

With the recent headlines regarding failing banks, we realize you may have questions/concerns about your deposits at CCSE Federal Credit Union.

We wanted to assure you that your money is safe with us. NCUA federally insures your deposits, and it is protected up to \$250,000 per individual depositor. If you have deposits over this amount, please reach out to us so we can help structure your account to increase that amount.

Plus, unlike banks which are for-profit financial institutions, we are a not-for-profit cooperative, owned by you and other members that support our mission.

This means:

- All credit union decisions are made with our member's best interests in mind by our volunteer Board of Directors made up of and elected by our members.
- Our not-for-profit structure holds us accountable to you and other members.
- We do not have stockholders.
- We do not engage in risky investment practices to meet profit demands.

If you have questions about our financial strength, please reach out to our Chief Financial Officer Jamie Buffamante at 716-325-1060 or email jamie@ccseonline.com