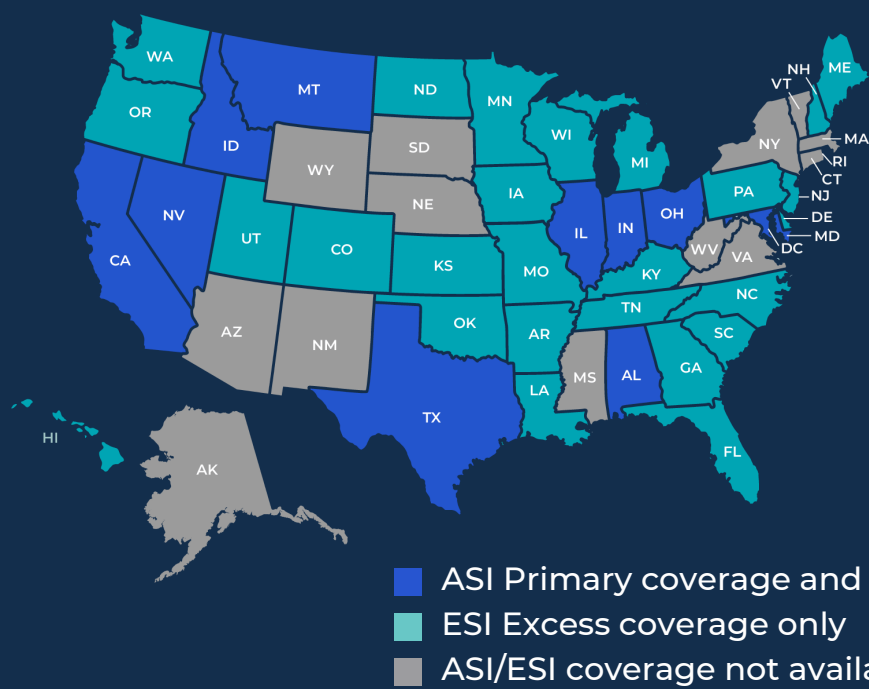


# The State Charter & Private Insurance

## Private Insurance Coverage Map



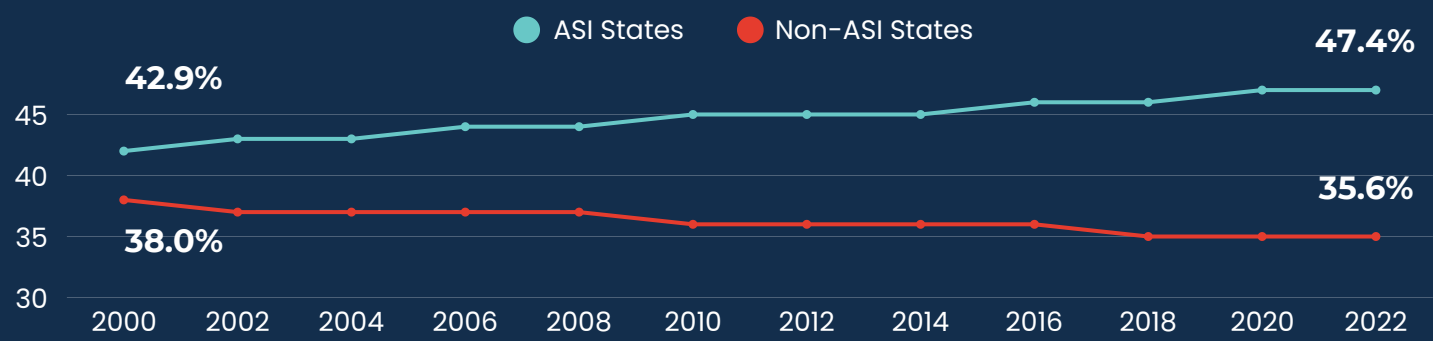
American Share Insurance (ASI) provides trusted private deposit insurance for credit unions that protects more than **1.25 million members**. Coverage above federal limits is also provided through our wholly owned subsidiary Excess Share Insurance (ESI).

## Empower Credit Unions with Choice



A vibrant financial marketplace needs options. When credit unions align their strategy and member needs with the right deposit-insurance partner, they unlock quicker innovation and stronger community impact. For decades, ASI and ESI have provided that flexibility. ASI’s **\$250,000** and ESI’s **up-to \$5 Million per account** coverage lets credit unions grow on their own terms.

## Bill Hampel Economic Report Key Highlights



In 2000, **42.9%** of credit unions in **ASI states** had state charters, **4.9% more** than in non-ASI states. By 2023, this gap more than **doubled to 11.8%**, as the share rose to **47.4% in ASI states** and fell to **35.6% in non-ASI states**. This of course is likely not due simply to the availability of ASI share insurance in these states, but the private insurance option is very likely to have played a role.

REGULATORY BURDEN	FINANCIAL PERFORMANCE	FINANCIAL STABILITY
“Privately insured credit unions avoid dual regulatory exams and report higher exam satisfaction.”	“Credit unions insured by ASI often match or exceed federally insured peers in capital strength, loan quality, and earnings.”	“ASI stands out as the only remaining private deposit insurer, offering strong financial stability and a well-diversified portfolio.”

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