

Feeling Secure About Your Savings

Your money in a Federally-insured credit union couldn't be safer. Federally-insured credit unions are sound, their insurance fund is well-capitalized, and a U.S. Government agency, the National Credit Union Administration, regulates them for your benefit.

“Not one penny of insured savings has ever been lost by a member of a Federally-insured credit union”

Credit unions are not-for-profit organizations, existing solely to serve their members. This is one reason why they hold up well in periods of financial uncertainty.

Your Safety Net

Your money is only as safe as the insurance system that protects it. The fund protecting Federally-insured credit unions is backed by the full faith and credit of the United States Government. Consider these other facts about the **National Credit Union Share Insurance Fund (NCUSIF)**, which protects Federally-insured credit unions:

The NCUSIF is Exceptionally Strong

Capitalization of the fund routinely exceeds the target rate of 1.25% of all Federally-insured shares. This means:

- Fund reserves are more than adequate to insure your deposits.
- The NCUSIF fund is as strong as any Federal insurance fund.
- Not one penny of insured savings has ever been lost by a member of a Federally-insured credit union.

Basic Coverage Increases

NCUA's basic insurance coverage has been increased from \$100,000 to \$250,000. Certain retirement accounts coverage had previously been increased to \$250,000, and this coverage has not changed.

The increased basic coverage was authorized by Congress

in response to recent economic turbulence, and is effective through 2009. Coverage can be even greater depending upon how your accounts are structured (see back panel).



The Fund Grows to Meet Deposit Growth

Each year Federally-insured credit unions adjust their contributions to the fund to reflect their growing shares. As savings grow, the fund grows to protect them.

Federally-Insured Credit Unions Are Fundamentally Sound

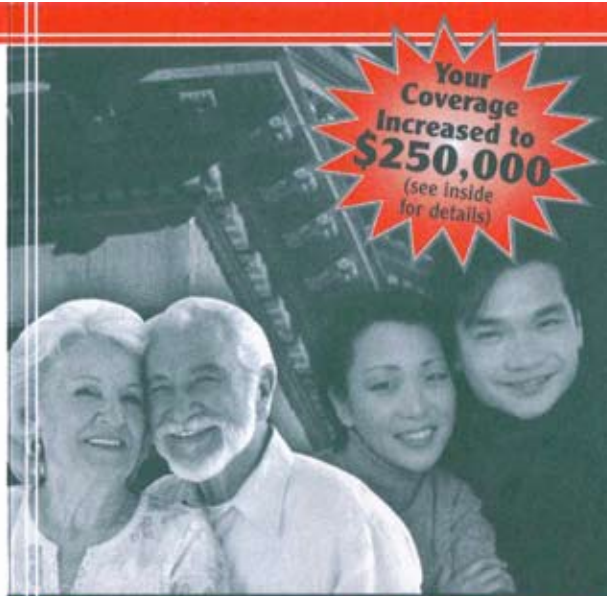
As many as 99% of Federally-insured credit unions meet or exceed capitalization adequacy goals, the

leading indicator of safety and soundness for credit unions.

Investment Policies Help Ensure Continued Safety and Soundness

Federally-insured credit unions may invest only in federally approved institutions and in their members, through loans with reasonable rates. They are prohibited by law from investing in risky ventures to increase profits. For example, credit union regulatory policies advise that "Loans to subprime borrowers must be underwritten prudently and should not be granted to the borrower's detriment."

Estimate Your Coverage: www.ncua.gov
Click on **Share Insurance**.



HOW SAFE IS YOUR MONEY?

Federally-insured credit unions offer safety and security for your savings. Here's how.