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

Maximizing Your Deposit Insurance Coverage

Coverage up to:

\$500.000

Joint Owner

Account

\$250,000

Individual

\$250.000

Coverage up to:

\$250,000

Individual

\$250.000

The chart to the right shows how you can maximize your share insurance coverage. Maintaining different combinations of accounts increases your coverage.

- Members with individual accounts (savings, checking and certificate accounts) are insured up to \$250,000.
- You can increase your coverage if you are a joint owner on an account. Jointly owned accounts are insured separately up to \$250,000.
- IRA accounts are insured separately up to \$250,000.
- Trustee accounts are also insured separately for \$250,000 for each combination of trustee and beneficiary.



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reage		Coverage up to: \$2,250,000
ire	Coverage up to: \$1,000,000	Trustee Account
Coverage up to: \$750,000	Trustee Account with 1 Qualifying Beneficiary \$250,000	with 6 Qualifying Beneficiaries \$1,500,000
Individual	Individual	Individual
Retirement	Retirement	Retirement
Accounts	Accounts	Accounts
\$250,000	\$250,000	\$250,000
Joint Owner	Joint Owner	Joint Owner
on an	on an	on an
Account	Account	Account
\$250,000	\$250,000	\$250,000
Individual	Individual	Individual
\$250,000	\$250,000	\$250,000