

Maximizing Your Insured Balances

The information below will help you understand your funds are insured and how you can maximize your insured accounts.

Generally if a credit union member has more than one account in the same credit union, those accounts are added together and insured in aggregate. However, there are exceptions. You may obtain coverage on balances from separate accounts depending on the type of account and the specific ownership vesting. Below are three examples of how a single household can structure their accounts at Arrowhead Credit Union to maximize their aggregate insured balances.

Family of Two		
Individual Accounts	Husband	\$ 250,000
	Wife	\$ 250,000
Joint Tenancy Accounts	Husband & Wife (Joint)	\$ 500,000
Revocable Trust Accounts	Husband as Trustee for Wife	\$ 250,000
	Wife as Trustee for Husband	\$ 250,000
TOTAL INSURED FUNDS		\$1,500,000

Family of Three

Individual Accounts	Husband	\$ 250,000
	Wife	\$ 250,000
	Child	\$ 250,000
Joint Tenancy Accounts	Husband & Wife (Joint)	\$ 250,000
	Husband & Child (Joint)	\$ 250,000
	Wife & Child (Joint)	\$ 250,000
Revocable Trust Accounts	Husband as Trustee for Wife	\$ 250,000
	Husband as Trustee for Child	\$ 250,000
	Wife as Trustee for Husband	\$ 250,000
	Wife as Trustee for Child	\$ 250,000
TOTAL INSURED FUNDS		\$ 2,500,000

Family of Four

Individual Accounts	Husband	\$ 250,000
	Wife	\$ 250,000
	Child #1	\$ 250,000
	Child #2	\$ 250,000
Joint Tenancy Accounts	Husband & Wife (Joint)	\$ 250,000
	Husband & Child #1 (Joint)	\$ 250,000
	Wife & Child #2 (Joint)	\$ 250,000
	Child #1 & Child #2 (Joint)	\$ 250,000
Revocable Trust Accounts	Husband as Trustee for Wife	\$ 250,000
	Wife as Trustee for Husband	\$ 250,000
	Husband as Trustee for Child #1	\$ 250,000
	Wife as Trustee for Child #1	\$ 250,000
	Husband as Trustee for Child #2	\$ 250,000
	Wife as Trustee for Child #2	\$ 250,000
TOTAL INSURED FUNDS		\$ 3,500,000

To calculate your coverage visit the National Credit Union Administration's [Electronic Share Insurance Calculator](#) or speak with a branch representative.