



We Need Your
VOTE



Approve the Conversion to Private Deposit Insurance

IH Credit Union is proposing that our members' deposit accounts be insured by American Mutual Share Insurance Corporation (American Share).

You recently received a ballot asking for your support on converting our current deposit insurance from federal to private deposit (share) insurance.

Your elected Board of Directors and Management believe the conversion is in the best interest of all members, and we urge you to vote to: **approve the conversion to private deposit insurance.**

\$250,000 Per Account... Not Per Member

American Share insures each and every member's deposit account for up to \$250,000... from savings to checking, IRAs and CDs, and there is no limit to the number or types of accounts covered per member.

Member Accounts Example	American Share Primary Insurance
Regular Share Savings	insured up to \$250,000
Christmas Club	insured up to \$250,000
Share Certificate #1	insured up to \$250,000
Share Certificate #2	insured up to \$250,000
Money Market	insured up to \$250,000
Fresh Start Checking	insured up to \$250,000
Free Checking	insured up to \$250,000
Classic Checking	insured up to \$250,000

Why We Need Your Vote

Federal regulations require that all members be given the opportunity to vote, and that a minimum of 20% of the membership must vote.

Your deposits at IH Credit Union are currently insured by the National Credit Union Administration (NCUA), a federal agency. The standard maximum federal coverage is up to \$250,000, but members may structure their accounts to achieve federal coverage in excess of \$250,000.

FEDERAL REGULATION REQUIRES THAT THE FOLLOWING STATEMENT APPEAR.

IF YOU ARE A MEMBER OF THIS CREDIT UNION, YOUR ACCOUNTS ARE CURRENTLY INSURED BY THE NATIONAL CREDIT UNION ADMINISTRATION, A FEDERAL AGENCY. THIS FEDERAL INSURANCE IS BACKED BY THE FULL FAITH AND CREDIT OF THE UNITED STATES GOVERNMENT. IF THE CREDIT UNION CONVERTS TO PRIVATE INSURANCE WITH AMERICAN SHARE INSURANCE AND THE CREDIT UNION FAILS, THE FEDERAL GOVERNMENT DOES NOT GUARANTEE THAT YOU WILL GET YOUR MONEY BACK.



AMERICAN SHARE INSURANCE

- No credit union member has ever lost money in an American Share-insured deposit.
- American Share is owned by the credit unions it insures and has been exclusively insuring credit union members' accounts for over 41 years.
- Currently, over 1.2 million members belong to credit unions insured by American Share.
- A majority of American Share's assets are held in cash and US Treasury and US Government agency bonds.
- Credit unions must qualify for American Share deposit insurance, and American Share routinely examines the credit unions it insures.
- There is no increased cost for American Share's unique program to you.

Proven Performance Since 1974

Founded as an alternative to federal share insurance for state-chartered credit unions, American Share is a credit union-owned share guaranty corporation and the nation's largest provider of private share insurance for credit unions.

Financially Sound and Regulated

American Share is authorized to issue credit union share insurance in Ohio and is licensed and dual regulated by the Ohio Department of Insurance and the Ohio Department of Commerce in its home state. The company's financial statements are audited annually by an internationally recognized independent CPA firm and are available upon request at the credit union.



Your elected Board of Directors and Management believe the conversion is in the best interest of all members, and we urge you to:

Approve the conversion to private deposit insurance

For your convenience, you may cast your vote via any of the following methods:



Credit Union Branch

5000 Urbana Road | Springfield, OH 45502
145 West High Street | Springfield, OH 45502
731 Scioto Street | Urbana, OH 43078
1427 West First Street | Springfield, OH 45504



Online

ihcreditunion.cuballot.com



Mail

E Space Communications Inc.
PO Box 3156 | Dublin, OH 43016



Mobile Phone Scan

ihcreditunion.cuballot.com



Special Meeting

September 15, 2016 at 6:00 pm | IH Credit Union
5000 Urbana Road | Springfield, OH 45502

**To be counted, your vote must reach
E Space Communications Inc. on or
before 6:00 pm, September 15, 2016.**

