

NCUA Coverage Amounts (General Rules)

ACCOUNT TYPE	COVERAGE AMOUNT	IMPORTANT INFORMATION
Individual Accounts(excludes IRA)	\$250,000 per member	All individually owned accounts for each member are added together and insured up to \$250,000. Accounts include checking, share, share term certificates, and money market accounts.
Joint Accounts (Insured separately from individual accounts)	\$250,000 per member	Each member's total interest in all joint accounts is added together and insured up to a maximum of \$250,000. Accounts include checking, share, share term certificates, and money market accounts.
Traditional IRA/ Roth IRA/ Sep IRA	\$250,000 per member	The balances of all traditional, Roth and SEP-IRAs owned by the same member are added together and insured up to a maximum of \$250,000
Revocable Living Trust Deposit Accounts / Payable on Death Accounts/ Certain Health Savings Accounts	May qualify for up to \$250,000 per beneficiary. Certain restrictions apply.	More detailed information regarding restrictions is available on the websites listed at the bottom of this page. Contact us for more information.
Irrevocable Trust Deposit Accounts/ Coverdell Education Savings Accounts	May qualify for up to \$250,000 per beneficiary. Certain restrictions apply.	More detailed information regarding restrictions is available on the websites listed at the bottom of this page. Contact us for more information.

For more information, please go to the National Credit Union Administration website at www.ncua.gov.

