in the NCUA directory.

As described by Ham (2009), credit union names were categorized according to field of membership based on markers that reflect geographic regions (i.e., placenames), ethnic groups, denominations, corporate entities, and professions. After excluding any names that lacked FOM markers (e.g., *Community First, United Financial*), 301 names were retained for this study. Of these, 295 were obtained from the NCUA directory and 6 were obtained from the CUDATA directory.

Regarding the categorization of credit union names, most placename FOM markers appeared in combination with other FOM markers, and those names were categorized according to the other marker. For example, the names *San Francisco Lee* and *California Lithuanian* have FOMs for placename and ethnicity and were categorized under *ethnicity*. However, the names *Pasadena, California Center*, and *Credit Union of Southern California* contain only placename FOM markers and were grouped under the *placenames* category.

Categories of credit union names

The various categories of FOM markers used in this study and their frequencies in the sample of 301 credit union names are shown in Table 1. Of the 301 credit union names, 68 (23%) fell into the first three categories of markers for FOM: ethnicity, denomination, and corporate entity. The two largest categories were profession (123 names, 41%) and placename (109 names, 36%). A single credit union name

TABLE 1
FIELD OF MEMBERSHIP MARKERS

Categories	n (N = 301)	Percentage (%)
Ethnicity	14	5
Denomination	16	5
Corporate entity	38	13
Profession	123	41
Placename	109	36
Other	1	0.3

fell into the category of *other* (*Auto Club*, appealing to members of the American Automobile Association).

Markers of ethnicity

Of the 301 credit union names, 14 were ethnically marked, either through the name of an ethnic group, a foreign term, or an ethnic surname (6 of those 14 names also included a placename marker). For example, the name of an ethnic group is clearly spelled out in the names *California Lithuanian* and *Northern California Latvian*, which appeal to members of Lithuanian descent living in California and to the Latvian community in San Francisco, respectively.

Instead of proper terms for an ethnic group, foreign terms were adopted. In the name *Nikkei Credit Union*, the term *Nikkei* refers to people who emigrated from Japan and their descendants. According to Yamashiro (2008), this is a sociopolitical term that has multiple and diverse meanings, depending on situations, places, and environments. In Japan, the word *Nikkei* is used by native Japanese to refer to emigrants and their descendants who return to Japan. In the United States, where the Nikkei have developed their own communities and identities, citizenship may be less relevant and commitment to the local community more important. Another credit union name marking the Asian diaspora is *Hanin Federal Credit Union*. The term *Hanin* means “people of Korean descent.” However, it is most often used to refer specifically to Korean Americans. As sociologist Kwang Chung Kim remarked, “By selecting this term Korean-Americans symbolically imply the shifts in their political affiliation and references in a global context” (1999: 226).

Ethnically marked credit unions make also good use of linguistic devices such as acronyms and blends. The name *San Diego JACL* includes an acronym which stands for *Japanese American Citizens League* and a regional qualifier that further restricts the field of membership. The word *Polam* in the name *Polam Federal Credit Union* is a blend of the words *Polish* and *American*. This credit union was presumably named to refer to the services it offers to individuals of Polish descent. Although this word may be meaningless to many readers, the word *Polam* is meaningful to members of the Polish community. *Polam International*, for example, is a well-known meat market in Brooklyn. The term also appears in several Polish American business URLs such as *polamtravel.com*, *polampolice.org*, *polamfound.com*, and *polamclubholiday-florida.com*. In this way, the term *Polam* could be treated as an argot, known and used by a specific ethnic group.

Finally, one ethnic surname was found. In the name *San Francisco Lee*, the surname *Lee* refers to the founders and brothers Lee Won Moon and Lee Toy Moon, who established the *Lee Family Association* in San Francisco in 1866. Today, membership in this family-based credit union is open to anyone who is a Lee or related to a Lee. As *Lee* is a common surname in mainland China, Taiwan, and Hong Kong (Louie, 2007), its inclusion in a credit union name may suggest the demographics of a minority group. The names *San Francisco Lee*, *Los Angeles Lee*, *Houston Lee*, and *Chicago Lee* indicate a Chinese American FOM, suggesting that these cities have a significant Chinese American population, with enough Lees to keep these credit unions in operation. This interpretation is consistent with information from the 2012 Census showing that San Francisco-Oakland and Greater Los Angeles are two of the top three regions in the US with the largest Chinese-American populations, at 629,243 and 566,968, people respectively (US Census Bureau, 2013).

Whatever the form of these ethnically marked credit union names, they emphasize the groups' sense of community and cultural ties to their membership. Here, California placenames such as *Santa Cruz* or *San Jose* are not considered to be foreign names. The use of Spanish in credit union names may suggest that membership is not restricted to, but rather welcoming of, Hispanic Americans (Ashley, 1996). In addition to meeting the credit needs of minority communities, ethnically marked credit unions have the capability to communicate with members in their native language. The name *Comunidad Latina Federal Credit Union* literally exemplifies this accommodation. Through bilingual services, credit unions can effectively connect and reach out to their members.

Markers of denomination

Sixteen of the 301 credit union names (5%) included a marker identifying the institution as a faith-based credit union, one in which the founders and membership were derived from a religious institution. Names in this category include generic, broad-based markers that make no reference to any specific denomination, such as *Faith Based*, *Parishioners*, and *Christian Community*. However, markers that refer to a specific denomination were more common in this category (e.g., *California Adventist*, *Episcopal Community*, *United Catholics*, *Lutheran Credit Union of America*, *United Methodist*). Such markers inform potential customers about the religious denomination serviced by the institution. In addition, 5 of the 16 names in this category (31%) included a marker for placename.

The *Calvary Baptist of Pacoima* and *Zion Hill Baptist* credit unions distinguish themselves by incorporating biblical references within their names. The name *Calvary* refers to the hill near Jerusalem where Jesus was crucified, and the *Zion* refers to the Jebusite fortress in ancient Jerusalem that was conquered by King David. With respect to commemorative denominational naming patterns, examples include the *Jones Methodist Church Credit Union*, the name of which was inspired by Bishop Robert E. Jones, the first African American bishop of the Methodist Episcopal Church. Similarly, the name of the *Taylor Memorial United Methodist Federal Credit Union* commemorates Bishop William Taylor, father of Edward K. Taylor, the first mayor of Alameda.

Perhaps the most descriptive example is the *Bethel African Methodist Episcopal (AME) San Francisco Federal Credit Union*, the name of which includes an ethnic group and the names of a major biblical site, denomination, and city. Organized in 1852, the Bethel AME Church is the oldest African American religious congregation in San Francisco. The biblical placename *Bethel*, which means “house of God,” was the site where God appeared to Jacob, as recorded in the Old Testament.

Although small, this category of FOM markers offers a brief insight into denominational naming. As noted earlier, the first credit union in America was, in fact, rooted in spiritual principles. The *St. Mary’s Cooperative Credit Association* (La Caisse Populaire, Ste-Marie), was organized by Pastor Pierre Hevey of the Sainte-Marie parish in Manchester, New Hampshire. The goal of this small, ministry-centered cooperative with an all-volunteer staff was to meet the personal financial needs of a poor, French-speaking Catholic parish. The collective examples of faith-based credit union names in this study are in line with advice by Cole (2009) to choose a church name that is reverent. Regarding church branding, Cole remarked: “We should realize that this is more significant than simply branding a ministry in the eyes of potential parishioners. Selecting a name for the church is in fact a holy and dangerous thing” (Cole, 2009: 6).

Markers of corporate entity

Of the 301 credit union names in this study, 38 (13%) contained the name of a major corporation. Some of these names included markers that refer to a specific brand name such as *Pepsi Cola*, for example. Other famous brand names gathered from the list of corporate credit union names include the citrus juice *Sunkist*, US kitchen staple *C & H Sugar*, popular brew *Anheuser-Busch*, toymaker *Mattel*, Japanese automobile *Honda*, and the multimedia conglomerate *Sony*. The corporations with which these credit unions are associated also cover a diverse group of industries found in California, including aerospace (*Northrup Grumman*, *Ketema*), petrochemical (*Chevron*, *Shell Western States*, and *Dow Great Western*), biochemical (*USB Employees*), engineering (*Bourns Employees*), insurance (*Farmers Insurance Group*), supermarket retail (*Safeway Los Angeles* and *Vons Employees*), publishing (*McClatchy Employees*), healthcare (*McKesson Employees* and *Western Healthcare*), and media/entertainment (*20th Century Fox*, *Technicolor*, *Universal City Studios*, and *CBS Employees*). Named after its founder, Samuel John Moore, *Moore West Federal Credit Union* is associated with the Moore Corporation, a major supplier of business forms and printing services in North America. An exception in this category is the *FedEx Employees Credit Association*, the only name without the credit union designation.

In this study, legally trademarked names were only found in corporate credit union names and not in other FOM-marked credit union names. Indeed, an institution or organization would have to think twice about using the names *Sony* or *Pepsi Cola*, because they could be sued for trademark infringement (Tamony, 1969).

Markers of profession

The profession category was the largest in this study: 123 credit union names (41%) included markers for profession. Of these, 77 (63%) involved a generic profession

marker such as *school* or *postal* in combination with a marker for placename. Credit union names that consist of a city name and a marker of education indicate that the FOM is extended to employees of public and private schools within the specified city and the surrounding area. Likewise, credit union names that consist of a city name and the word *postal* clearly mark the institution as one that services employees of the United States Postal Service.

In the present study, various professional fields were represented by FOM markers, including education (e.g., *Antioch School*, *Glendale Area Schools*, *Merced School Employees*, *Ontario Montclair Schools*, *Santa Barbara Teachers*, *San Bernardino Community College District Employees*), healthcare (e.g., *Sequoia Hospital Employees*, *Watsonville Hospital*), the postal service (e.g., *San Gabriel Valley Postal*, *Pomona Postal*), law enforcement (e.g., *Fresno Fire Department*, *Los Angeles Firemen's*, *San Diego Firefighters*, *Fresno Police Department*, *Los Angeles Police*), and the technical trades (*Barstow Railway Employees*, *LA Electrical Workers*, *Mojave Plant Employees*, *San Joaquin Power Employees*).

Of the 77 credit union names in this category that included both professional and placename markers, 23 (30%) included markers referring to government employees. Credit union names that consist of a city name; the words *federal*, *municipal*, or *public*; and the term *employees* signify that the membership base consists primarily of government workers. Examples of such markers include *Huntington Beach City Employees*, *Monterey County Employees*, *Riverside Area Federal Employees*, *Ontario Public Employees*, and *Whittier Municipal Employees*.

Form reduction is a strategy that credit unions can use to simplify complex compound names. For example, some credit unions are known by an abbreviation rather than their full name, such as the Pomona Valley Hospital Medical Center Federal Credit Union, which is officially registered in the NCUA directory as *PVHMC Federal Credit Union*. Although form reduction can occur in any category, it is most commonly seen in profession markers. With respect to educational markers that incorporate acronyms, three outstanding examples by virtue of their length are *SESLOC*, *MOCSE*, and *DENOCOS*. These shortenings stand for *School Employees of San Luis Obispo County*, *Modesto County School Employees*, and *Del Norte County Schools*, respectively. The memorable *UNCLE* stands for *University of California Livermore Employees*. With respect to uniformed organizations, examples include *CAHP* (*California Association of Highway Patrolmen*), *BOPTI* (*Bureau of Prison at Terminal Island*), and *SAFE* (*Sacramento Air Force Employees*).

Of the 123 credit union names in the profession category, 46 (37%) contained a common noun as an informative marker of membership eligibility that was not a placename marker. Examples include *Aerospace*, *Schools*, *Educational Employees*, *Bakery Employees*, *Musicians' Interguild*, *Water & Power Community*, *Printing Office Employees*, and *University*. This subcategory also contained acronyms representing the names of national organizations. Examples include *ILWU* (*International Longshore and Warehouse Union*), *IBEW* (*International Brotherhood of Electrical Workers*), and *AFTRA-SAG* (*American Federation of Television and Radio Artists, Screen Actors Guild*). Credit union names that lack reference to a specific place suggest that membership is not geographically limiting; that is, the FOM is broad and extends to targeted professionals across California and possibly the entire country.

Marker of placenames

Placename markers were found in combination with several other types of marker. For the purposes of this study, such examples were not included in the placenames category. However, if all credit union names containing a placename marker are considered together, they represent the largest of all the FOM categories in this study, with 204 credit unions (68% of the total sample) incorporating the name of the region they serve. Of these 204 names, 77 (38%) include placename and profession markers, 7 (3%) include placename and corporate entity markers, 5 (2%) include denomination markers, and 6 (3%) include ethnicity markers, as described above. The remaining 109 names (53% of all names with placename markers, or 36% of the total sample) contained only placename markers and comprised the *placename* category in this study. Placename markers included cities, counties, valleys, and other established communities in California.

Markers for city names range from lesser-known cities (e.g., Tehachapi, Mokelumne, Pacifica) to internationally well-known cities (e.g., San Francisco, San Diego, Los Angeles). Notably, the term *Los Angeles* was found in 12 credit union names (4% of the total sample). The core FOM identified by these city names is straightforward: residents and employees in the particular region. For example, the markers *Sonoma* and *Yolo* refer to those who live, work, worship, or attend school in Sonoma County and Yolo County, respectively. By default, these credit unions also include all the departments and agencies within that region in their field of membership.

One example of a credit union whose name is associated with a military base is *Fort Bragg Community Federal Credit Union*, which services the military personnel of Fort Bragg, named after Confederate General Braxton Bragg. Two other examples of a commemorative name are *Travis Credit Union*, which is associated with the Travis Air Force Base named after Brigadier General Robert F. Travis, and *Edwards Federal Credit Union*, associated with the Edwards Air Force Base named in honor of Captain Glen Walter Edwards.

Some placename markers included regional nicknames. For example, in California, the term *Bay* is synonymous with the San Francisco-Oakland region, and six credit union names containing this term were identified in this study: *Bay*, *Bay Cities*, *Bay Media*, *East Bay Postal*, *Kaiperm North Bay*, and *SF Bay Area Educators*. Other examples of regional nickname markers from this study include the term *Westside*, which is known to Los Angeles residents as the area surrounding and including the city of Santa Monica (e.g., *Westside Employees Federal Credit Union*); *Media City*, which refers to the city of Burbank, also known as the “media capital of the world” (e.g., *Media City Community Credit Union*); and the term *southland*, which refers to Los Angeles and its southern neighbor, Orange County (e.g., *Southland Savings Federal Credit Union*). Finally, while there are many missions in California, the term *Mission City* refers specifically to the city of Santa Cruz (e.g., *Mission City Federal Credit Union*).

Through their association with particular terrain and hydrographic generics contained within the various placenames, credit union names highlight the geographical diversity of the state in the same way that generic toponyms of natural features inform a state’s regional identity (Milbauer, 1996). Names referencing valley regions

include *Diablo Valley*, *Victor Valley*, and *San Fernando Valley Japanese*. Other terrain generics include the words *sierra* (*Sierra Central*), *mountain* (*Mt. Slover*), *hill* (*Beverly Hills City Employees*), *butte* (*Butte*), *knoll* (*Maryknoll of LA*), *point* (*Point Loma*), *field* (*Bakersfield Community*), *desert* (*Desert Valleys*), *land* (*Inland Empire*), and *island* (*Rough & Ready Island Neighborhood*). With respect to hydrographic generics, one finds the words *ocean* (*Ocean Crest*), *sea* (*Sea West Coast Guard*), *bay* (*North Bay*), *coast* (*Pacifica-Coastside*), *delta* (*Delta Schools*), *beach* (*Newport Beach City Employees*), *lake* (*Mendo Lake*), *river* (*Riverside Area Federal Employees*), and *spring* (*Union Oil Santa Fe Springs Employees*).

Discussion

Brand-naming studies focus on guidelines and criteria for developing effective brand names (Kotler and Armstrong, 1997; McNeal and Zeren, 1981). Generally, the goal of brand naming is to create a name that is easy to remember and is associated with a product feature (Charmasson, 1988). For example, an ideal and relevant name for a medicine would be one associated with the idea or image of health and wellness, such as the root *bene* “good” in the name *Benedryl* or the root *vita* “life” in the name *Vitacap*. The name *Brawny* is a fine name for a paper towel as it positively conveys a sense of toughness or strength in material. For banking and security, names should sound like financial terms or suggest exceptional service (Schulz, 2009). Relevant terms such as *business*, *commerce*, *equity*, *savings*, *prosperity*, or *premier* and names of major players, such as John Pierpont (J.P.) Morgan or Charles Schwab, are suggestive of the financial industry.

As for credit unions, an effective credit union name relates to the theme of community. In this context, *community* refers not only to neighborhoods, but also to groups of like-minded individuals. Whether the membership pool is broad (e.g., all federal employees in California) or narrow (e.g., individuals in Los Angeles with the surname *Lee*), the FOM markers should identify the credit unions to prospective members who are attracted to the concept of cooperative association. In the present study, the credit union names universally fulfilled the goal of conveying the sense of community.

In addition to conveying a sense of community, credit union names also preserve the sense of community, a concept that is dying out in the current challenging economic environment. Credit unions today are threatened by the same problems facing the American financial services sector, such as the mortgage crisis, unemployment, and rapid technological changes (Government Accountability Office, 2012). As a result, smaller credit unions may be acquired by other institutions or, in the worst case, may close down completely. In fact, data from the NCUA shows that, between 2008 and 2012, the number of credit unions decreased from 498 to 411. No doubt this number is even smaller now. The days of small credit unions are now passing, or perhaps have already passed, like post offices of small towns. Thus, like Rennick’s (1993) study on post office names, this study on credit union names is partly an effort to preserve a vital community institution. Through their FOM-marked credit union names, these financial institutions are shown to occupy a special place in their community and among the select group of clientele who patronize them.

The onomastic material in this study of credit union names provides information that can be applied to names of other institutions. For example, the small sample of corporate credit union names in this study provides a glimpse of the various processes used to create corporate and trade names, such as blending, compounding, and clipping. Because of the limited time and space for the present study, only FOM-marked credit union names in California were examined. However, by examining credit unions in other states and thereby expanding the dataset, unique insights into the names of other institutions, such as churches and schools, may be revealed.

Finally, this study of credit union names provides a starting point for furthering our understanding of financial institutions. In future studies, the approach used to name credit unions could be compared to that for naming banks, which is an area of onomastic study that is lacking in the literature. Bank names could be retrieved from a national directory, and a detailed comparative study of the differences between bank names and credit union names could be conducted. In general, names of financial institutions are a fruitful area for further research and investigation.

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