

**Your  
hard-earned  
savings  
protected,  
100%**

The Credit Union Deposit Insurance Corporation (CUDIC) guarantees all deposits at British Columbia's credit unions<sup>1</sup>.

**No matter the amount you put in, your money and the interest earned are always protected.**

<sup>1</sup> Credit unions with a business authorization issued by BC Financial Services Authority.

This brochure is for general information purposes only and is not intended as legal or financial advice.

## You're Protected.

CUDIC has made deposit insurance safe and simple, so you maintain your financial peace of mind. All eligible deposits are automatically guaranteed. No limits on dollar amount. No application required.



### What is covered?

All money on deposit with a B.C. credit union is 100% guaranteed, including foreign currencies and accrued interest, regardless of the length of the term of maturity.



### What is NOT covered?

Credit union equity shares and investments such as mutual funds or RRSP equity plans.



### What happens if a B.C. credit union fails?

CUDIC will arrange prompt payment of all insured deposits. All you have to do is keep your contact information with your credit union up to date.



### How is the guarantee funded?

The deposit guarantee is backed by the Deposit Insurance Fund, which is built from premiums paid by B.C. credit unions. The Fund is administered and operated by CUDIC with oversight from BC Financial Services Authority (BCFSA).



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