



## Delivering Valued Banking Solutions

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[www.northernfcu.com](http://www.northernfcu.com)

We realize that the recent negative news about financial institutions throughout the country has caused some uneasiness and concern among our members. Therefore, it was important to provide information about how your funds are insured at Northern Federal Credit Union.

**All members are insured up to \$250,000 by the National Credit Union Share Insurance Fund**, a federally backed insurance fund that is administered by a government agency, the National Credit Union Administration (NCUA). The insurance is based on account ownership. The example below shows a combination of accounts with different joint owners which can be insured up to \$250K *each*:

John Doe (husband)	\$250K
Julia Doe (wife)	\$250K
Jimmy Doe (son)	\$250K
John and Julia Doe	\$250K
John Doe and Jimmy Doe	\$250K
Julia Doe and Jimmy Doe	\$250K
John Doe as Trustee for Julia	\$250K
Julia Doe as Trustee for John	\$250K
John Doe as Trustee for Jimmy	\$250K
Julia Doe as Trustee for Jimmy	\$250K

The total insurance coverage is \$2.5 Million in this case for John Doe and his family members. (Please note: when members add a co-owner to their account, they are making these funds readily available to that co-owner as well).

Traditional and Roth Individual Retirement Accounts (IRA) and Keogh retirement accounts are not included in this example because they are *separately* insured **up to \$250K**.

For more details, please review and download the “Your Insured Funds” brochure or utilize the Share Insurance Estimator located in the Share Insurance Resource Center located at [www.northernfcu.com](http://www.northernfcu.com). You can also visit the National Credit Union Administration’s web-site at [www.ncua.gov](http://www.ncua.gov) for additional information.

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