

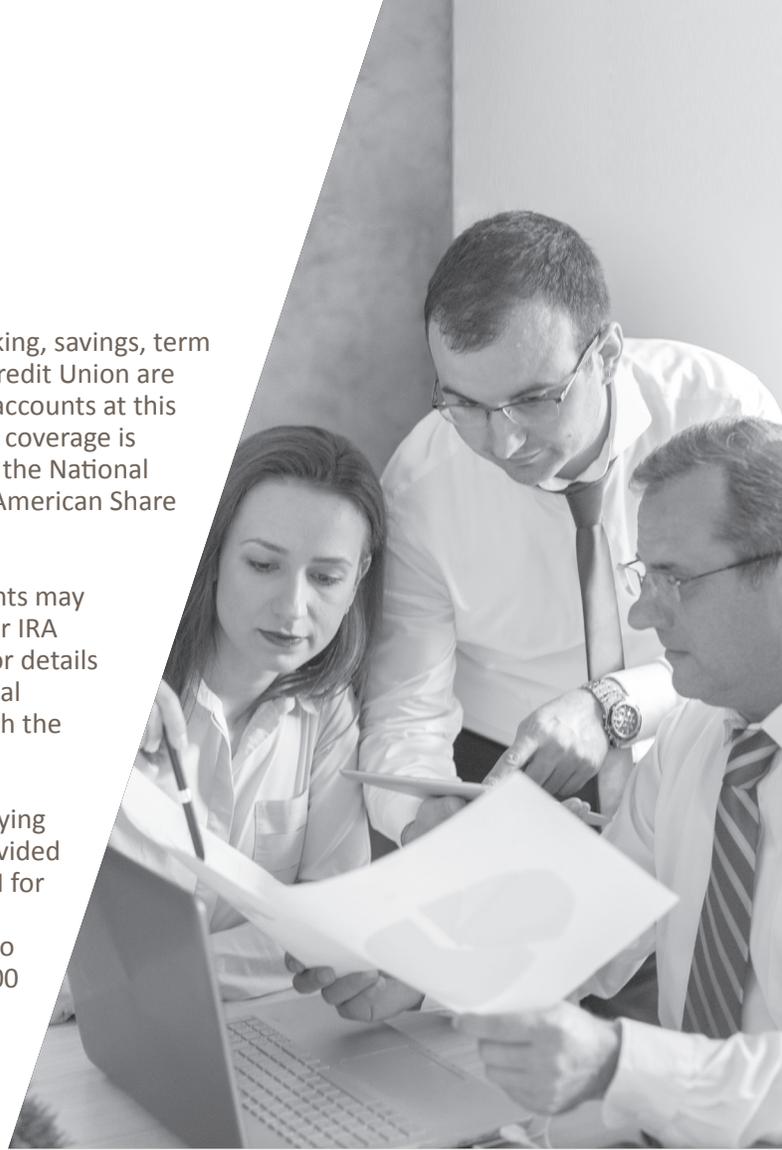
Information about your **ADDED SAVINGS PROTECTION**

We are pleased to inform you that your qualifying personal checking, savings, term share certificates (TSC) and IRA accounts at America's Christian Credit Union are insured up to \$450,000. In addition, qualifying business/church accounts at this credit union are insured up to \$350,000. 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 American Share Insurance (ASI).

First, NCUA's basic federal coverage is up to \$250,000, but accounts may be structured in different ways, such as joint, payable-on-death or IRA accounts, to achieve federal coverage of more than \$250,000. For details about federal deposit insurance, or how to structure your personal accounts to qualify for greater federal coverage, please check with the credit union or visit the NCUA website.

Second, members of America's Christian Credit Union with qualifying personal accounts exceeding the maximum level of coverage provided by the NCUA are also insured up to an additional \$200,000 by ASI for a total of \$450,000 of coverage. And, qualifying business/church accounts exceeding the maximum level of NCUA coverage are also insured up to an additional \$100,000 by ASI for a total of \$350,000 of coverage.

ASI's additional insurance coverage at America's Christian Credit Union only applies to qualifying personal checking, savings, TSC and IRA accounts and to qualifying business/church accounts.



About ASI and Its Policy

- No credit union member has ever lost money in any ASI insured account.
- To be eligible for excess coverage, the credit union must comply with ASI's rigid underwriting standards. Also, ASI'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 ASI may terminate or modify this coverage, but in either case you would be notified in writing of any change in the excess coverage.
- Headquartered in Dublin, Ohio, ASI is a credit union-owned private deposit insurer founded in 1974 by credit unions, for credit unions.
- ASI is licensed and dual regulated by the Ohio Department of Insurance and the Ohio Department of Commerce and is authorized to issue this coverage in our state. Regulators of credit unions in each state in which ASI operates also review the company's performance. Furthermore, the company's financial statements are audited annually by an independent CPA firm and are available upon request through the credit union.
- ASI is not assigned a traditional insurance industry rating by companies like A.M. Best or Standard and Poor's due to ASI's structure as a mutual share guaranty corporation as opposed to a traditional insurance company. Financial data and other information are supplied to rating services for their review and analysis.

For more information, call us at 800.521.6342 or visit AmericanShare.com

Share insurance of members' accounts, in excess of that provided by NCUA, is provided by American Mutual Share Insurance Corporation (ASI), a nonfederal share guaranty corporation. ASI is licensed by the Ohio Department of Insurance and not affiliated with NCUA, the federal government or any state government.