

NCUA & ASI EXCESS SHARE INSURANCE COVERAGE CHART

Reflecting the Temporary Increase in Federal Share Insurance Limits from \$100,000 to \$250,000 through December 31, 2009

Basic Insurance Coverage per Member

Account Type	NCUA Coverage	ASI Maximum Coverage	Total Insured Amount
Individual	\$250,000	\$250,000	\$500,000
Joint	\$250,000	\$250,000	\$500,000
IRA	\$250,000	\$250,000	\$500,000

All individual share accounts held by the same member are added together and insured up to \$250,000 by NCUA and up to \$250,000 by ASI, for a total of \$500,000 in coverage. An individual share account is an account solely owned by one individual without the right of withdrawal by another individual. Individual accounts are insured separately from joint accounts and IRA accounts.

All joint accounts held by the same member are added together and insured up to \$250,000 by NCUA and up to \$250,000 by ASI, for a total of \$500,000 in coverage. Joint accounts are insured separately from individual and IRA accounts.

All IRA accounts held by the same member are added together and insured up to \$250,000 by NCUA and up to \$250,000 by ASI, for a total of \$500,000 in coverage. IRA accounts are insured separately from individual and joint accounts.

Example: John & Jane Doe

Member	Account Type	NCUA Coverage	ASI Coverage	Total Insured Amount
John Doe	Individual	\$ 250,000	\$ 250,000	\$ 500,000
Jane Doe	Individual	\$ 250,000	\$ 250,000	\$ 500,000
John Doe	Joint with Jane	\$ 250,000	\$ 250,000	\$ 500,000
Jane Doe	Joint with John	\$ 250,000	\$ 250,000	\$ 500,000
John Doe	IRA	\$ 250,000	\$ 250,000	\$ 500,000
Jane Doe	IRA	\$ 250,000	\$ 250,000	\$ 500,000
<i>Totals</i>		\$1,500,000	\$1,500,000	\$3,000,000

For additional information regarding federal insurance, please visit <http://ncua.gov/ShareInsurance/NCUAINsuranceFundFAQs.htm> and <http://www.ncua.gov/ShareInsurance/Index.htm>.