

## CHANGES TO NCUA SHARE INSURANCE

NCUA has made some temporary changes to account insurance that we want to share with our members. Effective June 24, 2011, and extending through December 31, 2012, NCUA has created a second category of account insurance for “non interest-bearing transaction accounts”. The change will apply to all account holders of our:

- Free Checking Account
- Young and Free Checking Account
- All Premium Checking Accounts

The NCUA has temporarily created a second type of share insurance coverage for these accounts, with no dollar limit and separate from the current cap of \$250,000 on other interest bearing products.

A member may deposit an unlimited amount of funds into one of our non-interest bearing accounts named above and be fully covered by the NCUA until 12/31/12. All other accounts will continue to be fully insured by NCUA up to \$250,000 for a one-owner account. This amount can be modified by the number of account owners and beneficiaries.

Please contact your local branch for further information. You may also visit the NCUA website at <http://ncua.gov/about/ncusif.aspx> for assistance in calculating your insurance coverage.