



FEDERAL INSURANCE ON CEFCU® ACCOUNTS

CEFCU is federally insured by the National Credit Union Administration (NCUA), an independent government agency that charters and services credit unions.

Your deposits at CEFCU are **federally insured up to \$250,000** by the NCUA. Not one penny of insured savings has ever been lost by a member of a federally insured credit union.

COVERAGE DETAILS

Your individual deposit accounts at CEFCU (Checking, Savings, Certificates, etc.) are added together to establish the amount covered by NCUA insurance.

However, depending on the type and ownership structure of your account(s), your coverage can go well beyond the \$250,000 level. For example, your funds in:

- **CEFCU Individual accounts** are insured up to \$250,000.
- **CEFCU Joint accounts** are insured separately from individual accounts up to \$250,000.
- **CEFCU Totten Trust accounts** are insured up to \$250,000 per beneficiary/trustee relationship.
- **CEFCU IRAs** are separately insured up to an additional \$250,000.

Ask a representative or call 1.800.633.7077 if you have questions or would like more information.

MAXIMIZING YOUR NCUA INSURANCE COVERAGE

Here's how using different combinations of account structures can help you enjoy even more federal insurance protection.

▶ Example 1: Husband and Wife — \$2,000,000

Individual Accounts:

Husband.....	\$250,000
Wife	\$250,000

Joint Accounts:

Husband and Wife	\$500,000*
<i>(joint tenancy with right of survivorship)</i>	

IRA Retirement Accounts:

Husband.....	\$250,000
Wife	\$250,000

Totten Trust (Revocable Trust) Accounts:

Husband.....	\$250,000
<i>(with wife as beneficiary)</i>	
Wife	\$250,000
<i>(with husband as beneficiary)</i>	

Total	\$2,000,000
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*Joint coverage limit includes aggregate balance of all joint relationships.

▶ Example 2: Parent and One Child — \$750,000

Individual Accounts:

Parent	\$250,000
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Totten Trust (Revocable) Accounts:

Parent	\$250,000
<i>(with child as beneficiary)</i>	

IRA – Retirement Accounts:

Parent	\$250,000
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Total	\$750,000
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Not a bank. Better. ®



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cefcu.com

