



Your Money Is SAFE Here

Federal Insured Savings and Investments

- With the recent bad financial news, it's natural to wonder how Sonoma Federal Credit Union is doing. Rest assured: *We are not affected by problems plaguing the banking industry at all.*

Deposits Federally Insured to \$250,000

- *Your deposits are insured by the National Credit Union Administration, which is backed by the full faith and credit of the United States Government.* This federal deposit insurance fund is equivalent to the FDIC (Federal Deposit Insurance Corporation).

Individual Retirement Accounts (IRAs) Insured to \$250,000

- This coverage is separate from and *in addition to the \$250,000 coverage* on your regular accounts.

Should You Withdraw Uninsured Funds?

- If you have more than \$250,000 in your account, you may think you should withdraw your money and deposit it elsewhere to get insurance coverage. *That's not necessary; you can increase your coverage by opening new accounts here.*

Increasing Your Insurance Coverage

- *Sonoma Federal Credit Union can assist you with maximizing the share insurance coverage available.* There are tools we can use to insure your accounts well beyond \$250,000.

The NCUA also offers several resources to help educate members:

- *"Share Insurance Estimator,"* which allows members to estimate the amount of insurance coverage based on scenarios they input. The estimator website is: <http://www.ncua.gov/ShareInsurance/index.htm>
- *"NCUA Insurance Call Center,"* operates from 8 a.m. to 6:30 p.m. (EDT) Monday through Friday, has insurance experts available to answer questions about the coverage provided by NCUA share insurance. The toll-free Insurance Call Center number is 1-800-755-1030, extension 1.

We Are Safe, Sound and Here to Stay

- Sonoma Federal Credit Union never engaged in the high-risk lending practices responsible for the financial crisis faced by the banking and mortgage industries. *We do not have any mortgage loan delinquencies or foreclosures.* By practicing sound financial management, and prudent lending, Sonoma Federal Credit Union has avoided problems and is as strong as ever.

For more information or to increase your coverage simply call (707) 527-6216. We are here for you.