

MAKE SURE YOUR DEPOSITS ARE INSURED

The Federal Deposit Insurance Corporation (FDIC) is an independent agency of the United States government. The FDIC protects you against the loss of your deposits if an FDIC-insured bank or savings association fails. FDIC insurance is backed by the full faith and credit of the United States government.

The shares in your credit union are insured by the National Credit Union Share Insurance Fund (NCUSIF), an arm of National Credit Union Administration (NCUA). Established by Congress in 1970 to insure member share accounts at federally insured credit unions, the NCUSIF is managed by NCUA under the direction of the three-person NCUA Board. Your share insurance is similar to the deposit insurance protection offered by the Federal Deposit Insurance Corporation (FDIC).

Not one penny of insured savings has ever been lost by a depositor in a federally-insured financial institution.

Basic Insurance Amount Is \$100,000

The basic insurance amount is \$100,000 per depositor per insured financial institution. Certain retirement accounts, such as Individual Retirement Accounts, are insured up to \$250,000 per depositor per insured institution.

If you and your family have \$100,000 or less in all of your deposit accounts at the same insured institution, you do not need to worry about your insurance coverage -- your deposits are fully insured.

Coverage Over \$100,000

Both the FDIC and NCUSIF provide separate insurance coverage for deposit accounts held in different categories of ownership.

You may qualify for more than \$100,000 in coverage at one insured bank or credit union if you own deposit accounts in different ownership categories.

CDARS

CDARS® is the Certificate of Deposit Account Registry Service®. And it's a convenient way to enjoy full FDIC insurance on deposits of up to \$50 million. With CDARS, you can sign one agreement with a participating local bank or other financial institution of your choice. For more information on CDARS, go to: <http://www.cdars.com/index.php>.

Rating Services

The OFR never releases its ratings on the safety and soundness of banks to the public. However, there are private companies that provide their own ratings of these institutions. As a service to consumers, the staff of the FDIC Library has compiled a listing of several financial institution rating services.

For more information, go to: <http://www.fdic.gov/bank/individual/bank/index.html#bankrank>.

Failed Banks: For information on failed banks, go to: <http://www.fdic.gov/bank/individual/failed/index.html>.

Additional Information

FDIC: <http://www.fdic.gov/deposit/deposits/insuringdeposits/index.html>

NCUSIF: <http://webapps.ncua.gov/ins/>

Office of Financial Regulation: 1-800-848-3792 or OFR@flofr.com