

Your money is SAFE with our share insurance at no cost to you. This insurance protection is provided by an independent agency of the United States Government.

The standard maximum share insurance amount is \$250,000 per depositor at any one credit union.

Your insured shares are backed by the full faith and credit of the United States Government.

The following tables illustrate how families can protect large amounts of savings by combining various accounts with different ownerships to assure the maximum insurance protection. **In each of these cases, the total balances shown are fully insured.**

It is assumed that the identified account owners are the actual owners.

HUSBAND, WIFE AND ONE CHILD	
Individual Accounts	
Account Owner	Account Balance
Husband	\$250,000
Wife	\$250,000
Child	\$250,000
Joint Accounts	
Husband and Wife	\$250,000
Husband and Child	\$250,000
Wife and Child	\$250,000
Revocable Trust Accounts	
Husband as Trustee for Wife	\$250,000
Husband as Trustee for Child	\$250,000
Wife as Trustee for Husband	\$250,000
Wife as Trustee for Child	\$250,000
Child as Trustee for Father	\$250,000
Child as Trustee for Mother	\$250,000
Total insured shares \$3,000,000	

GRANDPARENT, PARENT AND TWO CHILDREN	
Individual Accounts	
Account Owner	Account Balance
Grandparent	\$250,000
Parent	\$250,000
Child 1	\$250,000
Child 2	\$250,000
Joint Accounts	
Grandparent and Parent	\$250,000
Grandparent and Child 1	\$250,000
Parent and Child 2	\$250,000
Child 1 and Child 2	\$250,000
Revocable Trust Accounts	
Grandparent as Trustee for Parent	\$250,000
Grandparent as Trustee for Child 1	\$250,000
Grandparent as Trustee for Child 2	\$250,000
Parent as Trustee for Grandparent	\$250,000
Parent as Trustee for Child 1	\$250,000
Parent as Trustee for Child 2	\$250,000
Child 1 as Trustee for Parent	\$250,000
Child 1 as Trustee for Child 2	\$250,000
Child 2 as Trustee for Parent	\$250,000
Child 2 as Trustee for Child 1	\$250,000
Total insured shares \$4,500,000	

GRANDPARENT AND TWO GRANDCHILDREN	
Individual Accounts	
Account Owner	Account Balance
Grandparent	\$250,000
Grandchild 1	\$250,000
Grandchild 2	\$250,000
Joint Accounts	
Grandparent and Grandchild 1	\$250,000
Grandparent and Grandchild 2	\$250,000
Grandchild 1 and Grandchild 2	\$250,000
Revocable Trust Accounts	
Grandparent as Trustee for Grandchild 1	\$250,000
Grandparent as Trustee for Grandchild 2	\$250,000
Grandchild 1 as Trustee for Grandchild 2	\$250,000
Grandchild 2 as Trustee for Grandchild 1	\$250,000
Total insured shares \$2,500,000	

HUSBAND, WIFE AND TWO CHILDREN	
Individual Accounts	
Account Owner	Account Balance
Husband	\$250,000
Wife	\$250,000
Child 1	\$250,000
Child 2	\$250,000
Joint Accounts	
Husband and Wife	\$250,000
Husband and Child 1	\$250,000
Wife and Child 2	\$250,000
Child 1 and Child 2	\$250,000
Revocable Trust Accounts	
Husband as Trustee for Wife	\$250,000
Husband as Trustee for Child 1	\$250,000
Husband as Trustee for Child 2	\$250,000
Wife as Trustee for Husband	\$250,000
Wife as Trustee for Child 1	\$250,000
Wife as Trustee for Child 2	\$250,000
Child 1 as Trustee for Father	\$250,000
Child 1 as Trustee for Mother	\$250,000
Child 1 as Trustee for Child 2	\$250,000
Child 2 as Trustee for Father	\$250,000
Child 2 as Trustee for Mother	\$250,000
Child 2 as Trustee for Child 1	\$250,000
Total insured shares \$5,000,000	

HUSBAND AND WIFE	
Individual Accounts	
Account Owner	Account Balance
Husband	\$250,000
Wife	\$250,000
Joint Accounts	
Husband and Wife	\$500,000
Revocable Trust Accounts	
Husband as Trustee for Wife	\$250,000
Wife as Trustee for Husband	\$250,000
Total insured shares \$1,500,000	

PARENT AND ONE CHILD	
Individual Accounts	
Account Owner	Account Balance
Parent	\$250,000
Child	\$250,000
Joint Accounts	
Parent and Child	\$500,000
Revocable Trust Accounts	
Parent as Trustee for Child	\$250,000
Child as Trustee for Parent	\$250,000
Total insured shares \$1,500,000	

New Rules for Revocable Trust Accounts

The NCUA has simplified share insurance rules for revocable trust accounts without decreasing coverage. Revocable trusts include informal trusts, such as “payable-on-death” (POD) accounts and formal trusts, such as “living” trusts.

- **The concept of “qualifying” beneficiaries based on certain family relationships has been eliminated. Coverage is now based on the existence of any named beneficiary of the account that is a person, qualified charity or nonprofit organization.** *Under prior rules, the NCUA provided share insurance coverage up to \$100,000 per “qualified” beneficiary of a revocable trust account. Only spouses, children, grandchildren, siblings, and parents were considered “qualified.”*

- **Share insurance for account owners with combined revocable trust balances of \$1,250,000 or less will be determined by multiplying the number of named beneficiaries by \$250,000.** *This simplifies the calculation used to determine share insurance coverage. Previously, determining share insurance for “living” trusts could be complicated by unequal beneficiary interests in the assets of the account.*

- **Account owners with combined revocable trust balances greater than \$1,250,000 naming more than five beneficiaries will be insured to the greater of \$1,250,000 or an amount equal to the combined interests of all the beneficiaries (limited to \$250,000 per beneficiary.)** *This treatment provides no less share insurance coverage than before.*

- **When determining share insurance coverage for certain “living” trusts that include life estate interests, the interests of the life estate holder and any residuary beneficiaries are now deemed to be \$250,000 each.**

- **Under the new rules, revocable trusts becoming irrevocable trusts after the account holder’s death will continue to be insured under the rules for revocable trusts.** *Previously, becoming an irrevocable trust could reduce an account’s share insurance coverage as coverage for irrevocable trusts is based on the “non-contingent” interests of the beneficiaries.*

Additional Share Insurance Protection

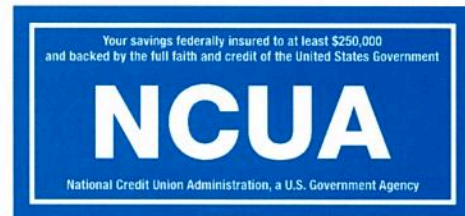
Certain retirement accounts at our credit union are also federally insured up to \$250,000.

Your traditional and Roth IRAs at our credit union are added together and federally insured up to a combined total of \$250,000. The maximum level of share insurance for Keogh accounts is also \$250,000.

These accounts are insured separately from the Single, Joint and Revocable Trust accounts shown in the examples in this brochure.

This applies to NCUA insured retirement shares only. Investments such as mutual funds, stocks, bonds, etc. are not guaranteed and may lose value.

**Not One Penny of Insured Savings
Has Ever Been Lost by a Member of a
Federally Insured Credit Union.**



Your money is **SAFE** because it’s insured by the National Credit Union Share Insurance Fund (NCUSIF) at no cost to you, our member.