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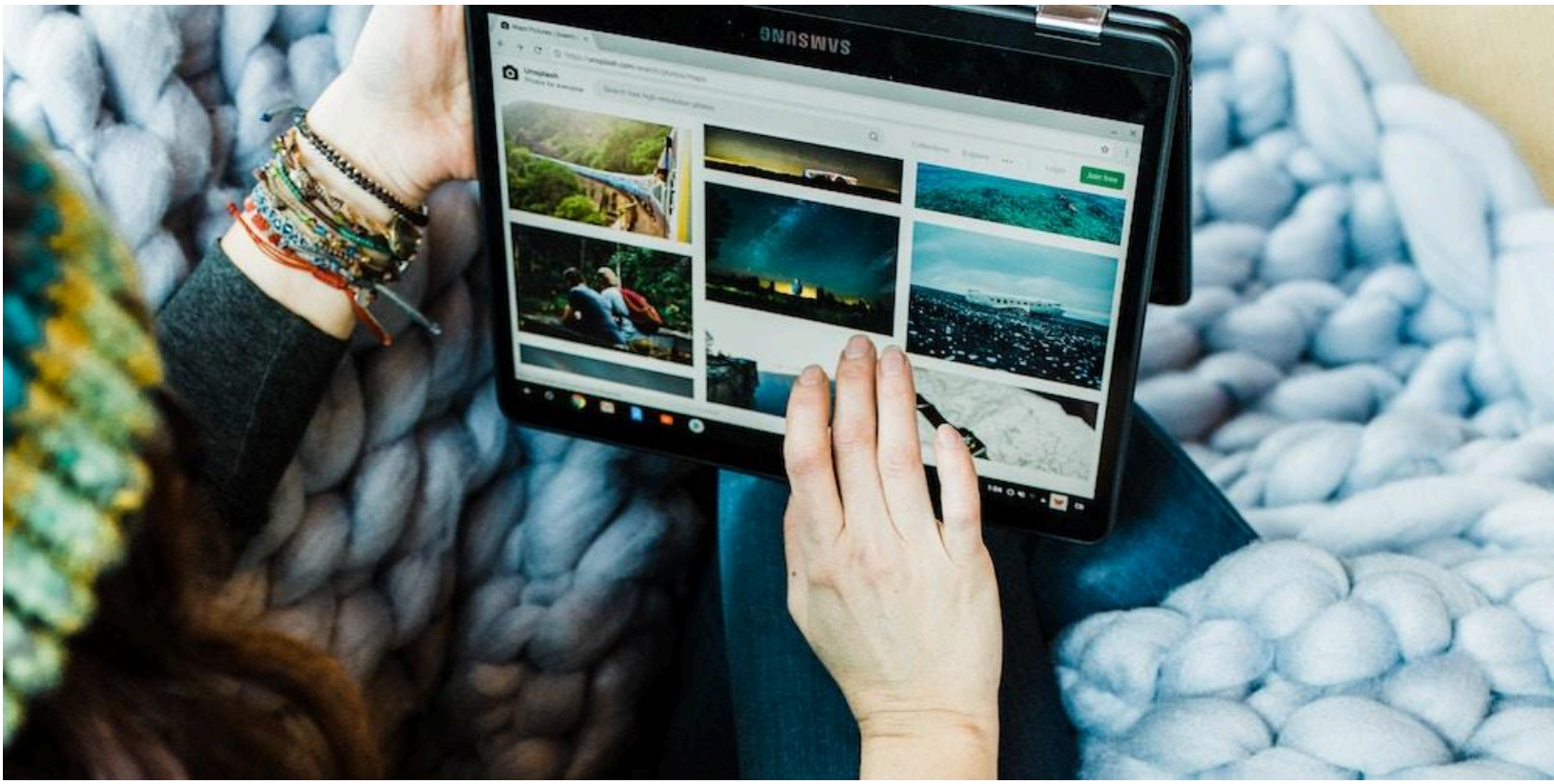
A Guide to the Best Stock Photo Sites for Credit Unions



By BloomCU

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Introduction

We have spent hundreds of hours scouring stock photo sites, evaluating each one based on price, quality of images, usability, and the availability of photos that are well-suited for credit unions' purposes (images of people, families, life events, etc.). Below is a look at the best sites we've found, which includes both free and paid options.

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Paid Options

For legal peace of mind, consistent quality, and large selections, we recommend purchasing images from a paid stock photo services. While there are many free, legal-to-use photos out there, in our experience paid services tend to have a wider selection of quality images that are useful to credit unions (particularly photos of people).

But just paying for something isn't an automatic guarantee of quality. Below is a breakdown of our four favorite paid options (priced lowest to highest).

Shutterstock

shutterstock.com

Think of Shutterstock as your "Walmart" option: ubiquitous, because it has everything and its inexpensive.

Photo Quality	Decent
Payment Plans	Single Project (2, 5, or 25 image sets) or subscription (monthly/yearly)
Price	$29-$229 for a fixed number of images and $29-$250 per month for subscription plans (see prices)

iStock

istockphoto.com

This is the “Costco” option: you’re going to end up spending more money, but it’s higher quality than Walmart.

Photo Quality	Good, generally better than Shutterstock
Payment Plans	Pay-Per-Credit or Subscription; choose between access to Essential Photos (standard) or Signature Photos (high quality)
Price	Credits cost $8-12, depending on the quantity you buy; subscription prices range from $29 to $399 (see prices)

Stocksy

stocksy.com

Stocksy is your “Target” option: you’re paying for quality, but you can buy photos without feeling like you’re breaking the bank.

Photo Quality	Good, much more authentic than Shutterstock and iStock
Payment Plans	Only a Pay-Per-Photo model, no subscription plans
Price	$15 -125, depending on photo size; you can upgrade to a larger size by simply paying the difference (see prices)

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Twenty20

twenty20.com

Twenty20 is the “Pottery Barn” of stock photo sites: you might feel a little robbed after buying photos, but people will think you hired a private photographer. The perception of your brand is probably worth the cost.

Photo Quality	Excellent
Payment Plans	Only subscription plans
Price	$99-399 per month for 10-50 photos per month (see prices)

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Free Options

When in doubt, assume that a free image is protected by copyright. This assumption will keep you out of a lot of trouble.

However, there are many photographers and artists who have released their work for free public use, you just have to know how to recognize the correct signs of permission. The most common of these is a Creative Commons (CC) license which artists use to designate that their work may be used as long as the user includes proper attribution. But you still need to be careful when using a CC licensed image as there are six different versions of the license. These vary on the degree to which the image may be altered, and whether the image can be used for personal or commercial use, so it is important to check the fine print when using one of these images.

For this reason, we prefer the "No Rights Reserved" Creative Commons Zero (CC0) license. This license indicates that a creator has surrendered his/her copyright and related rights to an image, thereby releasing it into the public domain. Images with this license can be used for personal or commercial use, modified or adapted, and do not require attribution (though some sites may request attribution as a courtesy). All of the free stock photo options listed below exclusively feature CC0 licensed images for worry-free use.

Below are our three favorite sites for free stock photos.

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Unsplash

unsplash.com

The photos on Unsplash are high-quality and hip.

Pros:

- **High Quality:** While some photos look staged rather than candid, all of the pictures look professional and have more of an artistic flair to them than most Shutterstock photos.
- **Easy to Browse:** With collections like “family,” “love,” “women,” and “business” Unsplash makes browsing simple.
- **No Strings Attached:** No sign-in or membership required. Just click and download.
- **Topical Relevance:** Unsplash has great photos of families, kids, nature, and more, making it a good choice for credit unions.

Cons:

- **Mood:** Many of the images on Unsplash tend towards the dramatic and moody, which isn’t always on-brand for credit unions.
- **Millennial-Focused:** As you look through Unsplash’s catalogue you might notice that there are many pictures of young people with beards or big floppy hats. The site tends towards the hipster, and while there is some diversity amongst the photos, their demographic seems to be the young and trendy.

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Rawpixel

rawpixel.com

Rawpixel is a subscription service with a free option: 100 downloads from a free catalogue per month.

Pros:

- **Authentic:** The photos on rawpixel.com seem less staged than most, which helps to cut down on the "free stock photo vibe" and gives your image a more upscale appearance.
- **Diverse:** This site features much more than 20-something Caucasian blonde ladies eating salad. There is a wide variety of images of people who are more diverse in age, looks, and ethnicity.
- **Relevant Subject Matter:** At rawpixel we found more quality images that corresponded to relevant subjects for credit unions (business, finance, moving, renovation, marriage, pregnancy, family life, retirement, hospital and doctor's visits, etc.) than on any other free stock photo site.
- **Sufficient Access:** While not unlimited, 100 downloads per month from the free collection (which is comprised of 48,245 images) should be sufficient for most credit unions' needs.

Cons:

- **Membership Required:** While you may choose the "free" plan, it is annoying to have to sign in to download high resolution images.
- **Ad Prompts:** When downloading images you will often receive pop-up ads about Rawpixel's *Casual* (unlimited personal use) or *Premium* (unlimited business use) plans. But you can just say no, folks. Also remember when searching for images to always filter by "free," as it is not the site's default.

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Pexels

pexels.com

A straightforward, no frills free catalogue of CC0 images.

Pros:

- **Customizable Image Size:** On Pexels, not only can you choose the resolution/size of your download (by pressing the upside down triangle next to the download button), you can also enter a custom size.
- **Variety and Quality:** Pexels has images for a fairly wide spectrum of subjects, and these images are consistently of good quality (even if they might look a little staged).
- **Little-to-No-Ads:** When you search for pictures, you typically just see the pictures, not annoying embedded banner ads with pictures you could buy from Shutterstock. Occasionally you will see sponsored related searches at the bottom of the page, but these are far less intrusive than on many other free stock photo sites.

Cons:

- **Less Advanced Search:** Pexels' search option is not equipped with filters, making it less advanced and focused compared to some others. However, the search is easy to use and effective enough in most cases.
- **No Browsing Categories:** Pexels does not offer browsable subject categories, instead offering collections based on color and recent popular searches.