



**Chevron Federal
Credit Union**



Chevron Federal Credit Union and Spectrum Credit Union Co-Branding Disclosure

As a result of a merger in 2012, Spectrum Credit Union became a brand of Chevron Federal Credit Union. This means that, whether you opened your membership or account at a Chevron Federal Credit Union branded branch or a branch operating under the Spectrum Credit Union brand name, you can conduct transactions and expect the same friendly service at any of our Chevron Federal Credit Union locations, including those operating under the Spectrum Credit Union brand name.

It also means that, when you open a membership or account under the Spectrum Credit Union brand name, you are legally opening a membership or account with Chevron Federal Credit Union.

This is important to know so that you understand the insurance coverage that applies to your accounts. The National Credit Union Share Insurance Fund (NCUSIF) provides up to \$250,000 of coverage for individual accounts with no beneficiaries. Additional account types (retirement accounts, trust accounts, etc.) may receive separate coverage.

In each case, the maximum coverage amount applies to each member for all of their funds held at any single credit union. This means that the maximum share insurance coverage you are entitled to with us will apply collectively to all funds deposited at Chevron Federal Credit Union, including those deposited under the Spectrum Credit Union name, because Spectrum Credit Union is a brand of Chevron Federal Credit Union. You will not receive separate share insurance coverage for funds deposited under the Spectrum Credit Union name.

Visit **mycreditunion.gov** for more information on how NCUSIF share insurance may apply to your deposits.

Thank you for your membership. Please visit us at **chevronfcu.org** or **spectrumcu.org** to stay up to date on our newest products and services.