**MEMBER REMINDER OF SHARE INSURANCE**

< NAME OF CU> wants to remind our members of the safety of your deposits in federally insured credit unions. Federally insured credit unions offer a safe place for credit union members to save money. All deposits at federally insured credit unions are protected by the National Credit Union Share Insurance Fund, with deposits insured up to at least $250,000 per individual depositor. Credit union members have never lost a penny of insured savings at a federally insured credit union. Additional information on National Credit Union Association (NCUA) share insurance coverage for consumers is available at [MyCreditUnion.gov (opens new window)](https://www.mycreditunion.gov/share-insurance).

Credit union members can calculate the amount of insured funds at a federally insured credit union using [NCUA’s Share Insurance Estimator (opens new window)](https://www.mycreditunion.gov/share-insurance-estimator-home). The Estimator can be used for personal, business, or government accounts. Personal accounts include individual ownership, joint ownership, payable-on-death (accounts with named beneficiaries), living trusts, and IRAs. The Estimator also includes an extensive [Glossary of Terms (opens new window)](https://www.mycreditunion.gov/share-insurance-estimator-glossary) and [Frequently Asked Questions (opens new window)](https://www.mycreditunion.gov/share-insurance-estimator-faq).

NCUA is the independent federal agency created by the U.S. Congress to regulate, charter and supervise federal credit unions. With the backing of the full faith and credit of the United States, NCUA operates and manages the National Credit Union Share Insurance Fund, insuring the deposits of account holders in all federal credit unions and the overwhelming majority of state-chartered credit unions.