

## NCUA and FDIC Insurance Compared

|  | NCUA   | FDIC   |
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| <b>Single Account<br/>(one owner)</b>  | \$250,000 per owner  | \$250,000 per owner  |
| <b>Joint Account<br/>(more than one owner)</b>                                   | \$250,000 per co-owner   | \$250,000 per co-owner   |
| <b>Retirement Accounts<br/>(includes IRAs)</b>                                   | \$250,000 aggregate for Roth and Traditional; \$250,000 for Keogh. All IRA coverage is separate and in addition to coverage for other credit union accounts. | \$250,000 per owner  |
| <b>Revocable Trust Accounts</b>  | \$250,000 per owner per beneficiary up to 5 beneficiaries (Coverdell Education Savings Accounts insured in this category.)                                   | \$250,000 per owner per beneficiary up to 5 beneficiaries                  |
| <b>Corporation, Partnership,<br/>and Unincorporated<br/>Association Accounts</b> | \$250,000 per corporation,<br>partnership or unincorporated<br>association   | \$250,000 per corporation,<br>partnership or unincorporated<br>association |
| <b>Government Accounts</b>   | \$250,000 per official custodian   | \$250,000 per official custodian   |

See NCUA's website at [www.ncua.gov](http://www.ncua.gov) and FDIC's website at [www.fdic.gov](http://www.fdic.gov) for more detailed information about deposit insurance.