

## 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 |
|----------------|------------|

##### 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 |
|----------------|------------|

##### 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](http://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 |
|----------------|------------|

##### 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 |
|--------|------------|

##### PAYABLE ON DEATH ACCOUNTS (POD):

|                  |            |
|------------------|------------|
| Parent POD Child | \$ 250,000 |
|------------------|------------|

##### CERTAIN RETIREMENT ACCOUNTS:

|        |            |
|--------|------------|
| Parent | \$ 250,000 |
|        | \$ 750,000 |

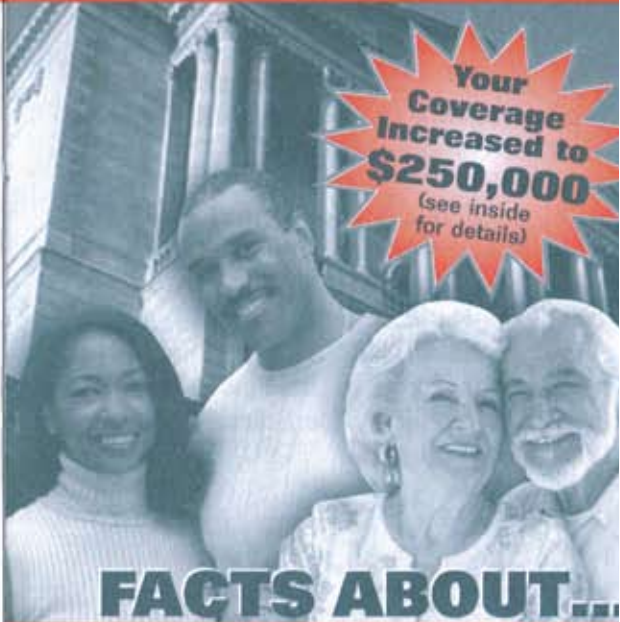
Estimate Your Coverage:  
Share Insurance Estimator  
[www.ncua.gov](http://www.ncua.gov)



<sup>1</sup> "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](http://www.ncua.gov).*



**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