

## INSURANCE DISCLOSURE INFORMATION

12/28/2006

Dear Credit Union Member:

Credit Unions are member-owned cooperative financial institutions and by members' choice your share (deposit) accounts with Fiscal Credit Union are insured by the nation's largest private insurer of credit union deposits – American Share Insurance (ASI). ASI insures each of your accounts up to \$500,000, irrespective of the number or types of accounts you may have with the credit union. As a result, members do not have to move their savings to other financial institutions to maintain maximum insurance coverage as their balances grow.

Much like our credit union, ASI is member-owned by its insured credit unions, and operating as a share guaranty corporation. ASI is licensed by the Ohio Department of Insurance and dually regulated by the Ohio Department of Insurance and Department of Commerce. In addition, our state credit union regulator has authorized ASI as an alternative to federal share insurance for our credit union, and our members have chosen to have their shares insured by ASI.

ASI has operated successfully since 1974, insuring only credit unions, and no individual member has ever lost money in an ASI-insured credit union. The company is subject to annual audits and actuarial studies by independent CPAs and actuaries, as well as examinations by state regulatory authorities from their nine states of operation. Our credit union's Board of Directors believes that ASI's program complements the credit union's mission and commitment to member services. For more information on ASI, please visit their website at [www.americanshare.com](http://www.americanshare.com).

The Financial Services Regulatory Relief Act of 2006 requires that we mail to each member who was a depositor with the credit union before October 13, 2006, a notice disclosing the nature of the insurance of your accounts, and request that you sign and return the attached acknowledgment of disclosure to the credit union. Failure to return a signed acknowledgment will not affect the insurance of your accounts or other credit union programs or services.

Sincerely,



Lisa Harmon-Collins,  
Assistant Vice-President, Support Services & Compliance  
Fiscal Credit Union