

10. Account Insurance Coverage.

We are committed to providing a safe and sound capital structure through the retention of earnings to assure the protection of our members' savings and deposits. In addition to the strength of our capital, member's-depositors' funds are insured at a minimum of \$100,000 per member-depositor (\$250,000 for IRA accounts) by the National Credit Union Share Insurance Fund (NCUSIF). Our staff is available to discuss your federal account insurance needs, and quite often we can assist you in establishing your accounts to obtain hundreds of thousands (if not millions) of dollars in National Credit Union Share Insurance Fund account insurance coverage through the use of one owner and multiple owner accounts, family member beneficiary/pod payee designations, and other fiduciary relationship accounts.