

Protecting your savings with the highest level of security available is one of our major objectives. We are pleased to inform you that your savings accounts are insured up to \$500,000 and your retirement accounts are also insured up to \$500,000 in this credit union. This exceptional level of coverage is attained through a combination of federal insurance provided by the National Credit Union Administration (NCUA) and private insurance by Excess Share Insurance Corporation (ESI).

First, NCUA insures your individual savings accounts up to a maximum of \$250,000, regardless of the number of accounts you may have. Joint and certain other account relationships are insured separately and are subject to other federal guidelines. Retirement accounts insured separately by the NCUA for up to \$250,000. [Click here for more information about NCUA coverage.](#)

Second, your board of directors has chosen to provide an additional \$250,000 of savings coverage to qualifying accounts through ESI, a licensed property and casualty insurance company. This supplemental savings insurance coverage from ESI has been available to credit unions since 1993.

About Coverage

Members exceeding the maximum level of coverage provided by the NCUA are also insured up to an additional \$250,000 by ESI. Deposit insurance is provided on a dollar-for-dollar basis and is payable only upon the failure and liquidation of the credit union.

To receive ESI's additional insurance, we must file required reports and pay monthly premiums. Individual policies are not provided to consumers; however, we must track those accounts eligible for excess coverage and provide that information to ESI regularly.

About ESI

The Excess Share Insurance Corporation is a wholly owned subsidiary of American Share Insurance, the nation's largest private deposit insurer for credit unions, and is headquartered in Dublin, Ohio. To operate in this state, the company was required to file with, and receive authorization from, the state's department of insurance.

Furthermore, ESI is required to file periodic reports and undergo regular review from the state to assure its compliance with statutes and regulations. The corporation is also subjected to an annual examination by a nationally recognized auditing firm, and an actuarial assessment of its reserves for losses by an independent actuary.

EXCESS SHARE INSURANCE CORPORATION
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