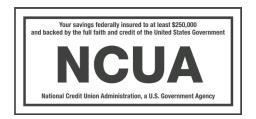


Deposit Insurance

Because you are a member of a federally insured credit union, your single-ownership accounts are protected up to \$250,000 by the National Credit Union Administration (NCUA).

And because you are a member of Del-One Federal Credit Union, you are entitled to an additional \$250,000 coverage above and beyond the standard NCUA coverage. This is called Excess Share Insurance (ESI) and is provided for your personal accounts by Del-One at no additional cost to you.



Your funds are insured up to \$250,000 through NCUA



Del-One FCU provides an additional \$250,000 in coverage through ESI

For example, if a member has a savings account, a checking account and a certificate of deposit, that when added together totals \$290,000, then \$250,000 is insured by the NCUA, with the remaining \$40,000 insured by ESI.

Account Type	NCUA Coverage	ESI Coverage	Total Insured
Individual	\$250,000	\$250,000	\$500,000
Joint*	\$250,000	\$250,000	\$500,000
IRA	\$250,000	\$250,000	\$500,000

