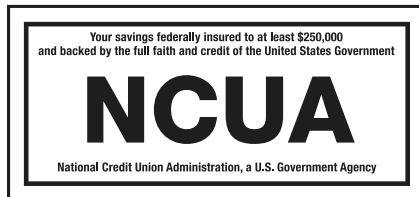


# YOUR FUNDS ARE INSURED

## YOUR MONEY IS SAFE AT OE FEDERAL CREDIT UNION

As an OE Federal member, your accounts are insured up to \$250,000 by the National Credit Union Share Insurance Fund (NCUSIF). All federal credit unions are insured by this U.S. Government-backed fund.



### Insurance Coverage

Deposit insurance is provided on a dollar-for-dollar basis and is payable only upon the liquidation of the credit union. Individuals accounts are insured up to \$250,000 total. But, there are certain accounts that allow an individual to be insured beyond that, see below.

Insured Account Type	Coverage Limit
Individuals Accounts (Savings, Checking, Share Certificate, Etc.)	Up to \$250,000 per Individual (account balances combined)
Joint Ownership Accounts	Up to \$250,000 per Individual
Individual Retirement Account (IRA)	Up to \$250,000 per Individual
Revocable Trust Accounts	Up to \$250,000 per Trustee and per Unique Beneficiary

## MAXIMIZING YOUR COVERAGE

So, how do you maximize your coverage? If you plan on opening a joint account, an IRA, or a Revocable Trust Account, make sure they are opened under a different member number. This will allow you to maximize your insurance coverage and ensure those dollars aren't combined into your Individual Accounts total dollars.

See an example below on how a family of four can have a total of up to 3 million dollars insured.

Account Type	Insured \$ Amount
Individual Account of Husband	Up to \$250,000
Individual Account of Wife	Up to \$250,000
Individual Account of Child #1	Up to \$250,000
Individual Account of Child #2	Up to \$250,000
Joint Account of Husband & Wife	\$500,000 (Up to \$250,000 per co-owner)
Revocable Trust Account* with Husband & Wife as Trustees (plus two beneficiaries)	\$1,000,000 (Up to \$250,000 per beneficiary per trustee)
Individual Retirement Account of Husband	Up to \$250,000
Individual Retirement Account of Wife	Up to \$250,000

\*Legal document that explains how a person's assets are to be transferred to a beneficiary at death. The example above is for illustrative purposes only.

*Each credit union approved for NCUSIF must meet the high standards of safety and soundness in its operation. Adherence to these standards is determined regularly through credit union examinations by federal and state examiners. For more information on these insurance regulators, visit [ncua.gov](http://ncua.gov).*

**For more information on how to maximize your insurance coverage,  
call us at 800.877.4444**