

NAME OF INSURER	WEBSITE	WHAT'S COVERED	WHAT'S NOT COVERED	LINK TO MEMBERS	ADDITIONAL NOTES
FEDERAL					
Canadian Deposit Insurance Corporation (CDIC)	http://www.cdic.ca/	<ul style="list-style-type: none"> Up to a maximum of \$100,000 per separately insured category in case of a failure Savings accounts Chequing accounts Term deposits, (such as GICs) with original terms to maturity of five years or less Debentures issued to evidence deposits by CDIC member institutions (other than banks) Money orders and bank drafts issued by CDIC members Cheques certified by CDIC members 	<ul style="list-style-type: none"> Mutual funds, stocks and bonds Term deposits, such as GICs, with original terms to maturity greater than five years Foreign currency deposits (e.g., U.S. dollars) Treasury bills and bankers' acceptances Principal protected notes that are traded Debentures issued by banks, governments or corporations Deposits with receipts payable to bearer (rather than to a named person) Deposits held at financial institutions that are not CDIC members 	CDIC Members	<ul style="list-style-type: none"> Coverage Area: Canada wide, Federal Institutions. CDIC is the federal Crown corporation which protects eligible deposits at each of its member financial institutions.
ALBERTA					
Credit Union Deposit Guarantee Corporation (CUDGC)	http://www.cudgc.ab.ca/	<ul style="list-style-type: none"> All deposit amounts are fully guaranteed and include accrued interest to the date of payout Deposit amounts include chequing and savings accounts RRSP deposits RRIF deposits Foreign currency deposits Term deposits, including those with terms exceeding five years 	<ul style="list-style-type: none"> Non-deposit investments Common shares Investment shares Mutual funds Self-administered RRSP's that are not deposits (e.g. shares, mutual funds) 	CUDGC Alberta Members	<ul style="list-style-type: none"> The goal of the CUDGC is to provide risk-based regulatory oversight and a deposit guarantee to enable a safe and sound credit union system in Alberta. It is not affected by a credit union changing its name, amalgamating, or entering similar types of arrangements. This guarantee covers deposits only.
BRITISH COLUMBIA					
Credit Union Deposit Insurance Corporation of British Columbia (CUIDC BC)	http://www.cudicbc.ca/	<ul style="list-style-type: none"> All money on deposit and money invested in non-equity shares with a BC credit union, regardless of whether it is placed directly with the credit union or through a broker, is 100% guaranteed Whether it is placed directly with the credit union or through a broker, is 100% guaranteed Personal & business accounts covered: <ul style="list-style-type: none"> Savings accounts Chequing accounts Joint accounts Trust accounts Term deposits (with no limit on the length of the term to maturity) GICs (that are in the form of money on deposit with a BC credit union) Foreign currency deposits Registered and tax-free savings accounts Accrued interest on deposits is also guaranteed 	<ul style="list-style-type: none"> Credit union equity shares Debt instruments Mutual funds or RRSP equity plans 	CUIDC BC Members	<ul style="list-style-type: none"> The Credit Union Deposit Insurance Corporation (CUIDC), a statutory corporation, guarantees all deposits and non-equity shares of British Columbia credit unions.
MANITOBA					
Deposit Guarantee Corporation of Manitoba (DGCM)	http://depositguarantee.mb.ca/	<ul style="list-style-type: none"> Provides a 100% guarantee of deposits held with Manitoba credit unions and caisses populaires All deposits including those in a foreign currency or with terms exceeding five years Chequing, savings, guaranteed investment certificates/term deposits (GICs), and registered plans The guarantee covers deposits only 	<ul style="list-style-type: none"> Non-deposit instruments such as members' share capital (e.g. common, surplus, or preferred shares) Mutual funds Self-administered RRSPs that are not deposits (e.g. equity shares and mutual funds) 	DGCM Members	<ul style="list-style-type: none"> The guarantee is not affected by a credit union or caisse populaire changing its name, amalgamating or entering similar agreements.
NEW BRUNSWICK					
New Brunswick Credit Union Deposit Insurance Corporation (NBCUDIC)	http://www.assurance-nb.ca/	<ul style="list-style-type: none"> Eligible deposits with New Brunswick credit unions, including accrued interest, up to \$250,000 Funds must be invested in savings accounts or in term deposits that meet the five-year requirement, and must be payable in Canadian funds 	<ul style="list-style-type: none"> Foreign currency deposits (savings and chequing accounts, and term deposits) Term deposits that are locked in longer than five years Membership shares and other types of shares of a credit union Bonds and debentures issued by governments and corporations Treasury bills Investments in mutual funds and stocks 	NBCUDIC Members	
NEWFOUNDLAND & LABRADOR					
Credit Union Deposit Guarantee corporations Newfoundland (CUDGC NL)	http://cudgcnl.com/	<ul style="list-style-type: none"> Deposits of members and associate members of credit unions in Newfoundland and Labrador up to \$250,000 per type of deposit Deposits include basic deposits such as non-equity shares Chequing and savings accounts term deposits, guaranteed investment certificates and joint deposits Registered Savings Plans (RRSP'S, RRIF'S, and TFSA'S) Trust accounts 	<ul style="list-style-type: none"> Mutual funds Foreign currency deposits Term deposits with a maturity date more than five years from date of deposits Bonds and debentures issued by chartered banks, governments and corporations Treasury bills Investments in mortgages and stocks 	CUDGC NL Members	
NOVA SCOTIA					
Nova Scotia Credit Union Deposit Insurance Corporation (NSCUDIC)	http://www.nscudic.org/	<ul style="list-style-type: none"> You are insured up to \$250,000 on a range of accounts All deposit accounts - the combined total of each member's chequing, savings and term deposit accounts are covered up to \$250,000, including principal and interest Trust deposits are insured separately up to \$250,000, including principal and interest. Each person in a trust account is insured separately up to \$250,000, including principal and interest All joint accounts owned by the same combination of persons are added together and the combined total is insured to \$250,000, including principal and interest Every registered RRSP, RRIF, TFSA, and RESP investment contract is insured separately to \$250,000, including principal and interest 	<ul style="list-style-type: none"> Equity shares issued by a credit union Self-administered TFSAs and RRSPs that are not deposits (e.g., real estate, mutual funds) Contents of safety deposit boxes Securities held for safekeeping Mutual funds Accounts in foreign currency 	NSCUDIC Members	<ul style="list-style-type: none"> You are insured on a range of accounts which includes coverage for your primary savings and chequing accounts, money held in a joint savings account, funds held in a trust account, and all of your TFSA, RRSP, RRIF or RESP contracts up to \$250,000 each. So, by choosing multiple contracts, you can now have unlimited coverage of your RRSP portfolio. Or, if you choose a trust fund, each beneficiary of the trust receives the maximum \$250,000 coverage. Every active credit union in Nova Scotia is required by legislation to be insured by CUDIC. The credit union must display the official membership sign of CUDIC and the words - Member of Nova Scotia Credit Union Deposit Insurance Corporation or Membre de Société d'Assurance-Dépôts des Caisses Populaires des la Nouvelle Écosse.
ONTARIO					
Deposit Insurance Corporation of Ontario (DICO)	http://www.dico.com/	<ul style="list-style-type: none"> DICO insures the principal and interest up to \$250,000 (effective January 1, 2018) Savings accounts and chequing accounts Term deposits including index-linked term deposits and GICs Money orders, certified cheques etc Deposits held in one name Deposits held in joint names Deposits held in trust Life Income Fund (LIF) Locked-in Retirement Account (LIRA) Locked-in Retirement Income Fund (LRIF) Registered Savings Plan Tax Free Savings Account (TFSA) * Deposits must be in Canadian dollars and held at a DICO insured institution 	<ul style="list-style-type: none"> Member shares and investment shares issued by the credit union Mutual funds Stocks, bonds and debentures Treasury bills Foreign currency deposits Contents of safety deposit boxes Securities held for safekeeping 	DICO Members	<ul style="list-style-type: none"> DICO calculates your insured savings by combining the amounts in savings and chequing accounts, term deposits and GICs, money orders, certified cheques and drafts issued by DICO insured institutions (that are payable to you and not yet cashed). Deposits held in registered plans or contracts are separately insured from other deposits. DICO insures all eligible deposits held in each registered savings plan or contract at a DICO insured institution. The combined money you have in eligible registered savings plans or contracts is automatically covered in full. There is no maximum limit for coverage on deposits held in registered savings plans (i.e. LIF, LIRA, LRIF, RRSPs, RDSP, RESP, RRIFs, TFSA). All deposits in registered savings plans are fully insured.
PRINCE EDWARD ISLAND					
PEI Credit Union Deposit Insurance Corporation (PEICUDIC)	http://peicudic.com/	<ul style="list-style-type: none"> The maximum basic protection with the same credit union is \$125,000 (principal and interest combined). The \$125,000 maximum, therefore, applies to all the insurable deposits that you have with the same member. Deposits are not insured separately in each branch of a credit union. Membership share accounts Savings and chequing accounts Term deposits Money orders Drafts Certified drafts and cheques 	<ul style="list-style-type: none"> Foreign currency deposits (savings accounts, chequing accounts and term deposits) Term deposits that are locked in longer than five years Debentures issued by a credit union Bonds and debentures issued by governments and corporations Treasury bills Investments in mortgages, stocks and mutual funds 	PEICUDIC Members	<ul style="list-style-type: none"> CUDIC provides separate protection for joint deposits, formal trust deposits and deposits held in registered retirement savings plans (RRSPs), registered retirement income funds (RRIFs), registered disability savings plans (RDSPs) and Tax Free Savings Accounts (TFASAs).
QUEBEC					
Autorité des Marchés Financiers (AMF)	https://lautorite.qc.ca/en/general-public/insurance/deposit-insurance/	<ul style="list-style-type: none"> Guarantees \$100,000.00 per person per registered institution Deposits in chequing or savings accounts and term deposits such as certificates of deposit and guaranteed investment certificates, provided the deposits have been made in Québec and are payable in Québec, in Canadian dollar, and provided they carry a term of five years or less The basic guarantee offered by the AMF may cover up to a maximum of \$100,000 in deposits, including principal and accrued interest, per person, per registered institution, in the event of the institution's bankruptcy 	<ul style="list-style-type: none"> Securities* (such as shares and mortgage backed securities) Treasury bills Bonds and debentures Shares or equity interests Mutual funds Life insurance policies Segregated funds 	AMF Deposit Insured Members	
SASKATCHEWAN					
Credit Union Deposit Guarantee Corporation of Saskatchewan (CUDGCSK)	https://www.cudgc.sk.ca/	<ul style="list-style-type: none"> All deposits are fully guaranteed Chequing or savings accounts Term deposits such as GICs Registered plans, such as RRSPs, on deposit in a credit union The Canadian equivalent of funds deposited in another currency Accrued interest on deposits Principal on index-linked term deposits – the return is guaranteed once the credit union is holding it The guarantee covers all deposits in Saskatchewan credit unions regardless of membership, citizenship or residence of the depositor 	<ul style="list-style-type: none"> Shares and equity, the guarantee does not cover any form of equity or capital. Mutual funds and securities Safety deposit box contents Securities held for safekeeping 	A list of CUDGCSK members is not available	<ul style="list-style-type: none"> Deposits held in Saskatchewan credit unions are fully guaranteed. There is no limit to the size of deposit covered by the guarantee – whether \$1 or \$1,000,000 or more, all deposits are fully guaranteed.