

of
Interest...

NCUA Insured

[www.qualstarcu.com/disclosures]



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Qualstar's members' funds are insured to at least \$250,000 by the National Credit Union Administration (NCUA), a U.S. Government Agency

What is NCUA?

- NCUA--short for the National Credit Union Administration--is an independent federal government agency that charters and supervises credit unions and insures accounts in federal and most state-chartered credit unions across the country through the National Credit Union Share Insurance Fund (NCUSIF), a federal fund backed by the full faith and credit of the United States government.

What is the NCUSIF insurance amount?

- Properly established member accounts in federally insured credit unions are insured up to the Standard Maximum Share Insurance Amount (SMSIA).
- The basic insurance amount is \$250,000 per individual account holder, per federally insured credit union. This includes the principal balance and posted dividends up to a total of \$250,000.
- Joint account holders are insured up to \$250,000 per joint account holder, per federally insured credit union. For example, an account with two joint account holders is insured for \$500,000 separately from the holders' individual accounts. IRA and KEOGH accounts are insured, separate from other accounts, up to \$250,000 per institution, including principal balance and posted dividends.

What does the NCUSIF insure?

- The NCUSIF insures all types of deposits received by a credit union in its usual course of business. For example, savings accounts, checking accounts, money market accounts, and share certificates (certificates of deposit "CDs") are all insured by the NCUSIF.

NCUA Coverage Additional Features & Benefits:

- Money Market accounts are also covered under the NCUA guidelines.
- Couples and families can increase their coverage if they have more than \$250,000 on deposit, simply by structuring their accounts to maximize their coverage.

Looking for more information and tools regarding NCUA coverage?

Simply call us at **1-800-848-0018**, visit any of our **branch locations**, or go to **www.qualstarcu.com/NCUA**.

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QUALSTAR[®]
CREDIT UNION
1-800-848-0018
www.qualstarcu.com

NCUA Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration.

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