



SOUTH METRO FEDERAL CREDIT UNION

SAFE, SOUND & SECURE



From our start in 1993 to today, South Metro FCU (SMFCU) has made it our mission to provide a “safe haven” for our members’ funds so that your money will never be subject to extraordinary risk. As a member of SMFCU you can feel confident that you are part of a credit union that is safe, strong and secure.

Your Deposits are Safe with Us!

SMFCU is insured by the National Credit Union Association (NCUA), an agency of the U.S. government. We also provide additional insurance for our members through Excess Share Insurance Corporation.

Your deposits are insured up to \$500,000. Per individual depositor, the first \$250,000 is insured by the [National Credit Union Administration \(NCUA\)](#), The added protection of \$250,000 coverage is provided by [Excess Share Insurance](#).

More about the NCUA

The National Credit Union Administration (NCUA), is an independent agency of the United States government that regulates, charters and supervises federal credit unions. NCUA also operates and manages the National Credit Union Share Insurance Fund (NCUSIF). Backed by the full faith and credit of the U.S. government, the NCUSIF insures the accounts of millions of account holders in all federal credit unions.

Deposits at all federal credit unions are covered by National Credit Union Share Insurance Fund protection, and not one penny of insured savings has ever been lost by a member of a federally insured credit union.

We Are Your Safe Haven

All of this to say that South Metro FCU is safe, sound and secure. SMFCU has a top rating for financial security and stability from Bauer Financial, an independent financial rating agency. We are well-capitalized with over \$15.4 million in equity. Combined with ample liquidity options, your financial cooperative is in a good position to serve you now and into the future.

We appreciate your continued business and we will continue to stand by your side to help you achieve your personal and professional goals to improve your quality of life. We look forward to serving you in the future and you can rest assured knowing that we’ve got your back.

[Read this statement](#) from the NCUA Chairman Todd M. Harper on the safety and soundness of the credit union system.

Check out this video from the NCUA about share insurance and the financial security of your federally insured credit union - SMFCU

South Metro
FEDERAL CREDIT UNION
Get There. Start Here.

