



The nation's largest  
provider of private  
share insurance  
since 1974.

A M E R I C A N   S H A R E   I N S U R A N C E

freedom  
growth  
choice  
edge





**We're committed  
to helping our member  
credit unions prosper.**

**ASI gives you choices!**

As a member-owned fund, we are a  
business partner with our member credit unions.

That's why for more than 30 years

ASI has been recognized for  
our financial stability and support  
of the credit union industry.

**ASI provides coverage**

**up to \$250,000 per account.**

No wonder more than 1 million credit union  
members choose ASI to protect their savings.

**ASI's program provides  
coverage up to \$250,000  
for all your members' accounts.**

**The ASI Advantage:**

- **Coverage**
  - \$250,000 per account, not per member
- **Insurer, not a regulator**
  - we work cooperatively with state regulatory agencies
- **Member business loans**
  - greater flexibility subject to state statutes
- **Business partner**
  - our interest is in seeing our member credit unions succeed
- **Ownership**
  - like a credit union, members determine the leadership, focus and philosophy of the fund
- **Board of Directors**
  - elected by member credit unions
- **History**
  - providing share insurance solely to credit unions since 1974
- **Advisory Council**
  - comprised of CEOs of insured member credit unions

**\$250,000 per account**

That's per account... not per member. Each and every deposit account qualifies for \$250,000 coverage... from savings, to CDs, and everything in-between. There is no limit to the number of accounts covered per member.

<b>Checking</b>	insured up to \$250,000
<b>Savings</b>	insured up to \$250,000
<b>Money Market</b>	insured up to \$250,000
<b>IRA</b>	insured up to \$250,000
<b>CD</b>	insured up to \$250,000
<b>Christmas Club</b>	insured up to \$250,000

**Insurer, not a regulator**

ASI serves as an insurer, not a regulator of our member credit unions. Our focus is on safety and soundness, leaving regulatory oversight to the state credit union authority.

# Strength

## **Member business loans**

Member business loans are governed by state statutes. ASI's policy allows member credit unions to loan up to 20% of their net capital to one borrower.

## **Proven performance since 1974**

Founded as an alternative to federal insurance for state-chartered credit unions, ASI is a member-owned share guaranty corporation. Through the years, thanks to a customized approach to service, and a close working relationship with both credit unions and state regulators, ASI has continued to grow and succeed as the nation's largest provider of private share insurance.

## **Financially sound and regulated**

ASI is licensed by the Ohio Department of Insurance and dual regulated by the Ohio Departments of Insurance and Commerce. Credit union examiners from each of the states in which ASI operates are invited to participate in a thorough annual exam of the company. In addition, the Ohio Department of Insurance conducts a statutory examination of ASI and a 'big four' accounting firm annually audits ASI's financials. Also, an independent actuary performs a study of the adequacy of our loss reserves each year. ASI files financial reports with the Ohio Departments of Insurance and Commerce, various other state regulators, and the National Association of Insurance Commissioners (NAIC).



**We work cooperatively  
with credit unions and  
state regulatory agencies.**

These are some of the reasons  
more than 1 million members choose  
ASI to protect their savings.

We would welcome the opportunity  
to meet with you and tell you  
more about the ASI advantage.

*Call today to learn more about the  
ASI Primary Share Insurance Program.*

**800.521.6342**

**[www.americanshare.com](http://www.americanshare.com)**



**American Share Insurance**

5656 Frantz Road, Dublin, Ohio 43017

**Tel:** 614.764.1900

**Fax:** 614.764.1493

800.521.6342

**e-mail:** [mail@americanshare.com](mailto:mail@americanshare.com)

**Website:** [www.americanshare.com](http://www.americanshare.com)

American Share Insurance is a credit union-owned, non-federal deposit insurer.

MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED  
BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.