



Community Federal Credit Union

## Did you know?

One of the key benefits members receive when banking with MetroWest Community Federal Credit Union is full deposit insurance coverage, through our combined **NCUA** and **MSIC** insurance. This combined coverage means deposits are insured in full up to any amount.

So how does it work?

**MetroWest Community Federal Credit Union** is insured by both the **NCUA** (National Credit Union Administration) and by the **MSIC** (Massachusetts Credit Union Share Insurance Corporation). By combining the **NCUA** primary insurance with the **MSIC** excess deposit insurance, we provide full insurance on all deposits, no matter the balance.

The **MSIC** is an insurance fund that insures all deposits above **NCUA** limits at member credit unions like MetroWest Community Federal Credit Union. Each deposit is insured by the **NCUA** to at least \$250,000 and up to \$500,000 for joint accounts. All deposits above the **NCUA** insurance amounts are insured by the **MSIC**. The combination of **NCUA** and **MSIC** insurance provides our members with full deposit insurance on all their deposit accounts.

## What accounts are insured?

- Checking
- Savings
- Money Market Accounts
- Certificates of Deposit (CDs)
- IRA deposit accounts

## What does this mean for our members?

• **Deposits Insured in Full:** Because MetroWest Community Federal Credit Union is a member of both **NCUA** and **MSIC**, 100% of deposits are insured in full regardless of balance.

• **Peace of Mind:** No member can ever lose a penny at a credit union insured by both the **NCUA** and the **MSIC**

• **No Enrollment Necessary:** As a member of MetroWest Community Federal Credit Union, your coverage begins as soon as you open a deposit account and there are no applications, forms, or any paperwork involved.

• **No Cost or Fees:** This full insurance coverage is a benefit for members at MetroWest Community Credit Union, and there is no cost to you.

Now is the time to switch your accounts to MetroWest Community Federal Credit Union, where you'll have peace of mind knowing your deposits are safely insured up to any amount.

For more information visit [www.ncua.gov](http://www.ncua.gov) or call the NCUA's Insurance Call Center toll-free at 1-800-755-1030 (press option 1) from 5 a.m. to 3:30 p.m. PDT, Monday through Friday and <https://www.msic.org/about-us>.

