



**Credit Union Deposit  
Insurance Corporation  
of British Columbia**

*Your Guide to  
BC Credit Union  
Deposit Insurance*

*Peace of Mind  
Through Security*

**Deposits 100% Guaranteed**  
*as provided by the Financial Institutions Act*

[www.cudicbc.ca](http://www.cudicbc.ca)

**The Credit Union Deposit Insurance Corporation of British Columbia (CUDIC) is a statutory corporation that provides deposit insurance for members' deposits with BC credit unions. The Financial Institutions Commission, an agency of the government of BC, is responsible for administering CUDIC and for regulating financial institutions operating in the Province.**

**The following questions and answers address the most common deposit insurance topics. For more information please visit our website at [www.cudicbc.ca](http://www.cudicbc.ca).**

### **What is guaranteed?**

All money on deposit and money invested in non-equity shares with a BC credit union is 100% guaranteed, including foreign currencies and accrued interest, regardless of the length of the term to maturity.

### **Which credit unions are covered by the guarantee? How do I apply?**

Deposit insurance applies to all BC credit unions. It is not necessary to apply for deposit insurance.

### **What is NOT guaranteed?**

Credit union equity shares and investments such as mutual funds or RRSP equity plans are not covered by deposit insurance.



The Best Place on Earth

**Financial Institutions  
Commission**

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