

Your deposit accounts in this credit union are insured up to \$500,000. This exceptional coverage is achieved through a combination of federal insurance, provided by the National Credit Union Administration (NCUA), and private insurance from Excess Share Insurance Corporation (ESI).

ESI's Coverage

NCUA's basic federal coverage insures credit union members' deposits up to \$250,000. Accounts may be structured in different ways — such as joint, payable-on-death or IRA accounts — to achieve federal coverage of more than \$250,000.

Accounts exceeding the maximum coverage provided by NCUA are also insured up to an additional \$250,000 by ESI. For example, if you have a regular savings (share) account, checking (share draft) account and certificate of deposit (share certificate) that collectively add up to \$500,000, \$250,000 of those funds will be insured by the NCUA, and the remaining \$250,000 will be insured by ESI.

Coverage Per Member With Excess Insurance*

Account Type	NCUA Coverage	ESI Coverage	Total Insured
Individual	\$250,000	\$250,000	\$500,000
Joint	\$250,000	\$250,000	\$500,000
IRA	\$250,000	\$250,000	\$500,000

*Example only

All individual share, share draft and share certificates of deposit accounts held by the same member are added together and insured up to \$250,000 by NCUA and an additional \$250,000 by ESI, for a total of \$500,000.

All IRA accounts held by the same member are added together and insured up to \$250,000 by NCUA and an additional \$250,000 by ESI, for a total of \$500,000.

All joint accounts held by the same member are added together and insured up to \$250,000 by NCUA and an additional \$250,000 by ESI, for a total of \$500,000.



For details about federal deposit insurance, or how to structure your accounts to qualify for greater federal coverage, please check with your credit union or contact NCUA.

ESI's Policy

To be eligible for excess coverage, your credit union must comply with ESI's underwriting standards. Individual policies are not provided to members, and there is no direct cost to you for this coverage. It is important to note that excess deposit insurance is payable only upon the failure and liquidation of the credit union. You will be notified in advance if this coverage is terminated or modified.

About ESI

Headquartered in Dublin, Ohio, ESI is a wholly-owned subsidiary of American Share Insurance, a credit union-owned private deposit insurer founded in 1974. As a property and casualty insurer, ESI is subject to licensing and regulation by your state's insurance department. The company's financial statements are audited annually by an independent CPA firm and are available upon request through the credit union.

Excess Share Insurance Corporation is not a federal or state government agency.

INFORMATION ABOUT YOUR

Added Deposit Protection



ESI EXCESS SHARE
INSURANCE

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ESI