

NCUA and FDIC Insurance Compared						
Insurer	Single Account – one owner	Joint Account – more than one owner	Retirement Accounts – includes IRAs	Revocable Trust Accounts	Corporation, Partnership, and Unincorporated Association Accounts	Government Accounts
NCUA	\$250,000 per owner	\$250,000 per co-owner	\$250,000 aggregate for Roth, Traditional and Keogh; All IRA coverage is separate and in addition to coverage for other credit union accounts.	\$250,000 per owner per beneficiary up to 5 beneficiaries (Coverdell Education Savings Accounts insured in this category.)	\$250,000 per corporation, partnership or unincorporated association	\$250,000 per official custodian
FDIC	\$250,000 per owner	\$250,000 per co-owner	\$250,000 per owner	\$250,000 per owner per beneficiary up to 5 beneficiaries	\$250,000 per corporation, partnership or unincorporated association	\$250,000 per official custodian

See NCUA's website at [www.ncua.gov](http://www.ncua.gov) and FDIC's website at [www.fdic.gov](http://www.fdic.gov) for detailed information about share and deposit insurance.