



Our deposit insurance program covers insurable deposits held in non-registered accounts up to a maximum of \$250,000. Insurable deposits that are held in registered accounts (e.g., a GIC held in an RRSP) have unlimited coverage. Deposit insurance coverage is provided by the DIRF administered by FSRA and pre-funded by Ontario credit unions and caisses populaires at no cost to depositors.

Ontario's credit union and caisses populaire sector is made up of 66 institutions which, combined, hold over \$70 billion in assets. The sector is well-capitalized and has strong liquidity coverage.

FSRA supervises credit unions and caisses populaires and contributes to the stability of the sector for the benefit of depositors, pursuant the Credit Unions and Caisses Populaires Act, 1994 and the Financial Services Regulatory Authority of Ontario Act, 2016.