SUPPORTING TRANSITIONS

2021-2022 GUIDE FOR CSU PARENTS AND FAMILIES

PARENT AND FAMILY PROGRAMS
COLORADO STATE UNIVERSITY
Find What You Need:

For **Up-to-the-minute** information for specific programs and services, including hours of operation, visit:  
LSC.COLOSTATE.EDU
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Supporting Transitions is a partnership with CSU Parent and Family Programs & Rocky Mountain Student Media.

Photos courtesy of: CSU Parent and Family Programs, and CSU Creative Services.

Publication Design by: Christina Johnson
PRINCIPLES of
COMMUNITY

THE PRINCIPLES OF COMMUNITY SUPPORT THE COLORADO STATE UNIVERSITY MISSION AND VISION OF ACCESS, RESEARCH, TEACHING, SERVICE AND ENGAGEMENT. A COLLABORATIVE AND VIBRANT COMMUNITY IS A FOUNDATION FOR LEARNING, CRITICAL INQUIRY, AND DISCOVERY. THEREFORE, EACH MEMBER OF THE CSU COMMUNITY HAS A RESPONSIBILITY TO UPHOLD THESE PRINCIPLES WHEN ENGAGING WITH ONE ANOTHER AND ACTING ON BEHALF OF THE UNIVERSITY.

INCLUSION
We create and nurture inclusive environments and welcome, value and affirm all members of our community, including their various identities, skills, ideas, talents and contributions.

INTEGRITY
We are accountable for our actions and will act ethically and honestly in all our interactions.

RESPECT
We honor the inherent dignity of all people within an environment where we are committed to freedom of expression, critical discourse, and the advancement of knowledge.

SERVICE
We are responsible, individually and collectively, to give of our time, talents, and resources to promote the well-being of each other and the development of our local, regional, and global communities.

SOCIAL JUSTICE
We have the right to be treated and the responsibility to treat others with fairness and equity, the duty to challenge prejudice, and to uphold the laws, policies and procedures that promote justice in all respects.
As the Father of two CSU graduates, I can say that you have made a great choice, and that you are in for a great experience at CSU. Since course materials will be a large part of the CSU experience, we put together a packet to help, as my goal is to make the process as seamless as possible.

If you’re not satisfied let me know and I will make sure we make it right:
John.Parry@colostate.edu

2017 COLLEGIATE RETAILER of the year
RECOGNIZED BY THE NATIONAL ASSOCIATION OF COLLEGE STORES.

Meet Concierge Cam, bringing you competitive prices, with first-class service.

The CSU Bookstore is owned and operated by Colorado State University and returns all revenues to CSU for student programs and services

LSC STORE HOURS
M-F 7:45AM-5:30PM,
SAT. 10:00AM-5:00PM
Phone: (970) 491-0546
Residence Hall Move-In Checklist

Living on campus has many benefits for new and returning students. Studies have repeatedly shown that retention rates and GPAs increase when students live on campus. Additionally, resources are readily available and in close proximity for academic, emotional and social support. It’s a great way to meet new people and to develop a sense of community, while keeping students close to everything on campus.

Encourage your student to keep the following checklist in mind as they prepare to move-in to CSU Residence Halls:

- REVIEW important dates, videos, 3D floor plans, and more on the Housing & Dining Services website: HOUSING.COLOSTATE.EDU/HOUSING

- CHECK-IN details, safety information, policies, and decorating guidelines: HOUSING.COLOSTATE.EDU/HALLS/POLICIES.

- REVIEW meal plan and RamCash options at HOUSING.COLOSTATE.EDU/MEAL-PLANS and HOUSING.COLOSTATE.EDU/RAMCARD.

- AVOID moving in with duplicates of larger items such as micro fridge, TV, large rugs, etc. Each spring, when halls close, students donate more than 18 tons of personal items to local charities, so please only bring what you need. For more information on renting a micro fridge, visit HOUSING.COLOSTATE.EDU/MOVEIN.

- PROTECT YOUR BELONGINGS and get renter's insurance — inexpensive plans are available, or personal items may be covered by parents'/guardians' homeowners insurance. Find out more at HOUSING.COLOSTATE.EDU/POLICIES.

- ‘LIKE’ THE CSU HALLS PAGE on Facebook or follow us on Instagram to get connected throughout the year.

- PREPARE COMPUTER or laptop for the CSU network. Find out more at HOUSING.COLOSTATE.EDU/SERVICES/TECHNOLOGY.

- BRINGING A BICYCLE? Bikes need to be registered on campus. To register a bike, visit BICYCLE.COLOSTATE.EDU/BIKE-REGISTRATION. Learn bike safety tips, rules of the road, local laws as they pertain to bikes, etc at PTS.COLOSTATE.EDU/TRANSPORTATION-OPTIONS/BICYCLE-GENERAL.

- MOTOR VEHICLE PARKING PERMITS. New first year and transfer students living on campus do not need to have a car. However, for information about parking permits, visit PARKING.COLOSTATE.EDU.

- EXPLORE involvement, leadership, and diversity opportunities at RAMLINK.COLOSTATE.EDU.

- GET REQUIRED IMMUNIZATIONS and learn about important health-related information, including meningitis, at HEALTH.COLOSTATE.EDU.

- Know your student’s CAMPUS MAILING ADDRESS.

STUDENT’S NAME
ROOM #, HALL NAME
FORT COLLINS, CO 80523
LIVE THE BEST.

NOW LEASING FOR 2021-2022

- 1, 2, 3 & 4-BEDROOMS
- FULLY FURNISHED
- 2 POOLS & SPAS
- INDIVIDUAL LEASES
- FREE PARKING
- 2 GYM AREAS
- ROOMMATE MATCHING
- 5-MIN BUS RIDE TO CSU
- FREE CABLE & WIFI

www.ramsvillage.com | 970-498-0206 | @rams.village
900 Constitution Ave | Fort Collins, CO 80521
CSU Health Network Reminders

CSU Health Network is every student’s home for health and well-being. CSU students have access to a wide range of medical, counseling and health education and prevention services, regardless of their insurance plan.

Incoming CSU Student Health Network Checklist (student completes):

- **Submit Immunizations Records:**
  - Deadline for Fall 2021: August 23, 2021
  - Deadline for Spring 2022: January 18, 2022
  Colorado law requires anyone who is enrolled for one or more classes at a college or university and who is physically present at the institution to meet the immunizations requirements. Immunization records are submitted online through the CSU Student Health Portal.
  - Measles, Mumps and Rubella (MMR) vaccine (2 valid doses)
  - Meningococcal (ACWY) vaccine
  CSU students can voluntarily submit their COVID-19 vaccine records to the CSU Health Network through the online CSU Student Health Portal. Please note: this information will be updated when one or more vaccines are fully approved by the U.S. Food and Drug Administration and the official CSU COVID-19 policy is in place.
  To learn more, visit COVID.COLOSTATE.EDU.

- **Complete Health Forms:**
  - Deadline for Fall 2021: August 23, 2021
  - Deadline for Spring 2022: January 18, 2022
  All incoming students must complete the following forms:
    - Health History
    - Tuberculosis (TB) Assessment
    - Authorization for Treatment of Minor (for students under the age of 18)

- **Fulfill Health Insurance Requirement:**
  - Deadline for Fall 2021: September 8, 2021
  - Deadline for Spring 2022: February 2, 2022
  Colorado State University requires all domestic students taking six (6) or more resident instruction credits and all international students to have health insurance.

- **Domestic Students:** Go to HEALTH.COLOSTATE.EDU/INSURANCEREQUIREMENT to access the secure online health insurance waiver portal. Students must take action to either WAIVE or ENROLL in the CSU Student Health Insurance Plan (SHIP) by the deadline.

- **International Students:** International students are automatically enrolled in the Student health Insurance Plan (SHIP).

- **Consider RamCare Supplement Program:**
  - Deadline for Fall 2021: September 8, 2021
  - Deadline for Spring 2022: February 2, 2022
  RamCare is a supplement for students who have their own health insurance coverage but want an inexpensive way to help cover out-of-pocket expenses for medical services at CSU Health Network.

- **Complete Online Modules:**
  - Deadline for Fall 2021: August 23, 2021
  - Deadline for Spring 2022: January 18, 2022
  These online courses will be available 30 days prior to the beginning of the semester. Students can access the programs directly through their RAMweb account.
    - AlcoholEdu
    - Sexual Assault Prevention
    - Schwab MoneyWise on Campus: Achieve Financial Wellness (optional)

- **Create a YOU@CSU profile:**
  - Deadline for Fall 2021: August 23, 2021
  - Deadline for Spring 2022: January 18, 2022
  Student can access YOU@CSU through their RAMweb account and create a confidential profile to access online and on-campus resources that support student success and well-being.
Care for Body and Mind

CSU Health Network is your student’s home for health and well-being at CSU.

Students can access a wide range of medical, counseling and health education and prevention services. Learn more at health.colostate.edu.
Accessing Student Records: Finances and Information

As parents and family members you have likely been involved in your student’s educational journey to some degree by receiving records and information around your student’s grades, finances, and medical records. We know many of you will have a continued interest in these topics while your student is enrolled at CSU. However, access to this information will likely look different than it has in the past. The following information can help parents and families navigate these changes in access to student records and information.

What does FERPA mean for parents and families?

- The university may not disclose records or information that is directly related to or personally identifies a student without their prior consent. These records include: files, documents, and materials in whatever medium (handwriting, email, print, tapes, phone conversation) which contain information directly related to students and from which students can be personally (individually) identified.

- Students can allow access to some of their educational records to third parties, including parents and family members, through the FAMweb online portal: FAMWEB-PROD.IS.COLOSTATE.EDU.

- Allowing students to be the keepers of their own academic records will help them learn personal responsibility and accountability. As they are becoming self-sufficient, you are a partner in supporting your student to gain these skills.


- FERPA is designed to protect the privacy rights of student educational records and to ensure the accuracy of those records.
- FERPA applies to currently enrolled or formerly enrolled students (regardless of age or parental dependency status).
- FERPA applies to all institutions that receive Department of Education funds.

NEW PHOTO

CSU Accelerated Programs: A pathway to early graduation

A pathway for degree-seeking CSU students to graduate in 3-3 1/2 years!

A diverse selection of Accelerated Program options are offered within:
- The College of Business
- The College of Health and Human Sciences
- The College of Liberal Arts
- The College of Natural Sciences
- Warner College of Natural Resources

Steady Progress. Early Completion. Next Chapter.

AcceleratedPrograms.colostate.edu

CONTACT US:
CSUSummer@colostate.edu
@csusummer @csu_summer
A pathway for degree-seeking CSU students to graduate in 3-3½ years!

A diverse selection of Accelerated Program options are offered within:

- The College of Business
- The College of Health and Human Sciences
- The College of Liberal Arts
- The College of Natural Sciences
- Warner College of Natural Resources

Steady Progress. Early Completion. Next Chapter.

AcceleratedPrograms.colostate.edu

CONTACT US: CSUSummer@colostate.edu

@csusummer  @csu_summer
FAMweb and RAMweb

Students have the ability to designate trusted individuals to have secure online access to view selected educational records through FAMweb. CSU students have the right and responsibility to choose to provide, update or withdraw FAMweb access, all of which is managed from within their RAMweb account.

Parent and Family Programs encourages all families and support networks to work with your student now to set up a FAMweb account. This will save time and stress when deadlines arrive for bills or to access important tax information.

Steps to set up a FAMweb account:

1. Your CSU student needs to grant access through the “Manage Student Record” section of their RAMweb account.

   A. Students will need a name and email address for you that will be used to set up your account.

   B. Once access is granted, you will receive an email asking you to set up a FAMweb account.

2. Follow the link in your email to access FAMweb and Congratulations! You have successfully created a FAMweb account.

FAMweb:

The following types of student information can be viewed in FAMweb by a parent/family/support person only when the student has designated individuals to have access:

- eBilling information (including CSU Payment Plan)
- Financial Aid information
- Grades — final grades for the end of each semester
- Unofficial transcript
- Class schedule for the semester in session
- Tax information

RAMweb:

Provides students (not parents or families) with tools to manage the following information and much more:

- Registration Process
- Degree Progress
- FAMweb permission settings
- Financial information
- Billing
- Financial Aid
- Tax Information
- Student Records
- Grades
- Transcripts
CSU eBilling: Paying Your University Student Account

Students will receive email notifications when monthly billing statements are available on RAMweb.

- Students can set up additional email addresses for other interested parties to receive notification and view billing statements online via FAMweb.
- Students can create and maintain eBilling addresses on RAMweb.

Additional or updated CSU billing information can be found on the Office of Financial Aid (OFA) website at FINANCIALAID.COLOSTATE.EDU/PAYING-YOUR-BILL/

Financial Aid staff can also answer questions when you call (970) 491-6321.

FREE TO BE YOU.

Our spacious, modern suites with movable furniture and a full kitchen offer you all the needs of home, while the outdoor fire pit and grill let you sit back and relax with new friends.

PARENTS & ALUMNI CLUB

Join the Premier Hotel Parent and Alumni discount club. Enjoy these perks, along with many others!

- 15% off 365 days a year, no blackout dates.
- Exclusive extended discounts for members only.
- Stay 10 nights, earn your 11th night, free!

Download our APP to join, track stays, and learn more about this unique club!

Check us out online or call today to reserve your room!
970.223.9995 | www.parentsandalumniclubatscu.com
4715 S. Timberline Road | Fort Collins
Get Involved at CSU

Students who engage actively in their college experience not only perform better academically than their non-involved peers, but are able to build a community within CSU which assists them with their transition to a new environment. As a parent or family member, you can encourage your student to explore their interests and passions by getting involved on campus. Here are a few ways for students to get involved their first semester and beyond.

- **Clubs and Organizations:** If there is an interest, there is a community! With over 400 student clubs and organizations, getting involved can be fun, easy, and a transformational way to make the most of the Ram Experience. 60% of students are involved in a club or organization during their time at CSU. The Student Leadership, Involvement and Community Engagement (SLICE) office even provides one-on-one guidance for students to help them connect with the clubs and organizations most fitting for them.

- **Student Employment:** Employment on campus at CSU provides students with the opportunity to gain valuable work experience as well as a practical means to contribute to the costs of their education. Many offices across the university hire students while also providing mentorship, training and development to fit students’ personal and professional goals. The CSU Bookstore, Residence Halls and Rec Center are some of the largest student employers. Visit the CSU Career Center for more information on finding an on-campus job.

- **Student Diversity Programs and Services Offices (SDPS):** CSU is proud to appreciate and support diversity and inclusion. The SDPS offices seek to support specific populations through programs, resources and events. SDPS offices include: Asian/Pacific American Cultural Center, Black/African American Cultural Center, El Centro, Pride Resource Center, Native American Cultural Center, Student Disability Center and Women and Gender Advocacy Center. SDPS offices can be found throughout the Lory Student Center.
• **Athletic Events:** All athletic events provide free tickets to full-time undergraduate students. Students can enjoy watching their peers compete in soccer, basketball, volleyball, baseball, football, track and field, swimming and diving and many more!

• **Rec Center:** With a climbing wall, pool, hot tub, fitness classes and state of the art equipment the Rec has student fitness needs covered. Sport Clubs and Intramurals also give students another chance to get in the game or try a sport for the first time.

• **Ram Events:** Students can attend the annual Fall Concert and many other diverse and affordable events that both entertain and enrich the Colorado State University experience. From comedians to poetry, music and motivational speakers, make sure your student checks the Ram Events calendar!

• **Residence Life:** Each student living in the residence halls has an opportunity to get involved by attending programs planned by their Resident Assistant (RAs) or by joining the Residence Hall Association to provide leadership and plan events in the residence halls.

• **Fraternity & Sorority Life:** Colorado State University’s Fraternity & Sorority Life community is a great way for students to become a part of the University through a smaller community as well as excel academically, develop leadership skills, participate in philanthropic and athletic events and give back to the surrounding community.

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Morgan Library is your home away from home

• Student jobs
• Quiet study space
• Group study rooms
• Morgan’s Grind Café
• Usually open 9am-11pm
• Borrow books, laptops and chargers for free

LIBRARIES
COLORADO STATE UNIVERSITY
18 Things To Do With Your Student

Colorado State was founded in 1870 and there’s a tradition at CSU for students to complete the “70 Things To Do Before You Graduate”. But, did you know there’s also a tradition for you?

Parent and Family Programs created the “18 Things To Do With Your Student” list for you! As an important part of your student’s support network, we encourage you to get to know CSU and the Fort Collins community. Whether you’re tackling the whole list in one visit or over the course of your student’s time at CSU, take a look at these 18 ways to share CSU with your student!

1. Participate in Ram Welcome parent and family programming.*
2. Share a meal with your student at a dining hall or in the Lory Student Center.
3. Attend Homecoming and Family Weekend and get your picture with CAM the Ram!*  
4. Tour the recently renovated Lory Student Center. Be sure to check out the CSU story walls and murals.
5. Learn the CSU Alma Mater or Fight Song and sing it with your student at CSU event.*
6. Share a lunch outside on the Oval.
7. Have your student introduce you to their favorite professor.
8. Attend a CSU sporting event. (Or watch from home while your student attends!)
9. Attend a concert or performance at the University Center for the Arts.
10. Visit the Annual Flower Trail Garden while it’s in full bloom.
11. Visit Old Town Fort Collins. (Bonus for riding the MAX or other Transfort bus to get there!)
12. Sport your green and gold and have your picture taken with one of the seven ram statues on campus.*
13. Take a selfie with the ‘A’ in the background.
14. Go to an art show in the Curfman Gallery.*
15. Hug a tree in Sherwood Forest.*
16. Take a picture with your student at the place on campus that means the most to them.*
17. Take a family picture on the steps of the administration building with your new CSU graduate.
18. Encourage your student to do all 70 things on the “70 Things To Do Before You Graduate” list.*

*Items that are also on the student list “70 Things to Do Before You Graduate”
Apple Authorized Service Provider

Get your Apple product back working the way it should. We are Fort Collin’s Apple experts. If you are looking for a reputable and convenient repair store near you, contact Digitiqe. We only use genuine Apple parts which means that all of our repairs are Apple-certified and backed by Apple.

To Book An Appointment
Visit digitiqe.com/fortcollins or call us at (970) 797-4038
Walk-in’s are accepted until 4pm daily!

1526 E Harmony Rd #120, Fort Collins, CO
Open every day 9am-6pm
Email: fortcollins@digitiqe.com
Homecoming and Family Weekend

OCT. 6 – OCT. 10

Alumni, families and community members are invited to Homecoming & Family Weekend, the time of year when we come together to celebrate Colorado State University’s past, present, and future. It’s an ideal time to visit Fort Collins and join your student for a weekend of festivities. CSU Rams play San Jose State, Saturday, Oct. 9.

Find a full list of Homecoming and Family Weekend events at HOMECOMING.COLOSTATE.EDU

Contact Us
Alumni Association: (800) 286-2586
Parent and Family Programs: (970) 491-6680

Experience Colorado

Over 6,000 miles of streams
44 State Parks
2,000 lakes & reservoirs
54 fourteeners
13 National Parks
11 National Forests
Thousands of camp sites
Endless trails

We Have Your Gear

clothing footwear camping climbing fishing
kitchenware optics & photography hunting
archery military surplus boating

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THIS IS LIVING.

Schedule your tour today!
Call 970.407.7267

In Person at: 1323 West Plum Street, Fort Collins, CO 80521
Helpful Contact Information

Please note: **970 is the Area Code** for Colorado State University
All resources and full contact information are also available online by searching the office name at [COLOSTATE.EDU](http://www.COLOSTATE.EDU)

<table>
<thead>
<tr>
<th>Department</th>
<th>Phone Number</th>
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<tbody>
<tr>
<td>Admissions</td>
<td>491-6909</td>
</tr>
<tr>
<td>Adult Learner &amp; Veteran Services</td>
<td>491-3977</td>
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<tr>
<td>CSU Bookstore</td>
<td>491-0546</td>
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<tr>
<td>CSU Health Network</td>
<td>491-7121</td>
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<tr>
<td>CSU Libraries</td>
<td>491-1841</td>
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<td>CSU Police Department</td>
<td>491-6425 (non-emergency); 911 (emergency)</td>
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<tr>
<td>Campus Information Services</td>
<td>491-6444</td>
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<tr>
<td>Campus Recreation</td>
<td>491-6359</td>
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<td>Career Center</td>
<td>491-5707</td>
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<td>Collaborative for Student Achievement</td>
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<td>Fraternity and Sorority Life</td>
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<td>Housing and Dining Services</td>
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<td>International Programs</td>
<td>491-5917</td>
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<td>Off-Campus Life</td>
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<td>Office of Financial Aid</td>
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<td>Orientation and Transition Programs</td>
<td>491-6011</td>
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<td>Parent and Family Programs</td>
<td>491-6680</td>
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<td>Parking Services</td>
<td>491-7041</td>
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<td>Records and Registration (Registrar’s Office)</td>
<td>491-4860</td>
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<tr>
<td>Student Case Management</td>
<td>491-8051</td>
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<tr>
<td>Student Leadership, Involvement and</td>
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<tr>
<td>Community Engagement (SLiCE)</td>
<td>491-1682</td>
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<td>Tell Someone</td>
<td>491-1350</td>
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**Student Diversity Programs and Services:**

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<th>Program</th>
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<tr>
<td>Asian/Pacific American Cultural Center</td>
<td>491-6154</td>
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<td>Black/African American Cultural Center</td>
<td>491-5781</td>
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<tr>
<td>El Centro</td>
<td>491-5722</td>
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<tr>
<td>The Pride Resource Center</td>
<td>491-4342</td>
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<td>Native American Cultural Center</td>
<td>491-1332</td>
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<td>Student Disability Center</td>
<td>491-6385</td>
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<td>Women and Gender Advocacy Center</td>
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**Academic College Offices:**

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<tr>
<th>College</th>
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<tbody>
<tr>
<td>Agricultural Sciences</td>
<td>491-6274</td>
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<td>Business</td>
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<td>Engineering</td>
<td>491-3366</td>
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<td>Health and Human Sciences</td>
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<td>Liberal Arts</td>
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<tr>
<td>Natural Sciences</td>
<td>491-1300</td>
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<td>Veterinary Medicine and Biomedical Sciences</td>
<td>491-7051</td>
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<tr>
<td>Warner College of Natural Resources</td>
<td>491-6675</td>
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3 of 5 students earn summer session credit during their CSU journey

### 2022 Summer Term Schedule

<table>
<thead>
<tr>
<th>Term Type</th>
<th>May 16 - August 7</th>
<th>June 13 - July 10</th>
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<tbody>
<tr>
<td>4-Week Terms</td>
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<tr>
<td>8-Week Terms</td>
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<tr>
<td>12-Week Term</td>
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<tr>
<td>Additional Terms</td>
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</table>

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Preferred Business Partners

The Parent and Family Programs Office would like to recognize the tremendous financial support we receive from the following business partners. These businesses support CSU students and their families by providing financial support to the RamFam fund. Through this support, Parent and Family Programs can host events at Ram Welcome, Homecoming & Family Weekend, support campus programming and build community through additional family programs. We encourage parents and families to utilize and support these businesses as they are recommended by previous families and provide discounts to you!

CSU Bookstore
Lory Student Center
970-491-0546
BOOKSTORE.COLOSTATE.EDU

Candlewood Suites
314 Pavilion Lane
970-223-0200
CANDLEWOODSUITES.COM/
FORTCOLLINS

Canvas Credit Union
Lory Student Center
970-491-6444
CANVAS.ORG

College Student Storage
303-545-9525
CSSTORAGE.COM

Fairfield Inn and Suites
3520 Timberwood Drive
970-226-6656
FAIRFIELD.MARRIOTT.COM

Interstate Batteries
300 Willow Street
970-484-1307
INTERSTATEBATTERIES.COM

RE/MAX Advanced Inc.
1018 Centre Avenue
Dana Goode
970-231-6507
Lance Volmer
970-218-3016
FORTCOLLINSNATIVE.COM
Now Leasing

Studio - 5 Bedroom Floorplans • Fully Furnished • Extensive Fitness Center
Rooftop Pool & Sundeck • Views of Canvas Stadium • Game Room & Resident Lounge
Private Resident Parking • Minutes From Colorado State University
Onsite Maintenance & Management • Compute Lab & Study Lounge
Proud partner of CSU Athletics

THESTANDARDFORTCOLLINS.COM | 775 WEST LAKE ST | 970.372.6764
Canvas is the Official Credit Union of Colorado State University

Banking with Canvas is like having family on campus.

➤ We have a **branch on campus** in Lory Student Center.

➤ We serve CSU Ram Families near and far with access to 200+ shared branches across Colorado, 5600+ nationwide, and **over 30,000 fee-free ATMs**.

➤ **We have members, not customers**, and each member owns a share of the credit union.

➤ Coloradans love our **delightfully offbeat** approach to finances.

➤ We stand **shoulder-to-shoulder** with your student, helping them through their financial journey.

Follow us at:

Learn more at canvas.org/csu

Follow us at:

canvas.org

Insured by NCUA.