



Advertising Guidelines

Approved; September 29, 2010

To All MSIC Member Credit Unions:

Massachusetts law and your policy of insurance with MSIC require that your institution only use official MSIC signs and statements. Each credit union member must display only the official MSIC member sign at each place where a member transaction may take place, on all member materials and all advertising.

For your information, the MSIC sign is attached to these guidelines. Alternative versions are available at www.MSIC.org/About-Logos.asp.

MSIC's statement is;

“Shares and Deposits in excess of NCUA limits are fully insured by MSIC.”

The Advertising Guidelines may not be changed or altered without the approval of both MSIC and the Commissioner under applicable law.

NCUA regulations also impose requirements upon federally insured credit unions relating to the advertising of excess deposit insurance. The NCUA requirements put a greater burden upon the credit union to make certain that the disclosures are adequate and not misleading. Under these requirements a credit union must “clearly explain the type and amount of such insurance” and “identify the insurance carrier.” Also, the credit union must “avoid any statement or implication that the carrier is affiliated with the NCUA or the federal government.”

Likewise, Massachusetts law provides that advertising relating to excess coverage generally (for both credit unions and banks) may not imply that such coverage is backed by the faith or credit of the Commonwealth.

MSIC Member Credit Unions **MUST**:

- Prominently display the MSIC sign at each business location (including the credit union's website). This requirement applies to all locations in which a credit union member may perform a business transaction.

- Use the official statement (and where appropriate the sign) in all advertisements. This covers both print and electronic media.
- Use only the official MSIC sign and statement, as approved by the Commissioner.
- Make no reference or implication that MSIC or its excess insurance coverage is related to the NCUA or the Massachusetts or federal governments.
- Remove outdated signs and statements.

MSIC STRONGLY RECOMMENDS that each Member Credit Union:

- Use only MSIC marketing materials in describing excess insurance coverage.
- Display the MSIC sign at each location required by the NCUA for the NCUA official sign.
- Display MSIC's placard at each teller station and member service representative desk.
- Display MSIC's Decal on each entry and exit door to the credit union branch.
- Display MSIC's Certificate of Insurance at each branch in a location visible to members.
- Make MSIC's brochures available to members at each branch.

Additional marketing materials are available from MSIC free of charge. Request for items or questions regarding these guidelines should be directed to Dan Murphy, Vice President of Marketing & Business Development at MSIC. The toll-free telephone number is (800) 622-4015.

MEMBER
MASSACHUSETTS CREDIT UNION®

MSIC

INSURED
SAVINGS

SHARE INSURANCE CORPORATION

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