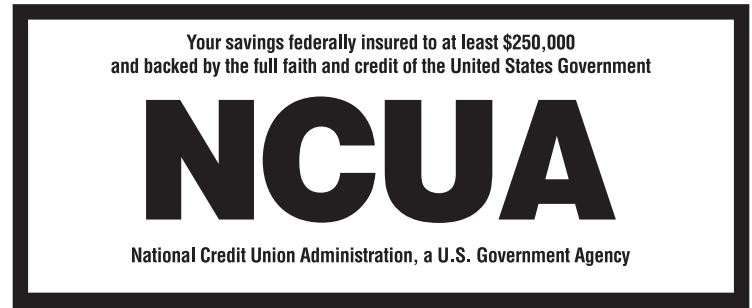


Maximizing Your Deposit Insurance Coverage



The chart shows how you can maximize your share insurance coverage. Maintaining different combinations of accounts increases your coverage.

- Members with individual accounts (savings, checking and certificate accounts) are insured up to \$250,000.
- You can increase your coverage if you are a joint owner on an account. Jointly owned accounts are insured separately up to \$250,000.
- IRA accounts are insured separately up to \$250,000.
- Trustee accounts are also insured separately for \$250,000 for each combination of trustee and beneficiary.

