

Welcome To Our Session!

Be Sure To Get A Door Prize Ticket For Our Drawing At The End



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**Today's Topic:
Protecting Members with
Uninsured Shares**

**Large
Deposits**

Credit Union Challenges:

Protecting Large Deposits

- Increase deposits for loan growth
- Grow strategic credit union account types
- Satisfy high wealth members
- Unique community opportunities and partnerships
- Hold large deposits for trusts and public funds
- Eliminate need for members to use multiple institutions

4,457 Credit Unions In US

3,507 Have Uninsured Shares

1,674 Have \$1,000,000 +

2025

109 Carolina Credit Unions

93 Have Uninsured Shares

34 Have \$1,000,000 +

2025

Networks

Pledging Securities

Internal Campaigns To Add
POD & Joint Accountholders

Excess Share Insurance

Solutions

Toolkit Using All

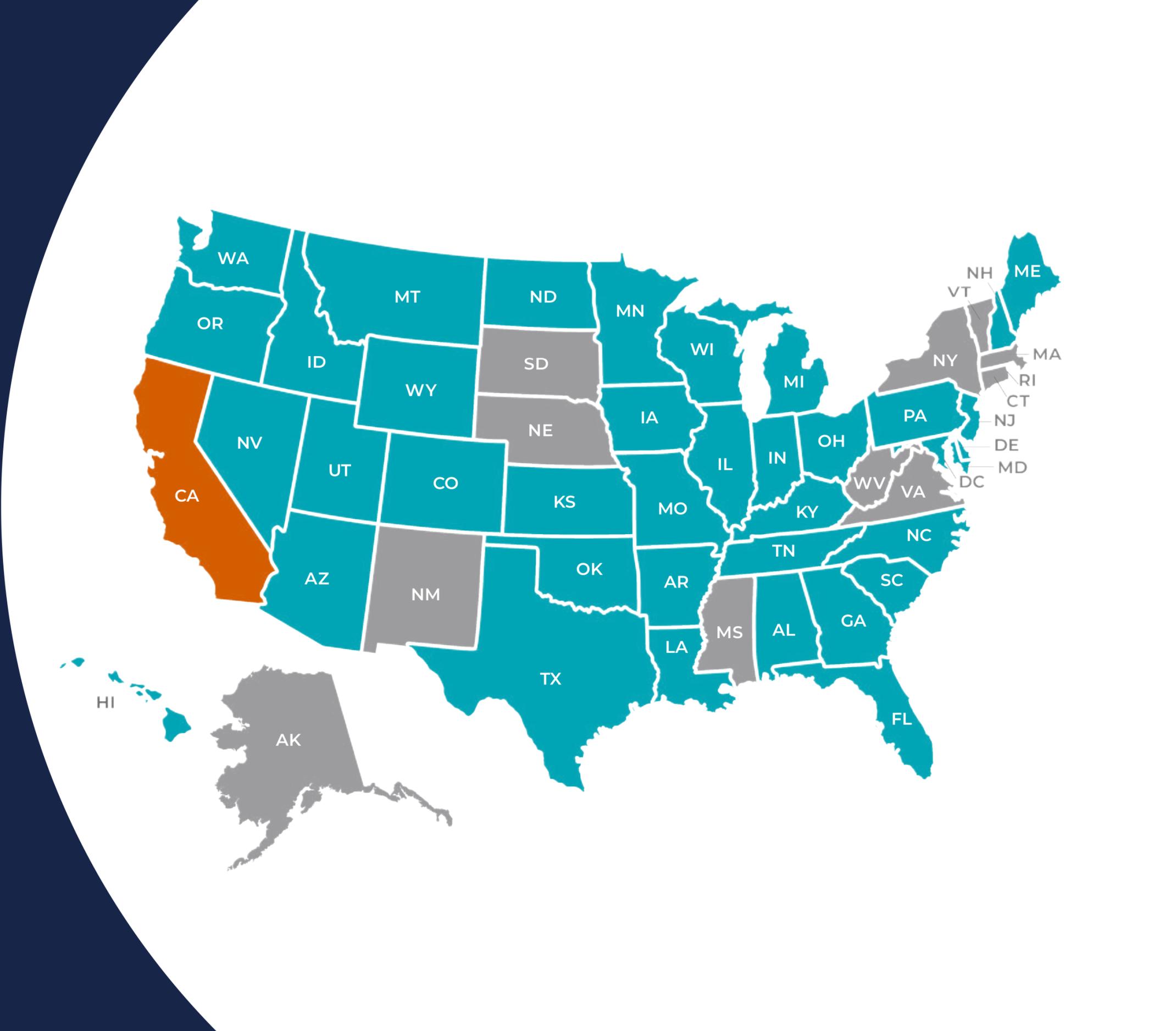
Solutions

Who is ESI?

- ESI's parent, American Share Insurance first marketed excess insurance in 1981
- ESI was incorporated in Ohio in 1993, as a wholly-owned, subsidiary of American Share in response to demand for a national provider
- ESI is the only provider of direct excess deposit insurance for credit unions and only insures credit unions
- Excess share insurance is currently available to qualifying credit unions in NC & SC
- ESI is a licensed property and casualty insurance company based in Ohio and licensed in all states we serve

States of Operation

Serving
376 Credit Unions



Carolinas

Customized Coverages



Coverage

- Insure as few as 1 member
- Credit union decides on the amount of coverage and for what accounts
- Set amount from \$100,000 up to \$10,000,000 per tax id above NCUA limits equaling a total of up to \$10,250,000 in deposit coverage per tax id
- Make it simple for members with no disclosure for members to sign

Coverage

- Can be at no cost to members
- Offer an account with additional coverage at a different rate to offset cost. For example:
 - Money Market/CD with coverage pays 3.25% dividend
 - Money Market/CD without coverage pays 3.50% dividend
- The credit union can choose to cover all accounts or specific accounts like IRA or MMA
- The credit can assign a tracking record / flag in core and assign coverage to individual accounts

Questions ?

ESI

Thank You For Attending!

Now: Our Door Prize Drawing – Look At Your Ticket



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