

NCUA Share Insurance

✓ Your share accounts are federally protected up to \$250,000 ✓ IRAs are insured up to an additional \$250,000

Feel confident about the safety of your deposited funds at Alaska USA because they are federally insured by the National Credit Union Administration.

Protection for your deposit and transaction accounts, at no direct cost to you

Your savings, checking, money market, and certificate accounts are federally insured up to \$250,000 by the NCUA, with separate insurance up to an additional \$250,000 for Individual Retirement Accounts (IRAs).

Members do not pay directly for this protection. Instead, each insured credit union pays a deposit and an insurance assessment into the NCUSIF based on a total amount of insured shares and deposits in the credit union.

Meeting high standards of safety and soundness

Each credit union approved for NCUSIF share insurance must meet high standards of safety and soundness in its operation. This adherence is monitored regularly through credit union examinations by federal and state examiners. Read more about how your funds are protected in the NCUA *Your Insured Funds* pamphlet, available at any Alaska USA branch, by calling the Member Service Center, or under the Financial Resources section at www.alaskausa.org.

Additional coverage beyond \$250,000

Generally, the maximum insured amount is \$250,000. However, additional coverage is provided for accounts with different ownership interests. For example, single ownership accounts are insured separately from joint ownership accounts. Ask a member service representative for more information.

Share accounts in multiple credit unions

Share insurance is applied to share accounts in each insured credit union. If you have share accounts in two or more different insured credit unions, you would have coverage up to the full insurable amount in each credit union.

Verifying that a credit union is insured

You can be sure a credit union is NCUSIF insured by looking for the official NCUA insurance sign, which must be displayed in each office. All federal credit unions must be insured by the NCUA and no credit union may terminate its federal insurance without first notifying its members.

What is the NCUA?

The NCUA (National Credit Union Administration) is an independent agency of the United States Government that regulates, charters, and insures the nation's federal credit unions. The agency also manages the National Credit Union Share Insurance Fund (NCUSIF), which insures member share accounts at federally insured credit unions and is backed by the full faith and credit of the United States Government.

Learn more

You can find a wealth of information about the NCUA and the share insurance fund at alaskausa.org under Financial Resources. You'll also find a link to the NCUA's Electronic Share Insurance Calculator, which can help you determine the amount of coverage you have on your accounts. Call the Member Service Center at (800) 525-9094 or stop by any branch for information as well.

alaskausa.org



Federally insured by NCUA

AlaskaUSA[®]