



Community Credit Union

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Don't let the latest news about bank seizures put you in a panic. Your deposits are secure at Community Credit Union.

Here's why:

1. As a financial cooperative, we answer solely to our member/owners - people just like you who work hard to provide for their families. We protect and look after your interests, not those of independent stock holders. We are a not-for-profit cooperative with a Board of Directors elected by you and other members.
2. Although we participate in the real estate market, we do not make sub-prime loans. We have not lowered our underwriting standards. We are interested in sustainable home ownership and work to ensure that our borrowers are stable for the long-term.
3. Because we are a Credit Union, we are required to hold more capital than a bank.
4. In addition, Community CU has half again the amount of capital required for the highest rating from our regulator, the California Department of Financial Institutions.
5. Your accounts are insured for up to \$100,000 by the National Credit Union Share Insurance Fund (NCUSIF) which is backed by the full faith and credit of the U.S. Government.
6. Your IRA savings are insured separately for up to \$250,000 by the NCUSIF which is backed by the full faith and credit of the U.S. Government.
7. The NCUSIF is better capitalized than the FDIC because it has had fewer, smaller losses than the FDIC historically, and because the size of most credit unions is smaller than most banks. For more information about share insurance, please visit the NCUA's website at www.ncua.gov.