

Changes in Temporary NCUA Insurance Coverage For Transaction Accounts

All funds in a “noninterest-bearing transaction account” are insured in full by the National Credit Union Administration through December 31, 2012. This temporary unlimited coverage is in addition to, and separate from, the coverage of at least \$250,000 available to members under the NCUA’s general share insurance rules.

The term “noninterest-bearing transaction account” includes a traditional share draft account (or demand deposit account) on which the insured credit union pays no interest or dividend. It does not include any transaction account that may earn interest or dividends, a negotiable order of withdrawal (“NOW”) account, money-market deposit account, and Interest on Lawyers Trust Account (“IOLTA”), even if share drafts may be drawn on the account.

For more information about temporary NCUA insurance coverage of transaction accounts, visit www.ncua.gov.

If you have questions concerning how these rules specifically apply to your accounts, you can rely on these additional resources provided online by the NCUA.

The Electronic Share Insurance Calculator:
webapps.ncua.gov/ins/

An interactive service that allows you to quickly and easily check whether your accounts are fully protected.

The Consumer Share Insurance Toolkit:
ncua.gov/resources/shareinsurancetoolkit.aspx

Helpful resources and information about share insurance and other matters of interest to credit union members.

Additional Share Insurance Protection

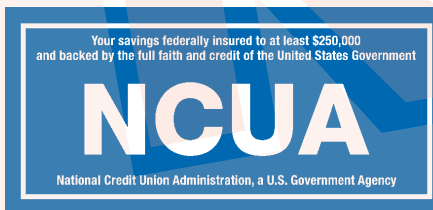
Certain retirement accounts at our credit union are also federally insured up to \$250,000.

Your traditional and Roth IRAs at our credit union are added together and federally insured up to a combined total of \$250,000. The maximum level of share insurance for Keogh accounts is also \$250,000.

These accounts are insured separately from the Single, Joint and Revocable Trust accounts shown in the examples in this brochure.

This applies to NCUA insured retirement shares only. Investments such as mutual funds, stocks, bonds, etc. are not guaranteed and may lose value.

**Not One Penny of Insured Savings
Has Ever Been Lost by a Member of
a Federally Insured Credit Union.**



Your money is **SAFE** because it’s insured by the National Credit Union Share Insurance Fund (NCUSIF) at no cost to you, our member.

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

MAXIMUM SHARE INSURANCE PROTECTION

**The Revisions
to Insured Accounts
Described in
This Pamphlet
Dramatically
Increase Your
Maximum Share
Insurance Coverage.**

**YOUR IMPRINT HERE
ADDRESS**

ORDER ITEM # F-9722

Keystone Expressions, Ltd. 1-800-648-5785

www.keystoneexpressions.com

Your money is **SAFE** with our share insurance at no cost to you. This insurance protection is provided by an independent agency of the United States Government.

The standard maximum share insurance amount is \$250,000 per depositor at any one credit union.

Your insured shares are backed by the full faith and credit of the United States Government.

The following tables illustrate how families can protect large amounts of savings by combining various accounts with different ownerships to assure the maximum insurance protection. **In each of these cases, the total balances shown are fully insured.**

It is assumed that the identified account owners are the actual owners.

HUSBAND AND WIFE

Individual Accounts

Account Owner	Account Balance
Husband	\$250,000
Wife	\$250,000

Joint Accounts

Husband and Wife	\$500,000
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Revocable Trust Accounts

Husband as Trustee for Wife	\$250,000
Wife as Trustee for Husband	\$250,000

Total insured shares \$1,500,000

PARENT AND ONE CHILD

Individual Accounts

Account Owner	Account Balance
Parent	\$250,000
Child	\$250,000

Joint Accounts

Parent and Child	\$500,000
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Revocable Trust Accounts

Parent as Trustee for Child	\$250,000
Child as Trustee for Parent	\$250,000

Total insured shares \$1,500,000

HUSBAND, WIFE AND ONE CHILD

Individual Accounts

Account Owner	Account Balance
Husband	\$250,000
Wife	\$250,000
Child	\$250,000

Joint Accounts

Husband and Wife	\$250,000
Husband and Child	\$250,000
Wife and Child	\$250,000

Revocable Trust Accounts

Husband as Trustee for Wife	\$250,000
Husband as Trustee for Child	\$250,000
Wife as Trustee for Husband	\$250,000
Wife as Trustee for Child	\$250,000
Child as Trustee for Father	\$250,000
Child as Trustee for Mother	\$250,000

Total insured shares \$3,000,000

GRANDPARENT, PARENT AND TWO CHILDREN

Individual Accounts

Account Owner	Account Balance
Grandparent	\$250,000
Parent	\$250,000
Child 1	\$250,000
Child 2	\$250,000

Joint Accounts

Grandparent and Parent	\$250,000
Grandparent and Child 1	\$250,000
Parent and Child 2	\$250,000
Child 1 and Child 2	\$250,000

Revocable Trust Accounts

Grandparent as Trustee for Parent	\$250,000
Grandparent as Trustee for Child 1	\$250,000
Grandparent as Trustee for Child 2	\$250,000
Parent as Trustee for Grandparent	\$250,000
Parent as Trustee for Child 1	\$250,000
Parent as Trustee for Child 2	\$250,000
Child 1 as Trustee for Parent	\$250,000
Child 1 as Trustee for Child 2	\$250,000
Child 2 as Trustee for Parent	\$250,000
Child 2 as Trustee for Child 1	\$250,000

Total insured shares \$4,500,000

GRANDPARENT AND TWO GRANDCHILDREN

Individual Accounts

Account Owner	Account Balance
Grandparent	\$250,000
Grandchild 1	\$250,000
Grandchild 2	\$250,000

Joint Accounts

Grandparent and Grandchild 1	\$250,000
Grandparent and Grandchild 2	\$250,000
Grandchild 1 and Grandchild 2	\$250,000

Revocable Trust Accounts

Grandparent as Trustee for Grandchild 1	\$250,000
Grandparent as Trustee for Grandchild 2	\$250,000
Grandchild 1 as Trustee for Grandchild 2	\$250,000
Grandchild 2 as Trustee for Grandchild 1	\$250,000

Total insured shares \$2,500,000

HUSBAND, WIFE AND TWO CHILDREN

Individual Accounts

Account Owner	Account Balance
Husband	\$250,000
Wife	\$250,000
Child 1	\$250,000
Child 2	\$250,000

Joint Accounts

Husband and Wife	\$250,000
Husband and Child 1	\$250,000
Wife and Child 2	\$250,000
Child 1 and Child 2	\$250,000

Revocable Trust Accounts

Husband as Trustee for Wife	\$250,000
Husband as Trustee for Child 1	\$250,000
Husband as Trustee for Child 2	\$250,000
Wife as Trustee for Husband	\$250,000
Wife as Trustee for Child 1	\$250,000
Wife as Trustee for Child 2	\$250,000
Child 1 as Trustee for Father	\$250,000
Child 1 as Trustee for Mother	\$250,000
Child 1 as Trustee for Child 2	\$250,000
Child 2 as Trustee for Father	\$250,000
Child 2 as Trustee for Mother	\$250,000
Child 2 as Trustee for Child 1	\$250,000

Total insured shares \$5,000,000

NOTICE OF CHANGES IN TEMPORARY NCUA INSURANCE COVERAGE FOR TRANSACTION ACCOUNTS

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and backed by the full faith and credit of the United States Government

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Make Sure You Are Offering Your Members the Most Current NCUA Maximum Share Insurance Protection Information Available

6 PANEL BROCHURE PRICES	
QTY.	LIST PRICE
100	\$186.00
250	\$210.00
500	\$264.00
750	\$307.00
1,000	\$360.00
2,000	\$349.00 per 1000
3,000	\$339.00 per 1000
4,000	\$307.00 per 1000
5,000	\$275.00 per 1000
7,500	\$232.00 per 1000
10,000	\$201.00 per 1000

The following excerpt taken directly from an NCUA Letter to Credit Unions* expresses the importance of providing basic literature regarding share insurance:

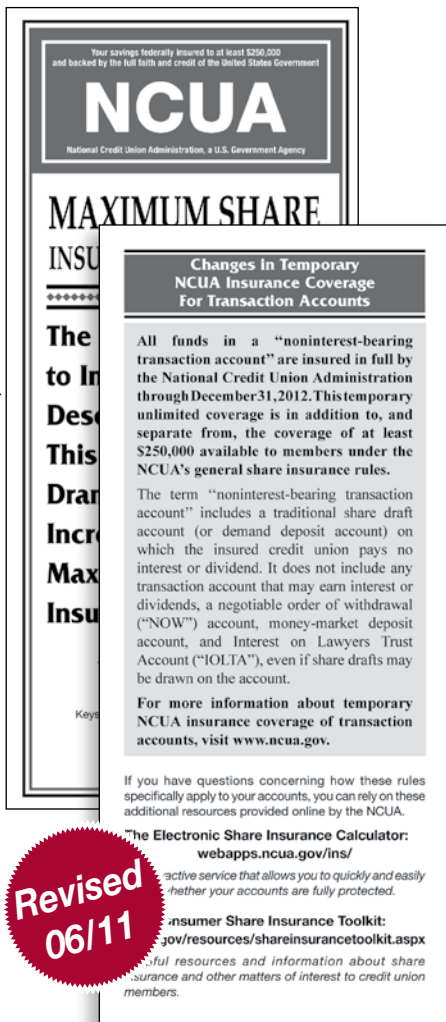
“During these uncertain times in the financial markets, it is important for credit unions to help members understand their NCUA-insured shares are backed by the full faith and credit of the United States Government. NCUA protects members against losses should a federally insured credit union fail. No member has ever lost insured funds.”

In addition to informing members about NCUA insurance, credit unions should strive to educate members on how to structure their accounts in order to maximize the share insurance coverage available.”

- NCUA Chairman Michael E. Fryzel

KEYSTONE’s best-selling F-9722 6 Panel NCUA Maximum Share Insurance Protection brochure is an indispensable tool to educate members about share insurance.

- Address the recent change temporarily providing full coverage to non-interest bearing transaction accounts through December 31, 2012.
- Demonstrate ways to maximize insurance protection with clear and concise tables that will allow your institution to potentially retain members with millions of dollars in shares.
- Direct members to additional NCUA electronic resources for advice on their specific share insurance scenarios.



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MAXIMUM SHARE INSURANCE

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Revised 06/11

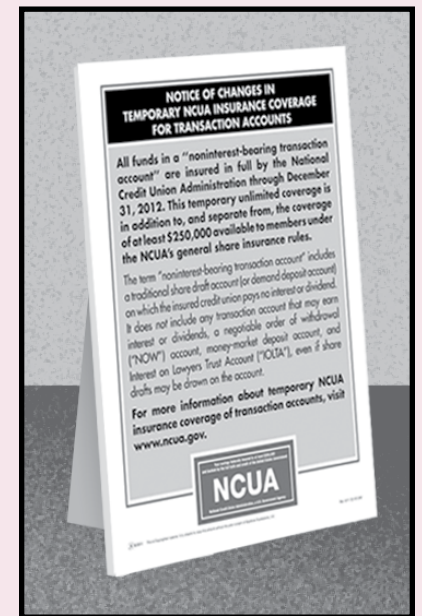
NCUA REQUIRED LOBBY & BRANCH NOTICES

Per the Final Rule published in Vol. 76, No. 101 of the Federal Register:

Each insured credit union that offers noninterest-bearing transaction accounts must post prominently the required notice regarding temporary coverage of non-interest bearing transaction accounts in the lobby of its main office and in each domestic branch.

CC-97-248 NOTICE OF CHANGES IN TEMPORARY NCUA INSURANCE COVERAGE COUNTER CARDS 9” x 11.5”

- Laminated on foam board with an attached easel on the back.



COUNTER CARDS	
QTY.	PRICE
1	\$21.25
2-5	\$15.95 each
6-9	\$13.95 each
10-24	\$11.95 each

TO PLACE YOUR ORDER:

FAX	Fax this form to:	570-648-9049 7 days a week - 24 hours a day
	Call toll free:	1-800-648-5785 Monday through Friday - 9 a.m. to 5 p.m.
	Email your order to:	orders@keystoneexpressions.com
	Mail this form to:	Keystone Expressions, Ltd. PO Box E • Shamokin, PA 17872

Order Code:

SOLD TO:

[Make necessary billing corrections here](#)

Please send me the following items:	Quantity *	Unit Price	Total Price
<input type="checkbox"/> F-9722 6 Panel NCUA Max. Share Insurance Protection Brochure		\$	\$
<input type="checkbox"/> CC-97-248 Notice of Changes Counter Card		\$	\$
<i>* Please allow for production tolerances of plus or minus 10% for personalization of your brochures.</i>			
			Sub Total
			\$
			<i>Logo charge for orders requiring imprinted logos - \$25.00</i>
			\$
			<i>Typesetting charge to modify our standard copy - \$15.00</i>
			\$
			Total
			\$


ALL ORDERS SHIPPED WITHIN 15 WORKING DAYS ON OPEN ACCOUNT	OR PLEASE SHIP MY ORDER TO ARRIVE BY: <i>(allow up to 5 days actual shipping time)</i> <div style="display: flex; justify-content: space-around; align-items: center;"> Month / Day / Year </div>
<i>Shipping & Handling is included on your invoice</i>	


IMPRINT DESIRED

Check here if you are including your logo.

To add your logo to your imprint:
Email vector (.eps) or 240 dpi raster (.jpg / .tif) artwork to:
 logos@keystoneexpressions.com

Available on request at no additional charge:


Your savings federally insured by at least \$500,000 and backed by the full faith and credit of the United States Government.
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EQUAL HOUSING LENDER

Federally insured by NCUA other

SHIP TO: *Direct shipment to your mailhouse is available.*

ATTN: NAME TITLE

CREDIT UNION NAME

STREET ADDRESS (INCLUDE P.O. BOX FOR BILLING)

CITY STATE ZIP

PHONE FAX

EMAIL ADDRESS

SIGNATURE (ORDER MUST BE SIGNED) DATE

Check here if you DO NOT want your order imprinted