

Community United Federal Credit Union Frequently Asked Questions

Is my money safe and secure?

Yes, member accounts at Community United Federal Credit Union remain safe and fully insured up to the maximums established in federal law.

Administered by NCUA, the Share Insurance Fund insures individual accounts up to \$250,000, and a member's interest in all joint accounts combined is insured up to \$250,000. The Share Insurance Fund separately protects IRA and KEOGH retirement accounts up to \$250,000. The Share Insurance Fund has the backing of the full faith and credit of the United States.

NCUA's [Share Insurance Estimator](#) allows credit union members to estimate their share insurance coverage. Once a member submits the required data, the Share Insurance Estimator produces a report with detailed explanations of insurance coverage.

Members with additional questions about their insurance coverage may contact the National Credit Union Administration's **Consumer Assistance Center toll-free at 800-755-1030. The Center answers calls Monday through Friday between 8 a.m. and 5 p.m. Eastern.** Individuals may also visit the [MyCreditUnion.gov](#) website and the [Share Insurance Coverage](#) webpage at any time for more information about insurance coverage.

What is the current status of Community United Federal Credit Union?

The National Credit Union Administration placed Community United Federal Credit Union into conservatorship on April 20, 2017. In conservatorship, NCUA's priority is to protect the assets of the members of Community United Federal Credit Union while working to maintain safe and sound credit union operations.

What is the National Credit Union Administration?

An independent agency of the federal government, NCUA, among other things, operates and manages the Share Insurance Fund, which insures accounts at all federal credit unions, including Community United Federal Credit Union.

What is a conservatorship?

A conservatorship means that NCUA has assumed control of a credit union in order to ensure its financial stability and safe and sound operation. In a conservatorship, NCUA works to address issues related to a credit union's operations and financial condition while maintaining member services.

Can I still conduct business at Community United Federal Credit Union?

Yes. Member services will continue uninterrupted at Community United Federal Credit Union's office, which will keep its current office hours. Members with questions may contact the credit union at 912-285-5150 from 8:30 a.m. to 4:30 p.m. Mondays, Tuesdays, and Thursdays; 8:30 a.m. to 3:30 p.m. Wednesdays; and 8:30 a.m. to 5:30 p.m. Fridays. The credit union's office is located at:

2098 Brunswick Highway
Waycross, GA 31502

What are NCUA's plans for operations at Community United Federal Credit Union?

Through a conservatorship, NCUA seeks to resolve operating issues at a credit union with a goal of protecting member assets and seeking a resolution to identified problems.

How many members and branches are affected by the conservatorship?

Community United Federal Credit Union serves 4,844 members, according to its most recent Call Report. Service continues uninterrupted at the credit union's office.

What is the field of membership for Community United Federal Credit Union?

The credit union serves members and businesses in Ware County, Georgia.

How big is Community United Federal Credit Union?

The credit union has \$23,161,861 in assets, according to its most recent Call Report.

How long will this conservatorship last?

In working to resolve the issues affecting Community United Federal Credit Union, NCUA's top priority is to protect the interests of the credit union's members. NCUA has no set timeframe for completing this resolution process.

What are NCUA's plans for the future of Community United Federal Credit Union?

NCUA has made no decisions about the long-term future of the credit union. Continued credit union service for the members, however, is a priority.