



FEDERAL INSURANCE ON CEFCU ACCOUNTS

YOUR ACCOUNTS ARE FEDERALLY INSURED

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 accounts, 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 CEFCU Representative if you have questions or would like more information.



Not a bank. Better.®

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*
(joint tenancy with right of survivorship)	
- IRA – Retirement Accounts:

Husband.	\$250,000
Wife.	\$250,000
- Totten Trust (Revocable Trust) Accounts:

Husband.	\$250,000
(with wife as beneficiary)	
Wife.	\$250,000
(with husband as beneficiary)	
Total	<u>\$2,000,000</u>

*Joint coverage limit includes aggregate balance of all joint relationships.

Example 2: Parent and one child — \$750,000

- Individual Accounts:

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

Parent.	\$250,000
(with child as beneficiary)	
- IRA – Retirement Accounts:

Parent.	\$250,000
Total	<u>\$750,000</u>

Visit a CEFCU Member Center or call if you have questions regarding your account and your insurance coverage.

Toll-free Continental US. 1.800.633.7077



Federally Insured by NCUA 

cefcu.com