NCUA and FDIC Insurance Compared						
Insurer	Single Account- one owner	Joint Account- more than one owner	Retirement Accounts- includes IRAs	Revocable Trust Accounts	Corporation, Partnership, and Unincorporated Association Accounts	Government Accounts
NCUA	\$250,000 per owner	\$250,000 per co-owner	\$250,000 per owner, \$250,000 for Keogh, \$250,000 aggregate coverage for Roth and Traditional IRAs in addition to coverage for other credit union accounts	\$250,000 per owner, per beneficiary up to 5 beneficiaries. (Incudes Coverdell Education Savings Accounts)	\$250,000 per corporation, partnership, or unincorporated association	\$250,000 per official custodian
FDIC	\$250,000 per owner	\$250,000 per co-owner	\$250,000 per owner	\$250,000 per owner, per beneficiary, up to 5 beneficiaries.	\$250,000 per corporation, partnership, or unincorporated association	\$250,000 per official custodian

See NCUA's website at www.ncua.gov and FDIC's website at www.fdic.gov where more detailed information about share and deposit insurance can be found.