

Your Funds with Us are Federally and Additionally Insured for \$500,000 and More.

As a member of our credit union the funds in the accounts you have with us are federally insured for \$250,000 or more, and are backed by the full faith and credit of the United States Government. Additionally, the funds in the accounts you have with us are insured for another \$250,000 by us through American Share Insurance's ESI coverage, for a total of at least \$500,000 for each type of account insurance coverage offered. Should you need more coverage, we can help you *organize the accounts you have to obtain millions of dollars* in federal government and ESI account insurance coverage for the funds held in the accounts with us.

Our credit union has built a sound capital structure with careful lending and investment practices that protect your savings and deposits. Further, we provide you with as much federal government account insurance coverage as any financial institution in the United States, and an additional \$250,000 in ESI coverage (for each specific type of federal coverage addressed below) beyond the federal insurance coverage limits.

For your convenience, we have provided you with ten (10) short summaries that explain the key ways we can assist you in organizing the accounts you have with us to increase the federal and ESI account insurance coverage beyond the \$500,000 minimum. Should you have any questions about the federal account insurance coverage provided by the *National Credit Union Share Insurance Fund* (NCUSIF) or our additional account insurance coverage provided by the American Share Insurance company through its ESI (Excess Share Insurance) program, please visit or call us anytime we are open for business and we will be happy to answer your questions and assist you with all your account insurance coverage needs. You can also contact the National Credit Union Administration (NCUA) at 1-800-755-1030 for more information about the NCUSIF (see "About the NCUA and NCUSIF" below), and ASI at 1-800-521-6342 for more information about ESI. Thank you again for being a member of our credit union. We greatly appreciate it!

Federal & ESI Account Insurance Coverage Summaries

The ten federal and additional ESI account insurance coverage summaries that follow provide you with an overview of the key ways we can assist you in organizing the accounts you have with us to increase your federal and ESI account insurance coverage at our credit union. The coverage addressed in each summary is provided by the NCUSIF and ASI *separately from, and in addition to, all the other summaries explained in this piece*. Therefore, these summaries provide you with a number of ways we can help you maximize the amount of federal and ESI account insurance coverage you have with us. Again, please contact us, the NCUA or ASI should you have any questions about the specifics of any of these federal and ESI account insurance coverages.

One Person Accounts You Have with Us

The funds in the account(s) you have by yourself (without any other person on the account, or person or charity named as a beneficiary or Payable on Death (POD) payee on the account) are added together and insured by the NCUSIF and ESI up to \$500,000 total.

Multiple Person Accounts You Have with Us

The funds in the account(s) you have with other people (i.e., joint accounts) without anyone named as a beneficiary or POD payee on the account(s), are added together and your share of the funds in the multiple person account(s) is insured by the NCUSIF and ESI up to \$500,000 total.

Accounts with Beneficiaries You Have with Us

The funds in the account(s) you have by yourself or with other people that have one or more designated beneficiaries or POD payees (not including you IRA or Keogh accounts), are insured by the NCUSIF and ESI up to \$500,000 for each different beneficiary or POD payee on the account(s).

Individual Retirement Accounts (IRAs) with Us

The funds in the Individual Retirement Account(s) (IRAs and Roth IRAs) you have with us, are added together and insured by the NCUSIF and ESI up to \$500,000 total.

Uniform Transfers to Minors Act Accounts with Us

The funds in the Uniform Transfers to Minors Act (UTTMA) account(s) for a specific minor with us are insured by the NCUSIF and ESI up to \$500,000 for each different minor.

Business and Organization Accounts with Us

The funds in the Business and Organization account(s) with us are added together and insured by the NCUSIF and ESI up to \$500,000 for each different business or organization.

Accounts for a Revocable Living Trust with Us

The funds in the account(s) for a Revocable Living Trust you have by yourself or with other people where a beneficiary of the trust is not also named as a beneficiary or POD payee on another account with us (other than IRA or Keogh accounts), are insured by the NCUSIF and ESI up to \$500,000 for each different beneficiary of the revocable living trust.

Accounts for an Irrevocable Living Trust with Us

The funds in the account(s) for an Irrevocable Living Trust with us where the grantors or beneficiaries of the trust are members of our credit union, are insured by the NCUSIF and ESI up to \$500,000 for each different beneficiary of the irrevocable living trust.

Keogh Accounts You Have with Us

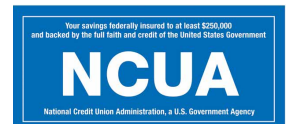
The funds in the Keogh Account(s) you have with us are added together and insured by the NCUSIF and ESI up to \$500,000 total.

Guardian and Conservator Accounts with Us

The funds in the Guardian or Conservator account(s) for a specific protected person with us are insured by the NCUSIF and ESI up to \$500,000 for each different protected person.

About the NCUA and NCUSIF

The funds in the accounts with us are insured by the National Credit Union Share Insurance Fund (NCUSIF), which is backed by the *full faith and credit of the United States Government*. Established by Congress to insure members' accounts at federally insured credit unions, the NCUSIF is managed by the National Credit Union Administration (NCUA), a federal government agency and our federal regulator. *This federal government insurance fund for credit unions provides the same coverage as the FDIC's insurance fund for banks*. For more information about the NCUSIF and the NCUA, please contact us or the NCUA at **1-800-755-1030** or **www.ncua.gov**.



Questions? Please contact us anytime we're open for business.