



## ***We're your local credit union ... helping neighbors & supporting our community.***

*Your money is safe at your credit union, and we're here to help you in today's economy.*

Credit unions are a place where consumers can feel confident knowing that their money will be there when they need it. The National Credit Union Administration, commonly referred to as NCUA, is the federal government agency that charters and supervises federal credit unions. NCUA also operates and manages the National Credit Union Share Insurance Fund (NCUSIF), similar to the FDIC which insures banks. The shares in your credit union are insured by the NCUSIF, which is backed by the full faith and credit of the United States Government.



This credit union is federally insured by the National Credit Union Administration

The NCUSIF provides all members of federally insured credit unions with \$250,000 in coverage for their individual accounts. These accounts include regular shares, share drafts (or checking accounts), money market accounts, and share certificates. Individuals with account balances totaling \$250,000

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\*The NCUSIF provides joint account holders with \$250,000 coverage for their aggregate interest at each federally insured credit union. For example, a two person joint account has \$500,000 in coverage. This coverage is separate from and in addition to the coverage available for other accounts such as individual accounts and retirement accounts.

or less at the same insured credit union have full NCUSIF coverage.\*

**Not one penny of insured savings has ever been lost by a member of a federally insured credit union.** This is truly an example of how credit unions exist to benefit their members, an advantage no other institution can offer.

The confidence in this security is reflected in each credit union member. According to consumers, the local community and member-focused philosophy of credit unions make them among the most-trusted organizations throughout the country. In a survey conducted by the National Cooperative Business Association, consumers responded that they believe co-ops (credit unions and other cooperatives) are far more pro-consumer than for-profit organizations. Two-thirds of those questioned in the survey believe that credit unions are also more trustworthy than for-profit organizations because they are owned and governed by the people that utilize their products and services; have members on their board of directors; and are locally owned and controlled.

To find out more about how ABC Credit Union is protecting your financial future, visit [abccu.org](http://abccu.org), or contact us at 1-800-000-0000.

