

## YOUR INSURED FUNDS

Your deposit accounts in this credit union are insured up to \$1,000,000. 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).

### NCUA COVERAGE\*

Individual	\$250,000
Joint	\$250,000
IRA	\$250,000



### ESI COVERAGE\*

Individual	\$750,000
Joint	\$750,000
IRA	\$750,000

*\*Examples only*



**EXCESS SHARE  
INSURANCE**

## CONTACT US

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[www.ExcessShare.com](http://www.ExcessShare.com)

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

Form 375 01/24

**Deposit  
Insurance with  
YOU in Mind**



## ABOUT ESI

ESI is a wholly owned subsidiary of American Share Insurance (ASI), a credit union-owned 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.

## YOUR COVERAGE

NCUA's basic federal coverage insures 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 \$750,000 by ESI. For example:

- **All individual savings (share), checking (share draft), and certificate of deposit (share certificate) accounts** held by the same member are added together and insured up to \$250,000 by NCUA, with an additional \$750,000 from ESI, for a total of \$1,000,000.
- **All IRA accounts** held by the same member are added together and insured up to \$250,000 by NCUA, with an additional \$750,000 from ESI, for a total of \$1,000,000.
- **All joint accounts** held by the same member are added together and insured up to \$250,000 by NCUA, with an additional \$750,000 from ESI, for a total of \$1,000,000.

*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.*