



Examples of how funds on deposit at RTN Federal Credit Union are protected by the National Credit Union Administration (NCUA) and the Massachusetts Credit Union Share Insurance Corporation (MSIC).

			 Federally Insured by NCUA	 MASSACHUSETTS CREDIT UNION INSURED SHARES SHARE INSURANCE CORPORATION	<i>Total Insurance</i>
			Insured Maximum	Insured Maximum	Insured Maximum
	<i>Trustees</i>	<i>Beneficiaries</i>			
One Person					
As owner on an individual account / [MSIC: As trustee on trust account]			\$ 250,000	\$ 350,000	\$ 600,000
In an IRA account			\$ 250,000	Unlimited	Unlimited
In a club account [included as individual account by NCUA; excess insured by MSIC]			N/A	\$ 10,000	\$ 10,000
As owner/grantor on an irrevocable trust account with beneficiaries	1	2	\$ 500,000		\$ 500,000
As owner/grantor on an revocable trust account with beneficiaries	1	3	\$ 750,000		\$ 750,000
			\$ 1,750,000	\$ 360,000	\$ 1,860,000
				+ Plus all IRAs over NCUA limits	+ Plus all IRAs over NCUA limits
Two people (example: husband and wife)					
Husband's individual account / [MSIC: As trustee on trust account]			\$ 250,000	\$ 350,000	\$ 600,000
Wife's individual account / [MSIC: As trustee on trust account]			\$ 250,000	\$ 350,000	\$ 600,000
Husband's IRA account			\$ 250,000	Unlimited	Unlimited
Wife's IRA account			\$ 250,000	Unlimited	Unlimited
Husband's club account			N/A	\$ 10,000	\$ 10,000
Wife's club account			N/A	\$ 10,000	\$ 10,000
Husband's interest in ALL joint accounts, regardless of other owner's name(s)			\$ 250,000		
Wife's interest in ALL joint accounts, regardless of other owner's name(s)			\$ 250,000		
Joint account, regardless of number of owners				\$ 700,000	\$ 1,200,000
Husband as owner/grantor on a revocable trust account with wife as beneficiary	1	1	\$ 250,000		\$ 250,000
Husband and wife as grantors on a revocable trust account with two children as beneficiaries	2	2	\$ 1,000,000		\$ 1,000,000
Wife as owner/grantor on an irrevocable trust account with brother-in-law as beneficiary	1	1	\$ 250,000		\$ 250,000
Husband as owner/grantor on an irrevocable trust account with charity as beneficiary	1	1	\$ 250,000		\$ 250,000
			\$ 3,250,000	\$ 1,420,000	\$ 4,170,000
				+ Plus all IRAs over NCUA limits	+ Plus all IRAs over NCUA limits

Under Massachusetts statute, MSIC insurance coverage on trusts is determined by the number of trustees on the trust and added to the appropriate individual or joint coverage analysis.

All funds are insured initially by the NCUA, up to legal limits, based on the ownership type and ownership share on each account. Excess funds are insured by MSIC.

Insurance coverage is determined by determining the owner and the account type identified on the form for each account.

For a more detailed explanation of your insurance coverage, refer to the NCUA's "Your Insured Funds", www.ncua.gov and www.msic.org.

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Federally Insured by
NCUA



*Total
Insurance*

	<i>Trustees</i>	<i>Beneficiaries</i>	Insured Maximum	Insured Maximum	Insured Maximum
Three people (example: husband, wife and child)					
Husband's individual account			\$ 250,000	\$ 350,000	\$ 600,000
Wife's individual account			\$ 250,000	\$ 350,000	\$ 600,000
Child's individual account			\$ 250,000	\$ 350,000	\$ 600,000
Husband's IRA account			\$ 250,000	Unlimited	Unlimited
Wife's IRA account			\$ 250,000	Unlimited	Unlimited
Child's IRA account			\$ 250,000	Unlimited	Unlimited
Husband's share in ALL joint accounts regardless of other owner's name(s)			\$ 250,000		
Wife's share in ALL joint accounts regardless of other owner's name(s)			\$ 250,000		
Child's share in ALL joint accounts regardless of other owner's name(s)			\$ 250,000		
Joint account, regardless of number of owners			\$ -	\$ 700,000	\$ 1,450,000
Husband as owner/grantor on a revocable trust account with wife as beneficiary	1	1	\$ 250,000		\$ 250,000
Husband and wife as owner/grantor on a revocable trust account with two children as beneficiaries	1	2	\$ 500,000		\$ 500,000
Child as owner/grantor on a revocable trust account with grandfather as beneficiary	1	1	\$ 250,000		\$ 250,000
Wife as owner/grantor on an irrevocable trust account with brother-in-law as beneficiary	1	1	\$ 250,000		\$ 250,000
Husband as owner/grantor on an irrevocable trust account with charity as beneficiary	1	1	\$ 250,000		\$ 250,000
Child as owner/grantor on an irrevocable trust account with two cousins as beneficiaries	1	2	\$ 500,000		\$ 500,000
			\$ 4,250,000	\$ 1,750,000	\$ 5,250,000
				+ Plus all IRAs over NCUA limits	+ Plus all IRAs over NCUA limits

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