

Equal Housing Lender + Federal Insurance Notice



As an Equal Housing Lender, Certified Federal Credit Union does business in accordance with the Federal Fair Housing Law and Equal Credit Opportunity Act. Under this Act, financial institutions are prohibited from discriminating on the basis of race, color, religion, national origin, sex, handicap or familial status.

Therefore, it is illegal for lenders to use these criteria to discriminate by:

- Denying a loan for the purpose of purchasing, constructing, improving, repairing or maintaining a dwelling, or denying any loan secured by a dwelling; or
- Discriminating in fixing the amount, interest rate, duration, application procedures or other terms or conditions of such a loan, or in appraising property



Federally Insured by NCUA

Federally insured credit unions offer a safe place for you to save your money, with deposits insured up to at least \$250,000 per individual depositor (with separate coverage of up to \$250,000 for certain retirement accounts). The National Credit Union Administration (NCUA) is the independent agency that administers the National Credit Union Share Insurance Fund (NCUSIF). Your savings are backed by the full faith and credit of the United States Government.

Certified Federal Credit Union is a state-chartered, federally insured financial institution. Most people are familiar with the FDIC, which insures the deposits of banks. Members of federally insured credit unions, like Certified Federal, also enjoy the same level of protection on their deposits as those provided by the FDIC.

Generally, if a credit union member has more than one account in the same credit union, those accounts are added together and insured in the aggregate. There are exceptions, though. You may obtain additional separate coverage on multiple accounts, but only if you have different ownership interests or rights in different types of accounts and you properly complete account forms and applications. To determine insurance coverage, refer to the NCUA's insurance estimator: www.mycreditunion.gov/insurance-estimator.

If the total balance of all your Certified Federal Credit Union accounts is \$250,000 or less, you can be confident that your accounts are fully covered by federal deposit insurance. If the total balance of all your Certified Federal Credit Union accounts exceeds \$250,000, federal deposit insurance coverage on the amount over \$250,000 is possible, but depends on a number of factors. Please contact Certified Federal at 323.859.2250, Option [2] if you have questions about maximizing the benefits of federal deposit insurance.