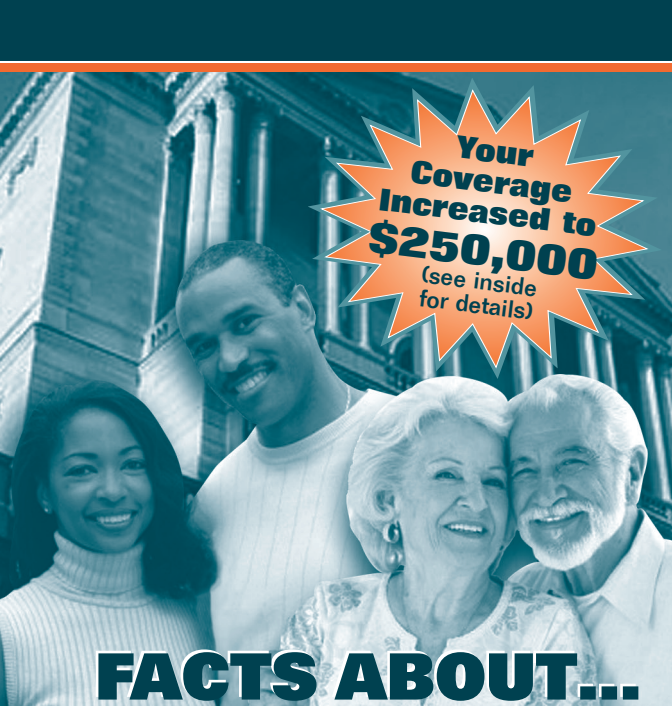




**Your
Coverage
Increased to
\$250,000**
(see inside
for details)

FACTS ABOUT...

**FEDERAL
SHARE
INSURANCE**

AT YOUR CREDIT UNION

- **Understanding your share account insurance, how it is funded, and how you can maximize your coverage**

Federal Share Insurance

Backed by the Full Faith and Credit of the U.S. Government

The shares in your credit union are insured by the National Credit Union Share Insurance Fund (NCUSIF), an arm of the National Credit Union Administration (NCUA). Your share insurance is similar to the deposit insurance protection offered by the Federal Deposit Insurance Corporation (FDIC).

Credit unions that are insured by the NCUSIF must display in their offices the official NCUA insurance sign.

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

Here are some important facts to remember about your share insurance:

- Not one penny of insured savings has ever been lost by a member of a federally insured credit union.

Maximize Your Share Insurance Coverage

EXAMPLES

HUSBAND AND WIFE

INDIVIDUAL ACCOUNTS:

Husband	\$ 250,000
Wife	\$ 250,000

JOINT TENANCY: *

Husband & Wife	\$ 500,000
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REVOCABLE TRUST ACCOUNTS: **

Husband as Trustee for Wife	\$ 250,000
Wife as Trustee for Husband	\$ 250,000

CERTAIN RETIREMENT ACCOUNTS:

Husband	\$ 250,000
Wife	\$ 250,000

** Joint account with right of survivorship*

\$2,000,000

HUSBAND, WIFE AND TWO CHILDREN

INDIVIDUAL ACCOUNTS:

Husband	\$ 250,000
Wife	\$ 250,000

JOINT TENANCY: *

Husband & Wife	\$ 500,000
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PAYABLE ON DEATH ACCOUNTS (POD):

Husband POD 2 Children	\$ 500,000
Wife POD 2 Children	\$ 500,000
Husband POD Wife	\$ 250,000
Wife POD Husband	\$ 250,000

CERTAIN RETIREMENT ACCOUNTS:

Husband	\$ 250,000
Wife	\$ 250,000

** Joint account with right of survivorship*

\$3,000,000

***Available coverage increased on 9/26/08. See www.ncua.gov for more information*

HUSBAND, WIFE AND ONE CHILD

INDIVIDUAL ACCOUNTS:

Husband	\$ 250,000
Wife	\$ 250,000

JOINT TENANCY: *

Husband & Wife	\$ 500,000
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PAYABLE ON DEATH ACCOUNTS (POD):

Husband POD Child	\$ 250,000
Wife POD Child	\$ 250,000
Husband POD Wife	\$ 250,000
Wife POD Husband	\$ 250,000

CERTAIN RETIREMENT ACCOUNTS:

Husband	\$ 250,000
Wife	\$ 250,000

**Joint account with right of survivorship*

\$2,500,000

PARENT AND ONE CHILD

INDIVIDUAL ACCOUNTS:

Parent	\$ 250,000
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PAYABLE ON DEATH ACCOUNTS (POD):

Parent POD Child	\$ 250,000
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CERTAIN RETIREMENT ACCOUNTS:

Parent	\$ 250,000
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\$ 750,000

**Estimate Your Coverage:
Share Insurance Estimator
www.ncua.gov**



¹ “The ownership categories shown above have specific requirements that must be met in order to receive the coverage indicated. Failure to meet these requirements will result in funds being aggregated, and insured to the maximum. Information on these requirements should be obtained from the NCUA at the website address indicated on the back of this brochure”.

- As a member of an insured credit union, you do not pay directly for your share insurance protection. Your credit union pays into the NCUSIF a deposit, and an insurance assessment, based on the total amount of insured shares and deposits in the credit union.
- Most properly established share accounts in federally insured credit unions are insured up to the Standard Maximum Share Insurance Amount (SMSIA), which is \$250,000 per ownership category (coverage was increased from \$100,000 to \$250,000 by Act of Congress through 2009). Deposit accounts maintained in different legal ownership categories (such as individual or joint accounts) are insured separately. All of the accounts in each category in any one institution are added together and generally insured up to \$250,000.
- You may obtain additional separate coverage on multiple accounts, but only if you have different ownership interests or rights in different types of accounts and you properly complete account forms and applications. For some examples, see the accompanying charts.

*To learn more—and to access the
NCUA Share Insurance Estimator—
go to www.ncua.gov.*