



**\$250,000
Coverage Now
Permanent**

CREDIT UNION

**Safety,
Soundness
Security**

Federally insured credit unions offer safety and security for your savings. Here's what you need to know.

FEDERAL SHARE INSURANCE

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

Your deposits in a federally-insured credit union couldn't be safer. 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.

There is no need for members to apply for this insurance or even to request it; coverage is automatic through their federally-insured credit union. Here are some additional facts to know about credit unions and deposit insurance:

Basic Coverage

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.

Credit Unions Protect Their Members

The money that has gone into the NCUSIF fund to protect members was put there

by credit unions. The NCUA receives no Congressional appropriations—it is funded by premiums that credit unions pay. The NCUSIF has the money it needs to protect members. Credit unions are seeing to that.

HERE ARE SOME IMPORTANT FACTS TO REMEMBER ABOUT YOUR SHARE INSURANCE

Federal insurance is backed by the full faith and credit of the U.S. government, it essentially cannot run out of money.

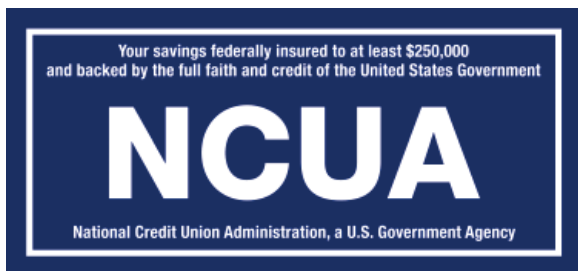
The federal insurance fund has several programs to help insured credit unions which may be experiencing problems. Liquidations or failures are a last resort. If a federally insured credit union does fail, however, the NCUSIF will make any necessary payouts to the credit union's members. These payouts are usually done within 3 days from the time the credit union closes its doors.

Insured credit unions are required to deposit and maintain one percent of their insured shares and deposits in the NCUSIF.

Member Confidence is Warranted

Not a single member has ever lost a penny in an insured account. There is simply no safer place for members to entrust their money than

to a federally-insured financial institution. Look for this symbol of safety:



Resources

To learn more about exactly how your deposits are insured, visit your credit union, or go directly to NCUA: **Web: www.ncua.gov**.