

Your funds are protected

As a member of an insured credit union such as Idaho, you do not pay directly for your share insurance protection. Idaho pays a deposit into the NCUSIF based on the total amount of insured share deposits in the credit union.

Recent legislation has increased NCUA coverage to at least \$250,000 until December 31, 2009.

Certain retirement accounts such as IRAs and Keoghs are insured to at least \$250,000.

In general, if a member has more than one account at Idaho, those accounts are added together and insured in the aggregate. There are exceptions. You may obtain additional separate coverage on different accounts, but only if you have different ownership interests or rights in different types of accounts, and you properly complete the account forms and applications.

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

For more information regarding
your share insurance ,
or to access the
NCUA Share Insurance
Estimator, visit www.ncua.gov.



Idaho Credit Union
Boise, ID
LaGrande, OR
Coeur d'Alene, ID

(800) 877-3174
www.idaho.org

Your shares are federally insured through the

NCUA



Federal Share Insurance

Backed by the Full Faith and Credit of the U.S. Government.

The shares you hold at Idaho are insured by the National Credit Union Share Insurance Fund (NCUSIF), an arm of the National Credit Union Administration (NCUA). Your share insurance is similar to the deposit insurance protection offered by the Federal Deposit Insurance Corporation (FDIC).

Not one penny of insured savings has ever been lost by a member of a federally-insured credit union.

National Credit Union Share Insurance Fund

The NCUSIF is exceptionally strong. Capitalization of the fund routinely exceeds the target rate of 1.25% of all federally-insured shares. This means:

- Fund Reserves are more than adequate to insure your deposits
- The NCUSIF fund is as strong as any Federal insurance fund
- Each year all federally-insured credit unions, including Idaho, adjust their contributions to the fund to reflect their growing shares. As savings grow, the fund grows to protect them.

Investment Policies Ensure Continued Safety

Federally-insured credit unions such as Idaho, may only invest in federally-approved institutions and their members, through loans with reasonable rates. By law, Idaho is restricted from investing in risky ventures to increase profits.

Getting the Most From Your Share Insurance Coverage

Husband, wife, & two children

INDIVIDUAL ACCOUNTS:

Husband	\$250,000
Wife	\$250,000

JOINT TENANCY:*

Husband & Wife	\$500,000
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PAYABLE ON DEATH ACCOUNTS:

Husband POD 2 Children	\$500,000
Wife POD 2 Children	\$500,000
Husband POD Wife	\$250,000
Wife POD Husband	\$250,000

CERTAIN RETIREMENT ACCOUNTS

Husband	\$250,000
Wife	\$250,000

TOTAL COVERAGE

\$3,000,000

**joint account with rights of survivorship*

Husband and Wife

INDIVIDUAL ACCOUNTS:

Husband	\$250,000
Wife	\$250,000

JOINT TENANCY:*

Husband & Wife	\$500,000
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REVOCABLE TRUST ACCOUNTS:

Husband as Trustee for Wife	\$250,000
Wife as Trustee for Husband	\$250,000

CERTAIN RETIREMENT ACCOUNTS

Husband	\$250,000
Wife	\$250,000

TOTAL COVERAGE

\$2,000,000

**joint account with rights of survivorship*

Husband ,wife, one child

INDIVIDUAL ACCOUNTS:

Husband	\$250,000
Wife	\$250,000

JOINT TENANCY:*

Husband & Wife	\$500,000
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PAYABLE ON DEATH ACCOUNTS:

Husband POD Child	\$250,000
Wife POD Child	\$250,000
Husband POD Wife	\$250,000
Wife POD Husband	\$250,000

CERTAIN RETIREMENT ACCOUNTS

Husband	\$250,000
Wife	\$250,000

TOTAL COVERAGE

\$2,500,000

**joint account with rights of survivorship*

Parent and one child

INDIVIDUAL ACCOUNTS:

Parent	\$250,000
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PAYABLE ON DEATH ACCOUNTS:

Parent POD Child	\$250,000
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CERTAIN RETIREMENT ACCOUNTS

Parent	\$250,000
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TOTAL COVERAGE

\$750,000

*"The ownership categories shown above have specific requirements that must be met in order to receive the coverage indicated. Failure to meet these requirements will result in funds being aggregated, and insured to a maximum of \$250,000. Information on these requirements should be obtained from the NCUA at the website address indicated on the back of this brochure".