



Protecting Credit Union Member Deposits

You can have complete peace of mind knowing that money you deposit with Alberta credit unions is protected by the **Credit Union Deposit Guarantee Corporation of Alberta**.

We regulate and oversee the business practices of Alberta's Credit Unions and Alberta Central – and manage a Deposit Guarantee Fund to safeguard your deposits.

The Deposit Guarantee Fund is backed by the Government of Alberta - this means your eligible deposits are completely secure. This comprehensive protection covers:

- + All money you deposit, whether it's in your everyday chequing or savings account
- + Registered products like RRSPs, or TFSAs
- + All your eligible term deposits including every cent of interest earned, and no matter how long the term
- + Your foreign currency deposits
- + 100% of your money, with no maximum limit

We do not cover non-deposit investments, examples of which include common shares, investment shares, mutual funds, and self-administered RRSPs that are not deposits.



CREDIT UNION
DEPOSIT GUARANTEE
CORPORATION
🍁 Alberta

Your Protection - Triple-Layered Security

When you choose an Alberta credit union, your money is protected by three powerful layers of security working together to ensure your peace of mind:

■ First Layer - Strong Financial Foundation

Every credit union maintains robust financial reserves as required by law. These reserves include the credit union's retained earnings and member-owned shares, creating a solid foundation for your financial security.

■ Second Layer - Complete Deposit Protection

The Credit Union Deposit Guarantee Corporation of Alberta provides a 100% guarantee on all your eligible deposits, including every cent of interest you earn. There's no limit to this protection - your money is fully secure.

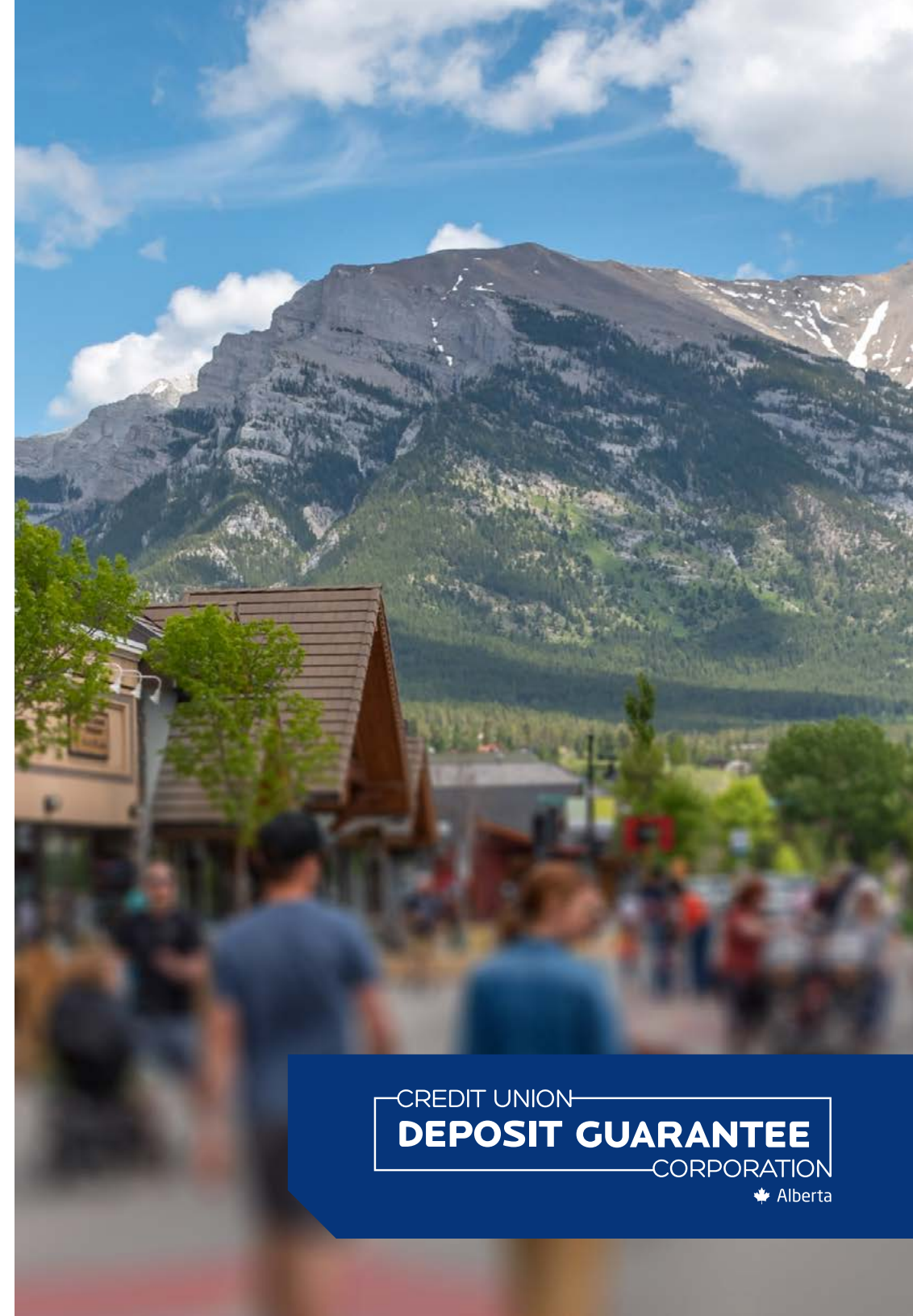
We do this by:

- + Providing guidance on safe banking practices
- + Regularly checking credit unions' financial health
- + Stepping in early if we have financial health or safety concerns

■ Third Layer - Government Backing

For ultimate peace of mind, the Government of Alberta stands behind the Credit Union Deposit Guarantee Corporation, ensuring your deposits are protected by one of the strongest guarantees in the financial industry.

This comprehensive three-tier system is carefully designed to make sure your money is always safe and secure with Alberta credit unions.



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What happens if my credit union closes?

In the unlikely event of a credit union closing, you won't need to file a claim. We will contact you at your last known address to reimburse you for all eligible deposits and you can also find updates anytime at www.cudgc.ab.ca.

It is important that you keep your contact information (mailing address, email address, and telephone number) current with your credit union at all times.

Borrowers remain responsible for repayment of outstanding debt and should continue to make regular scheduled payments.

Your Deposits are Secure

You can rest easy knowing that our team of financial experts is monitoring and protecting your money. This careful oversight, combined with our 100% guarantee on all deposits, means your money is always safe with Alberta credit unions.



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**For more information and
frequently asked questions,
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