



NOTICE OF CHANGES IN TEMPORARY NCUA INSURANCE COVERAGE FOR TRANSACTION ACCOUNTS

In accordance with federal law, insurance coverage on noninterest-bearing accounts returned to the permanent level of up to \$250,000 as of January 1, 2013, which makes these accounts subject to the same insurance coverage levels as all other accounts in a credit union. For more information, visit <http://webapps.ncua.gov/ins/calculator.html>.

The term "noninterest-bearing transaction account" includes a traditional share draft account (or demand deposit account) on which the insured credit union pays no interest or dividend. It does *not* include any transaction account that may earn interest or dividends, a negotiable order of withdrawal ("NOW") account, money-market deposit account, and Interest on Lawyers Trust Account ("IOLTA"), even if share drafts may be drawn on the account. For more information about temporary NCUA insurance coverage of transaction accounts, visit www.ncua.gov.