



# IMPORTANT INFORMATION REGARDING YOUR ACCOUNT COVERAGE

Dear Member,

We are writing to inform you that, with the merger of Credit Union of Vermont and Vermont Federal Credit Union, the combined balances of your accounts with each institution may exceed the standard insurance coverage provided by the National Credit Union Administration (NCUA) when those institutions merge into one on January 1, 2026.

Currently, NCUA insurance generally covers up to \$250,000 per individual depositor, per ownership category. If your combined account balances surpass this limit, the excess amount may not be insured under NCUA guidelines.

To help protect your funds, we encourage you to:

- Review your account balances and ownership categories.
- Consider options such as adjusting ownership structures or opening additional accounts in different categories.
- Contact us for assistance in understanding your coverage and available solutions.

## NCUA Coverage Limits by Ownership Category

Ownership Category	Coverage Limit
Individual Accounts	\$250,000 per member
Joint Accounts	\$250,000 per co-owner
Revocable Trust Accounts	\$250,000 per beneficiary
Certain Retirement Accounts	\$250,000 per member
Government Accounts	\$250,000 per official custodian

## Compliance Disclaimer:

NCUA insurance coverage is governed by Part 745 of the NCUA Rules and Regulations. Coverage limits apply per member, per ownership category, and are subject to applicable laws and regulations. This notice is for informational purposes only and does not constitute legal or financial advice. For detailed information, please visit [www.ncua.gov](http://www.ncua.gov).

Please reach out to us at 802-773-0027 if you have any questions or would like to schedule a review of your accounts.