

Is My Money Safe?

As a member, the safety of your money is a primary concern. Here's what you should know about Missouri Credit Union:

- No worries—MCU is financially sound.
- We lend responsibly.
- The National Credit Union Share Insurance Fund (NCUSIF), an agency of the federal government, insures our members' shares.
- The Emergency Economic Stabilization Act of 2008, signed into law on October 3, 2008, increased the NCUA insurance coverage on all accounts up to \$250,000 through December 31, 2009.
- MCU also insures deposits up to an additional \$250,000 through Excess Share Insurance (ESI). U.S. banks do not have this additional insurance and very few credit unions qualify for this insurance.
- IRAs are insured up to \$250,000 by NCUSIF and ESI each — total coverage equals \$500,000.
- A member of a federally insured credit union has never lost one penny of insured savings.
- MCU is limited by regulation from nearly all investments; therefore, our investments are nearly 100% in our members' loans. This is not true of for-profit U.S. banks—they can invest their monies in a variety of investments that may go bad.

NCUA Brochures available online:

How Your Accounts are Insured

http://www.ncua.gov/Publications/brochures/FCUFacts/HowAccountInsured_7P.pdf

Your Insured Funds (includes examples of how this works)

http://www.ncua.gov/Publications/brochures/insured_funds/funds.pdf

