

Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government

# NCUA

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

Your savings are federally insured by the National Credit Union Administration (NCUA), a U.S. Government Agency. As a result of the Emergency Economic Stabilization Act of 2008 passed on October 3, 2008, your savings are now insured up to a maximum of \$250,000. This is a temporary increase through December 31, 2009. Following is more detail about this insurance:

- The combined balances in your individual savings, certificate, checking and health savings accounts are now insured up to a maximum of \$250,000.
- Joint ownership can expand the overall insurance coverage. The combined balances in joint accounts are insured separately from individual accounts for up to \$250,000 per name on the account. The most federal insurance coverage any member can have as a result of joint ownership is \$250,000. (Example: If joint accounts total \$500,000 and there are two owners on the account(s), each owner is insured for \$250,000.)
- The funds in your IRA certificates or IRA money managers are insured up to \$250,000.
- Trust Accounts are insured separately from any other accounts held by the trustee and provide up to \$250,000 for each beneficiary per trustee.
- Custodial Accounts receive separate insurance coverage up to \$250,000 for the combined balances in a minor's custodial account.
- **NEW!** As of Friday, October 3, existing and future revocable trust accounts (payable-on-death accounts or living trust accounts) no longer require "qualifying beneficiaries," so coverage is based on the naming of virtually any beneficiary. The only requirement is that a beneficiary must be a person, charity or another non-profit organization (as recognized by the Internal Revenue Service).

*For more information, contact a Member Service Representative today.*

