

Missouri Central Credit Union
NCUA Insurance

With recent news reports about struggling financial institutions, you may want to know about the strength and stability of Missouri Central Credit Union. All member deposits are insured to at least \$250,000. IRAs are insured separately to \$250,000. This guarantee is backed by the National Credit Union Administration (NCUA), a U.S. government agency similar to the FDIC for banks.

Even if you have more than \$250,000 in your accounts at Missouri Central, there are ways to structure your accounts to be sure that your deposits are fully insured. Our staff can assist you if you have questions.

Beyond the fact that your funds are insured, you should be aware that Missouri Central Credit Union is very safe and strong.

Questions and Answers:

Q: Is my money safe at Missouri Central Credit Union?

A: Definitely. Missouri Central did not get involved in risky subprime mortgage loans. We are not in need of a rescue plan. With capital in excess of 16%, we are exceptionally safe and strong.

Q: What is Missouri Central Credit Union doing to remain safe?

A: We act in the best interest of our members. Unlike publicly held banks, we are not pressured by investors to make risky loans or investments.

Q: Are my funds at Missouri Central Credit Union insured?

A: Yes! Your funds are insured to at least \$250,000 by the NCUA, a U.S. government agency, just like the FDIC insures banks. Not one penny of NCUA insured funds has ever been lost.

Q: I have more than \$250,000 on deposit at Missouri Central Credit Union. Are my funds still insured?

A: There are several ways to qualify for more than the standard \$250,000 of coverage. For example, insurance on joint accounts is separate from insurance on individual accounts, Payable on Death accounts, and retirement accounts. We are happy to evaluate your accounts to be sure that your funds are insured.

Q: Where can I get more information about the NCUA insurance?

A: Visit the NCUA web site at www.nuca.gov. NCUA's Consumer Assistance Center is available to answer your questions between 8 a.m. and 6 p.m. (EDT) at 1-800-755-1030, press 1 for share insurance questions.