ABOVE AND BEYOND

Savings Protection

at USSCO Federal Credit Union

We are pleased to inform your deposit accounts in USSCO Federal Credit Union are insured up to $750,000. This exceptional level of coverage is attained through a combination of federal insurance provided by the National Credit Union Administration (NCUA) and private insurance from Excess Share Insurance Corporation (ESI).

ESI'S COVERAGE

First, NCUA's basic federal coverage insures credit union members' deposits up to $250,000. For details about federal deposit insurance, or how to structure your accounts to qualify for greater federal coverage, please check with your credit union or contact NCUA. Second, accounts exceeding the maximum level of coverage provided by NCUA are also insured up to an additional $500,000 by ESI.

Coverage Per Member with Excess Insurance*

Account Type	NCUA Coverage	ESI Coverage	Total Insured
Individual	$250,000	$500,000	$750,000
Joint	$250,000	$500,000	$750,000
IRA	$250,000	$500,000	$750,000
Business	$250,000	$500,000	$750,000

*Example only

ESI'S POLICY

To be eligible for excess coverage, the credit union must comply with ESI's rigid underwriting standards. Also, ESI's insurance policy requires that every quarter the credit union submit financial statements and a listing of accounts eligible for excess coverage in order to continue coverage. Individual policies are not provided to members, and there is no direct cost to you for this coverage. It is important to note that excess deposit insurance is payable only upon the failure and liquidation of the credit union. The credit union or ESI may terminate or modify this coverage, but in either case you would be notified in writing of any change in the excess coverage.

ABOUT ESI

Headquartered in Dublin, Ohio, ESI is a wholly owned subsidiary of American Share Insurance, a credit union-owned private deposit insurer founded in 1974 by credit unions, for credit unions. As a property and casualty insurer, ESI is subject to licensing and regulation by your state's insurance department. Furthermore, the company's financial statements are audited annually by an independent CPA firm and are available upon request through the credit union. ESI is not a federal or state government agency.

ABOUT USSCO FEDERAL CREDIT UNION

814.266.4987 | 532 Oakridge Drive, Johnstown, PA 15904 | usscofcu.org