

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.

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

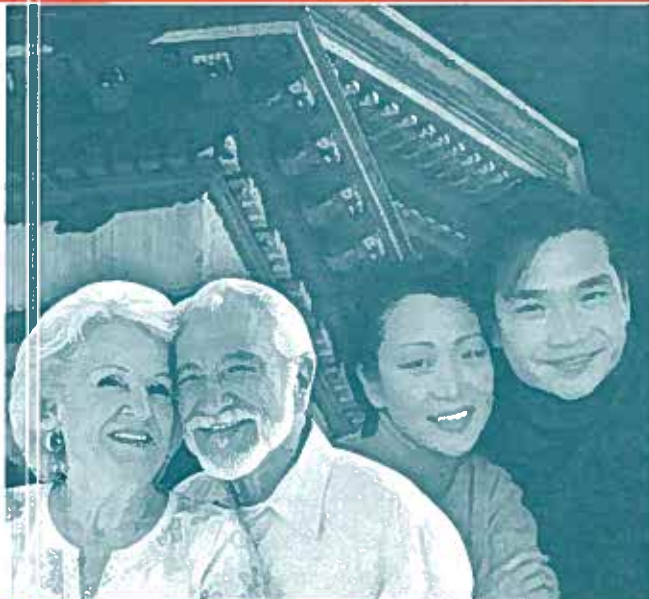
borrowers must be underwritten prudently and should not be granted to the borrower's detriment."

Look for this symbol of Federal insurance coverage at your credit union.

Your savings federally insured to at least \$100,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency



HOW SAFE IS YOUR MONEY?

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