

This Addendum to the San Francisco Federal Credit Union (“Credit Union”) Member Account Handbook is effective October 1, 2008.

INFORMATION REGARDING FEDERAL INSURANCE COVERAGE BY NCUA

Accounts at San Francisco Federal Credit Union are federally insured by the National Credit Union Administration, a U.S. government agency. IRAs have additional federal insurance coverage. Depending on account ownership and pay-on-death beneficiaries designated (if any), additional federal insurance is available. For current information about federal account insurance, please visit the web site of the National Credit Union Administration, www.ncua.gov.