



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).

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

Here are some ways to make sure your shares are covered to the maximum extent possible.

Basic Insurance

The standard maximum deposit insurance amount is \$250,000 per depositor per insured depository institution for each account ownership category. This coverage limit was made permanent by the Dodd-Frank Wall Street Reform and Consumer Protection Act of July 2010.

- Deposits in different institutions are insured separately. However if an institution has one or more branches, the main office and all branch offices are considered to be one institution.
- Deposits maintained in different categories of legal ownership at the same credit union can be separately insured, making it possible to have shares of more than **\$250,000** at one insured credit union and still be fully insured. See the accompanying chart for examples that can increase your coverage to as much as \$3,000,000.

Retirement Accounts

Retirement account deposits are insured separately up to \$250,000. These include IRAs, Keogh plan accounts, 457 plan accounts and certain other self-directed accounts.

Federally-Insured

The NCUSIF insures all types of deposits received by a credit union in its usual course of business.

- Share Draft (checking) Accounts
- Money Market Accounts
- Savings Accounts
- Share Certificates (Certificates of Deposit "CDs")
- Certain Retirement Accounts

Not Federally-Insured

The NCUSIF does not insure the following:

- Stocks, bonds, municipal bonds, or other securities such as mutual funds (including money market mutual funds, and mutual funds that invest in stocks, bonds and other securities)
- Annuities (which are contracts underwritten by insurance companies that guarantee income in exchange for a lump sum or periodic payment)
- Insurance products such as automobile and life insurance, even if these products were purchased at a federally insured credit union or through an affiliated broker/dealer/insurance agent that is offering these products on behalf of a federally insured credit union.
- U.S. Treasury bills, bonds, or notes, but these are backed by the full faith and credit of the U.S. Government
- Contents of a safe deposit box

EXAMPLES

HUSBAND AND WIFE

SINGLE ACCOUNTS:

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

JOINT ACCOUNT:

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

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

CERTAIN RETIREMENT ACCOUNTS:

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

\$2,000,000

HUSBAND, WIFE AND TWO CHILDREN

SINGLE ACCOUNTS:

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

JOINT ACCOUNT:

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

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 IRA	\$250,000
Wife IRA	\$250,000

\$3,000,000

HUSBAND AND WIFE AND ONE CHILD

SINGLE ACCOUNTS:

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

JOINT ACCOUNT:

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

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

CERTAIN RETIREMENT ACCOUNTS:

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

\$2,500,000

PARENT AND ONE CHILD

SINGLE ACCOUNTS:

Parent	\$250,000
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REVOCABLE TRUST ACCOUNTS:

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

Parent IRA	\$250,000
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\$750,000

ESTIMATE YOUR COVERAGE
Share Insurance Estimator
www.ncua.gov

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 in the single ownership category up to the basic insurance amount, \$250,000.