

# AMERICAN SHARE INSURANCE

## YOUR INSURED FUNDS

**ASI insures each and every account of an individual member up to \$250,000 without limitation as to the number of accounts held.**

**(See member example below.)**

MEMBER'S ACCOUNTS	ASI DEPOSIT INSURANCE
Savings/Regular Share	\$ 250,000
Checking/Share Draft	\$ 250,000
Money Market	\$ 250,000
CD/Share Certificate #1	\$ 250,000
CD/Share Certificate #2	\$ 250,000
Holiday Account	\$ 250,000
IRA	\$ 250,000
<b>TOTAL INSURED</b>	<b>\$ 1,750,000</b>

**For example, 20 account types = \$5,000,000 of coverage to one member.**

- No credit union member has ever lost money in any ASI-insured credit union account.
- ASI is a private deposit insurer founded in 1974 and is owned by its insured credit unions. Currently, over 1.2 million members belong to credit unions insured by ASI.
- ASI's insured credit unions generally have little or no investments in mortgage-backed securities, nor do credit unions buy the types of exotic investments that have been associated with the failures of some of the nation's largest investment firms, banks and thrifts during recent years. ASI's insured credit unions hold little or no sub-prime mortgages, as confirmed by our numerous on-site field examinations.
- ASI's equity ratio is greater than that reported by federal deposit insurance funds.
- A majority of ASI's assets are held in cash and US government-guaranteed bonds and US Treasuries. ASI does not hold the types of investments that plagued many financial institutions and investment firms in recent years.
- ASI's only business is to provide deposit insurance to credit unions... and only credit unions. ASI is selective as to who it insures. Not all credit unions that apply for coverage are accepted due to ASI's strict underwriting standards. ASI-insured credit unions are examined regularly.
- ASI is licensed and dual regulated by the Ohio Department of Insurance and the Ohio Department of Commerce.
- ASI has always been and continues to be in good standing with the various insurance departments and regulators in all states of operation.
- ASI's financial statements are audited annually by an independent CPA firm.
- ASI is not assigned an insurance industry rating by A.M. Best 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.