

American Share Insurance insures each and every account of an individual member up to \$250,000 without any limitation as to the number of accounts held.

## Your Insured Funds\*

Member's Accounts	Am	ount Covered
Savings/Regular Share	\$	250,000
Checking/Share Draft	\$	250,000
Money Market	\$	250,000
CD/Share Certificate #1	\$	250,000
CD/Share Certificate #2	\$	250,000
IRA	\$	250,000
TOTAL INSURED	\$ 1	1,500,000

<sup>\*</sup>Example only

# AmericanShare.com

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American Share Insurance is a member-owned nonfederal deposit insurer. This institution is not federally insured, or insured by any state government. MEMBERS' ACCOUNTS ARE NOT INSURED. OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY. Information about your

# **DEPOSIT INSURANCE**



We are pleased to inform you that your deposit accounts in this credit union are insured up to \$250,000 per account by American Share Insurance. American Share is a credit union-owned private organization whose only business is to provide deposit insurance to credit unions.

#### **AMERICAN SHARE'S COVERAGE**

American Share insures accounts, not individuals. Each account you have with the credit union is insured to this exceptional level of coverage. For example, you may have a savings (regular share), checking (share draft) and certificate of deposit (share certificate) with the credit union, and each would be insured up to \$250,000—see back for details.

### **AMERICAN SHARE'S POLICY**

American Share maintains a unique perspective by working as a partner with the credit union to assure that the best interests of you, the member, are protected. Through American Share's monitoring system, review process and business approach, we are able to structure the proper programs to meet the needs of our membership while operating within the confines of safety and soundness.

American Share is selective as to whom it insures, and to qualify for its deposit insurance the credit union must comply with American Share's rigid underwriting standards. Also, American Share's insurance policy requires that every quarter the credit union submit financial statements in order to continue coverage. Individual policies are not provided to members, and there is no direct cost to you for this coverage. It is important to note that deposit insurance is payable only upon the failure and liquidation of the credit union.

#### **ABOUT AMERICAN SHARE**

Headquartered in Dublin, Ohio, American Share is a credit union-owned private organization whose only business is to provide deposit insurance to credit unions. American Share has operated successfully since it was founded in 1974 by credit unions, and throughout its corporate history no credit union member has ever lost money in an American Share-insured account, American Share is licensed and dual regulated by the Ohio Department of Commerce and the Ohio Department of Insurance and is authorized to issue this coverage in our state. Regulators of credit unions in each state in which American Share operates also review the company's performance. Furthermore, the company's financial statements are audited annually by an independent CPA firm and are available upon request through the credit union.