

# American Share Insurance (ASI) YOUR INSURED FUNDS

- For over 35 years, ASI has insured each and every account of an individual member to \$250,000 without limitation as to the number of the accounts held. (See member example below).

MEMBER'S HOLDINGS	ASI PRIMARY INSURANCE
Savings/Regular Share	\$ 250,000
Checking/Share Draft	\$ 250,000
Money Market	\$ 250,000
CD/Share Certificate #1	\$ 250,000
CD/Share Certificate #2	\$ 250,000
Holiday Account	\$ 250,000
IRA	\$ 250,000
<b>TOTAL INSURED</b>	<b>\$1,750,000</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 1.3 million members belong to credit unions insured by ASI.
- ASI's insured credit unions generally have little or no investments in mortgage-backed securities, nor do credit unions buy the types of exotic investments associated with the recent and well-publicized failures of some of the nation's largest investment firms, banks and thrifts.
- ASI's insured credit unions hold little or no sub-prime mortgages, as confirmed by our numerous on-site field examinations.
- ASI's equity ratio is greater than that reported by federal deposit insurance funds.
- ASI's balance sheet is safe and sound with a majority invested in cash and US government-guaranteed bonds and US Treasuries. ASI does not hold any mortgage-backed securities or exotic investments like those associated with the recent failures of some of the nation's largest investment firms, banks and thrifts subject to the government's \$700 billion bailout.
- ASI is selective as to who it insures. Not all credit unions that apply for coverage are accepted due to ASI's strict underwriting standards.
- ASI is licensed and dual regulated by the Ohio Department of Insurance and the Ohio Department of Commerce.
- ASI's financial statements are audited annually by an independent CPA firm.
- ASI is not assigned an insurance industry rating by A.M. Best due to ASI's structure as a mutual share guaranty corporation as opposed to a traditional insurance company. Financial data and other information are supplied to rating services annually for their review and analysis.

