

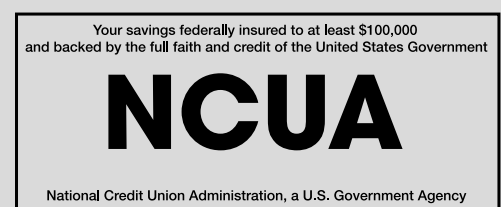
# Credit Unions Are Safe

In these difficult times we all have a lot of things to be worried about. Fortunately, if you're a credit union member, the safety of your insured deposits isn't one of them.

2.2 million Wisconsin credit union members are protected and should feel safe knowing these facts:

- **Credit Union deposits are federally insured.**

The National Credit Union Administration (NCUA), an agency of the federal government, insures a member's savings up to at least \$100,000. Coverage may be higher if the member has a combination of individual, joint, trust, payable-on-death and other types of accounts. Separate coverage of up to \$250,000 covers individual retirement accounts. NCUA insured deposits are backed by the full faith and credit of the U.S. government.



- **Not one penny of federally insured Credit Union savings has ever been lost.**

Credit unions are among the safest institutions in America. In the history of credit unions' insurance fund, not one penny of insured savings has ever been lost by a member of a federally insured credit union. And no taxpayer funds have ever been used for a bailout. Media including *CNN*, the *Wall Street Journal*, *USA Today* and the Capitol Hill publication *Politico* have pointed to credit unions as a safe harbor during troubled times because they avoided the bad lending practices that caused today's financial crisis.

- **Credit Unions are ready to lend.**

Members of Congress have conferred with credit union industry leaders to develop the federal rescue package that, in part, aims to ensure a continued flow of credit nationwide, and acknowledge credit unions will be needed to fill loan demand in an otherwise tightening credit environment. Individual and business borrowers can rely on locally owned and managed credit unions to provide a continued stream of loans.

Questions about the safety of your Credit Union deposits?  
Use the NCUA's toll-free hotline, open from 7 a.m. to 5:30 p.m.  
Monday through Friday, at (800) 755-1030, Ext. 1. Or, visit [www.ncua.gov](http://www.ncua.gov)

Looking to join a credit union?

Please visit [www.ncua.gov/indexdata.html](http://www.ncua.gov/indexdata.html)



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