

Your Federally Insured Funds



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Your Funds with Us Are Federally Insured for \$100,000 and More, and are Backed by the Full Faith and Credit of the United States Government.

As a member of CALCOE Federal Credit Union the funds in your accounts with us are federally insured to at least \$100,000, and your retirement funds are federally insured for \$250,000, and are *backed by the full faith and credit of the United States Government*. Need more coverage? You can organize your accounts so that you can obtain hundreds of thousands of dollars (and if needed, millions of dollars) in federal government account insurance coverage at our credit union.

CALCOE Federal Credit Union has built a sound capital structure with careful lending and investment practices that protect your savings and deposits. Additionally, CALCOE Federal Credit Union *provides you with as much federal account insurance coverage as any financial institution in the United States*.

For your convenience, we have provided you with a number of short summaries that will explain to you the key ways that you can increase your federal account insurance coverage at CALCOE Federal Credit Union beyond the \$100,000 minimum if you so desire. Should you have any questions about our federal account insurance provided by the National Credit Union Share Insurance Fund (NCUSIF), please contact us during business hours at 509-248-4308 or toll free at 1-800-822-2370 and we will be happy to answer your questions and assist you with your account insurance coverage needs. You can also contact the NCUA at 1-800-755-1030 for more information about NCUSIF (see "About the NCUA and NCUSIF" below). Thank you again for being a member of CALCOE Federal Credit Union. We greatly appreciate it!

Federal Account Insurance Coverage Summaries

Accounts You own by Yourself (One Owner) with No Beneficiaries/POD Payees

All your accounts that you own by yourself (alone) are added together and insured by NCUSIF up to \$100,000. This \$100,000 *one owner account insurance coverage* is provided to you as the account owner separately from and in addition to all the other ways that you can increase your federal account insurance coverage addressed in this summary.

Retirement Accounts

All your IRAs and Roth IRAs are added together and insured by NCUSIF up to \$250,000, and all your Keogh accounts are added together and insured by NCUSIF up to \$250,000. The \$250,000 IRA coverage and \$250,000 Keogh coverage are insured separately from one another. This \$250,000 *IRA and/or Keogh account insurance coverage* is provided to you as the account owner separately from and in addition to all the other ways that you can increase your federal account insurance coverage.

Accounts with Qualifying Beneficiaries/POD Payees

When you name a spouse, child, grandchild, parent, brother or sister as a beneficiary or POD payee (known as a qualifying beneficiary) on your account (referred to as a POD or trust account), you receive up

to \$100,000 in NCUSIF insurance for each qualifying beneficiary designated on your account. Though you can only receive a maximum of \$100,000 coverage for each qualifying beneficiary you name on one or more of your accounts, this coverage often provides NCUSIF insurance for hundreds of thousands of dollars if not millions of dollars in deposited funds (and this coverage can often be doubled in amount by married couples and/or family members). This \$100,000 account insurance coverage *for each qualifying beneficiary* applies whether you own the account alone or with another person (whether the account is a one owner or multiple owner account), and is provided to you as the account owner separately from and in addition to all the other ways that you can increase your federal account insurance coverage addressed in this summary.

Multiple Owner (Joint) Accounts with No Beneficiaries/POD Payees

All your accounts that you own with one or more other account owners (referred to as multiple owner or joint accounts) without qualifying beneficiaries/POD payees are added together and your share of the funds in those accounts is insured by NCUSIF up to a total of \$100,000. This \$100,000 *joint or multiple owner account insurance coverage* is provided to you as the account owner separately from and in addition to all the other ways that you can increase your federal account insurance coverage.

Accounts for Your Irrevocable Living Trust

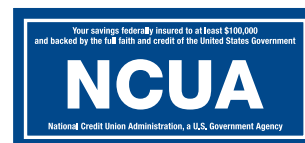
All your accounts owned by your irrevocable trust are added together and insured by NCUSIF *up to \$100,000 for each beneficiary of the trust*. This \$100,000 *account insurance coverage for each beneficiary of your irrevocable trust* is provided to the trust separately from and in addition to all the other ways that you can increase your federal account insurance coverage addressed in this summary.

Accounts for Businesses or Organizations

All accounts owned by a business or organization are added together and insured by NCUSIF up to \$100,000 for each business or organization. This \$100,000 *business or organization account insurance coverage* is also provided separately from and in addition to the other ways you can increase your federal account insurance coverage.

About the NCUA and NCUSIF

Your savings and deposits at CALCOE Federal Credit Union are insured by the National Credit Union Share Insurance Fund (NCUSIF), *which is backed by the full faith and credit of the United States Government*. Established by Congress to insure member share accounts at federally insured credit unions, the NCUSIF is managed by the National Credit Union Administration (NCUA), a federal government agency and our federal regulator. *This federal government insurance fund for credit unions provides the same coverage as the FDIC's insurance fund for banks*. For more information about the NCUSIF and/the NCUA, please contact us, or contact the NCUA at:



National Credit Union Administration
1775 Duke Street, Alexandria, VA 22314-3428
Fax: 703.518.6409 • www.ncua.gov
NCUA's Consumer Assistance Hotline 1-800-755-1030