1. The first element is the **roof**, which is symbolic of the credit union concept of cooperative protection shared by the common-bond members of all federal credit unions since the chartering of the first federal credit union in 1934.

2. The second element is the **door**, symbolic of both the opportunity and the protection given members' shares through the, at the time, a new instituted program of insurance by the federal government. This program later became the National Credit Union Share Insurance Fund. Today, the fund protects deposits at federally insured credit unions up to $250,000 per member.

3. The third element of the seal is the **blue background** divided into four sections. This is symbolic of the major advantages of credit union membership:
   - cultivation of thrift,
   - encouragement to save regularly,
   - granting of loans for provident purposes at a reasonable interest rate, and
   - budget and consumer counseling.

4. The final element is the **agency's name** surrounding the seal. This symbolizes the agency's commitment to protecting the cooperative credit system and its membership.

NCUA