

- ASI insures each and every account of an individual member to \$500,000 without limitation as to the number of the accounts held. (See member example below).

MEMBER'S HOLDINGS	ASI PRIMARY INSURANCE		ASI EXCESS INSURANCE		TOTAL INSURANCE
Savings	\$ 250,000	+	\$ 250,000	=	\$ 500,000
Checking	\$ 250,000	+	\$ 250,000	=	\$ 500,000
Money Market	\$ 250,000	+	\$ 250,000	=	\$ 500,000
Share Certificate 1	\$ 250,000	+	\$ 250,000	=	\$ 500,000
Share Certificate 2	<u>\$ 250,000</u>	+	<u>\$ 250,000</u>	=	<u>\$ 500,000</u>
TOTAL INSURED	<b>\$1,250,000</b>	+	<b>\$1,250,000</b>	=	<b>\$2,500,000</b>

- No credit union member has ever lost money in any ASI-insured credit union account.
- ASI is owned by credit unions, not risk-taking Wall Street investors, and only insures credit unions. Currently, over 1.5 million members belong to credit unions insured by ASI.
- ASI-insured credit unions are well-capitalized and financially sound.
- ASI's equity ratio of 1.49% is greater than that reported by federal deposit insurance funds.
- ASI does not hold any mortgage-backed securities or exotic investments. ASI's balance sheet exhibits solid characteristics with 25% invested in cash and cash equivalents, 70% in U.S. government-guaranteed agency bonds and US Treasuries, and 5% in other assets.
- ASI is not assigned a traditional insurance industry rating by companies like A.M. Best or Standard and Poor's due to the limited number of companies in our industry. Financial data and other information are supplied to rating services annually for their review and analysis.
- The ASI insurance fund has never needed a bailout and doesn't need one now. For over 34 years, it has been a strong, high-quality program that members can trust and rely upon!



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By members' choice, this institution is not federally insured.

Members' accounts are not insured or guaranteed by any government or government-sponsored agency.