



American Share Insurance insures each and every account of an individual member up to \$250,000 without any limitation as to the number of accounts held.

### *Your Insured Funds\**

Member's Accounts	Amount Covered
Savings/Regular Share	\$ 250,000
Checking/Share Draft	\$ 250,000
Money Market	\$ 250,000
CD/Share Certificate #1	\$ 250,000
CD/Share Certificate #2	\$ 250,000
IRA	\$ 250,000
<b>TOTAL INSURED</b>	<b>\$ 1,500,000</b>

*\*Example only*

### **AmericanShare.com**

5656 Frantz Road | Dublin, OH 43017  
800.521.6342

*American Share Insurance is a member-owned non-federal deposit insurer. This institution is not federally insured, or insured by any state government.*

**MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.**

Form 100 © 01/16

*Information about your*

# **DEPOSIT INSURANCE**



**AMERICAN SHARE  
INSURANCE**

***We are pleased to inform you that your deposit accounts in this credit union are insured up to \$250,000 per account by American Share Insurance. American Share is a credit union-owned private organization whose only business is to provide deposit insurance to credit unions.***

## **AMERICAN SHARE'S COVERAGE**

American Share insures accounts, not individuals. Each account you have with the credit union is insured to this exceptional level of coverage. For example, you may have a savings (regular share), checking (share draft) and certificate of deposit (share certificate) with the credit union, and each would be insured up to \$250,000—see back for details.

## **AMERICAN SHARE'S POLICY**

American Share maintains a unique perspective by working as a partner with the credit union to assure that the best interests of you, the member, are protected. Through American Share's monitoring system, review process and business approach, we are able to structure the proper programs to meet the needs of our membership while operating within the confines of safety and soundness.

American Share is selective as to whom it insures, and to qualify for its deposit insurance the credit union must comply with American Share's rigid underwriting standards. Also, American Share's insurance policy requires that every quarter the credit union submit financial statements in order to continue coverage. Individual policies are not provided to members, and there is no direct cost to you for this coverage. It is important to note that deposit insurance is payable only upon the failure and liquidation of the credit union.

## **ABOUT AMERICAN SHARE**

Headquartered in Dublin, Ohio, American Share is a credit union-owned private organization whose only business is to provide deposit insurance to credit unions. American Share has operated successfully since it was founded in 1974 by credit unions, and throughout its corporate history no credit union member has ever lost money in an American Share-insured account. American Share is licensed and dual regulated by the Ohio Department of Commerce and the Ohio Department of Insurance and is authorized to issue this coverage in our state. Regulators of credit unions in each state in which American Share operates also review the company's performance. Furthermore, the company's financial statements are audited annually by an independent CPA firm and are available upon request through the credit union.

# Protecting Credit Union Deposits Since 1974

- No credit union member has ever lost money in any American Share-insured credit union account.
- American Share’s insured credit unions generally have little or no investments in mortgage-backed securities. American Share’s insured credit unions hold few or no sub-prime mortgages, as confirmed by our numerous on-site field examinations.
- American Share’s equity ratio is greater than that reported by both federal deposit insurance funds.
- The majority of American Share’s assets are held in cash and US government-guaranteed bonds and US Treasury securities. American Share does not hold the types of investments that plagued many financial institutions and investment firms in recent years.
- A “big four” accounting firm annually audits the company’s financial statements; and an independent actuary attests each year to the sufficiency of the company’s loss reserves.
- American Share’s only business is to provide deposit insurance to credit unions... and only credit unions. American Share is selective about the credit unions it insures. Not all credit unions that apply for coverage are accepted due to American Share’s strict underwriting standards. American Share-insured credit unions are examined regularly.
- American Share is licensed by the Ohio Department of Insurance and dual-regulated by the Ohio Departments of Insurance and Commerce.
- American Share has always been and continues to be in good standing with the various insurance departments and regulators in all of its states of operation.
- American Share is not assigned an insurance industry rating by A.M. Best due to American Share’s unique structure as a mutual share guaranty corporation as opposed to a traditional insurance company. Financial data and other information are supplied to rating services for their review and analysis.

**American Share insures each and every account of an individual member up to \$250,000, without limits as to the number of accounts held. If you have 20 separate accounts with your credit union, up to \$5,000,000 of your deposits are covered!**



<i>Account Type</i>	<i>Amount Insured</i>
Checking/Share Draft	Up to \$250,000
Savings/Shares	Up to \$250,000
Money Market	Up to \$250,000
IRA	Up to \$250,000
CD/Share Certificate	Up to \$250,000
Holiday Savings	Up to \$250,000

BY MEMBERS’ CHOICE, THIS INSTITUTION IS NOT FEDERALLY INSURED. MEMBERS’ ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.

American Share is a member-owned, private share insurer founded in 1974 and is owned by its insured credit unions. Currently, the corporation insures the accounts of over 1.2 million credit union members. If you have questions about the coverage provided by American Share, ask your credit union or contact us at 800.521.6342.