

# American Share Insurance (ASI) Notification

Since August 1989, American Share Insurance ("ASI") has provided up to \$250,000 of supplemental deposit insurance coverage for your First Metropolitan Credit Union accounts that exceed the federal insurance limit. This letter serves notice that effective October 12, 2010, the excess deposit insurance from ASI will no longer be available.

Protecting your savings is one of our major objectives. Your savings, up to \$250,000 per member for aggregate IRA accounts and temporarily up to \$250,000 per member for non-IRA accounts, will continue to be protected by federal deposit insurance, as provided by the National Credit Union Share Insurance Fund ("NCUSIF"); however, deposits that exceed these federal insurance limits will no longer be insured. It may be possible to restructure your accounts to increase the amount of NCUSIF insurance coverage that you have. The enclosed copy of NCUA's Your Insured Funds pamphlet offers suggestions on how you might expand your current share insurance coverage under the NCUSIF.

If you have any questions regarding this change in deposit insurance coverage or the protection offered by the NCUSIF, please contact our Call Center at 800-435-4040. As always, we thank you for your continued membership.

Sincerely,



Christine A. Fields-Dillow  
President/CEO