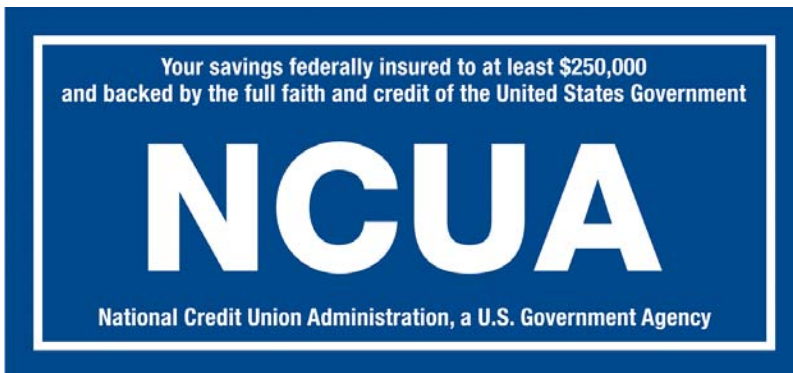


**WESTERN DIVISION FEDERAL CREDIT UNION**  
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## **NOTICE OF EXPIRATION OF THE TEMPORARY NCUA INSURANCE COVERAGE FOR TRANSACTION ACCOUNTS**

By operation of federal law, beginning January 1, 2013, funds deposited in a noninterest-bearing transaction account no longer receive unlimited deposit insurance coverage by the National Credit Union Administration (NCUA). Beginning January 1, 2013, all of a depositor's accounts, including all noninterest-bearing transaction accounts, will be insured by the NCUA up to the standard maximum deposit insurance amount of at least \$250,000 available to members under the NCUA's general share insurance rules.

The term "noninterest-bearing transaction account" includes a traditional checking account (or demand deposit account) on which the insured credit union pays no interest or dividend. It does *not* include any transaction account that may earn interest or dividends or a money-market deposit account, even if checks may be drawn on the account. For more information about NCUA insurance coverage of transaction accounts, visit [www.ncua.gov](http://www.ncua.gov).