



Since 1974

Strength & Trust



- No credit union member has ever lost money in any ASI-insured credit union account.
- ASI is a private deposit insurer founded in 1974 and is owned by its insured credit unions. Currently, the corporation insures the accounts of over 1.2 million credit union members.
- ASI's insured credit unions generally have little or no investments in mortgage-backed securities, nor do credit unions buy the types of exotic investments that have been associated with the failures of some of the nation's largest investment firms, banks and thrifts during recent years. ASI's insured credit unions hold few or no sub-prime mortgages, as confirmed by our numerous on-site field examinations.
- ASI's equity ratio is greater than that reported by both federal deposit insurance funds.
- The majority of ASI's assets are held in cash and US government-guaranteed bonds and US Treasury Securities. ASI does not hold the types of investments that plagued many financial institutions and investment firms in recent years.
- A "big four" accounting firm annually audits the company's financial statements; and an independent actuary opines each year as to the sufficiency of the company's loss reserves.
- ASI's only business is to provide deposit insurance to credit unions... and only credit unions. ASI is selective as to who it insures. Not all credit unions that apply for coverage are accepted due to ASI's strict underwriting standards. ASI-insured credit unions are examined regularly.

ASI insures each and every account of an individual member up to \$250,000 without limitation as to the number of accounts held. For example: 20 account types = \$5,000,000 of coverage to one member!

Each account is insured up to \$250,000

Checking/Share Draft	Insured up to \$250,000
Savings/Shares	Insured up to \$250,000
Money Market	Insured up to \$250,000
IRA	Insured up to \$250,000
CD #1/Share Certificate	Insured up to \$250,000
CD #2/Share Certificate	Insured up to \$250,000
Holiday Savings	Insured up to \$250,000

* Example Only

- ASI is licensed by the Ohio Department of Insurance and dual regulated the Ohio Departments of Insurance and Commerce.
- ASI has always been and continues to be in good standing with the various insurance departments and regulators in all of its states of operation.
- ASI is not assigned an insurance industry rating by A.M. Best due to ASI's unique structure as a mutual share guaranty corporation as opposed to a traditional insurance company. Financial data and other information are supplied to rating services for their review and analysis.