Funds at KEMBA Financial Credit Union are federally insured by the National Credit Union Association (NCUA) for up to at least $250,000 per individual depositor. A single ownership account includes regular Savings shares, share Drafts (similar to checking), Money Market accounts, and Certificates. Individuals with account balances totaling $250,000 or less are fully insured. Additional coverage is available for joint, trust and retirement accounts.

The NCUA Share Insurance Fund is a federal insurance fund backed by the full faith and credit of the United States government. Not one penny of insured savings has ever been lost by a member of a federally insured credit union. Learn more at ncuagov.