INSURED...OR NOT?

FDIC-Insured

- Checking Accounts, including money market deposit accounts, NOW Accounts
- Savings Accounts including passbook accounts
- Certificates of Deposit
- Certain Retirement Accounts
- Cashier's checks, money orders, other official items issued by a bank

Not FDIC-Insured

- Investments in mutual funds (stock, bond or mutual funds) whether purchased from a bank, brokerage or dealer
- Annuities, life insurance policies (underwritten by insurance companies but sold at some banks)
- Stocks, bonds, Treasury securities or other investment products, whether purchased through a bank or a broker/dealer
- Contents of a safe deposit box

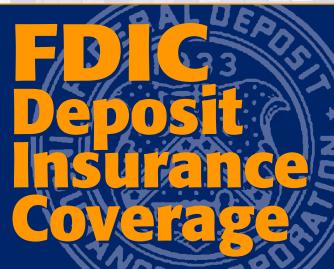
FDIC Insured Banks—FDIC insured banks must display the **official sign at each teller window** where deposits are received. Look for this symbol of safety at your bank:



FDIC Contacts—To learn more about FDIC and deposit insurance coverage, go to **www.fdic.gov** or call 1-877-275-3342.



The Facts About



Deposit insurance coverage under the Federal Deposit Insurance Corporation rules.

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he FDIC—short for the Federal Deposit Insurance Corporation—is an independent agency of the United States government.

The FDIC protects depositors against the loss of their insured deposits if an FDIC—insured bank or savings association fails. FDIC insurance is backed by the full faith and credit of the United States government to at least \$250,000.

From the Federal Deposit Insurance Corporation's first day of operation in 1933 through today, not one depositor has ever lost a penny of FDIC insured deposits.

Here are some ways to make sure your deposits are covered to the maximum extent possible.

Basic Insurance—The standard maximum deposit insurance amount is \$250,000 per depositor per insured depository institution for each account ownership category.

- Deposits in different institutions are insured separately. However, if an institution has one or more branches, the main office and all branch offices are considered to be one institution.
- Deposits maintained in different categories of legal ownership at the same bank can be separately insured, making it possible to have deposits of more than \$250,000 at one insured bank and still be fully insured. See the accompanying chart for examples that can increase your coverage to as much as \$3,000,000 or greater.

Retirement Accounts—Retirement account deposits are insured separately up to \$250,000. These include IRAs, Keogh plan accounts, 457 plan accounts and certain other self-directed accounts.

Maximize Your FDIC Insurance Coverage!

EXAMPLES

HUSBAND AND WIFE	*	HUSB	AND	AND	WIFE
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SINGLE ACCOUNTS:

Husband Wife	 250,000 250,000
JOINT ACCOUNT: Husband & Wife	\$ 500,000
REVOCABLE TRUST ACCOUNTS: Husband POD Wife Wife POD Husband	250,000 250,000
CERTAIN RETIREMENT ACCOUNTS: Husband IRA Wife IRA	\$ 250,000 250,000 2,000,000

Maria Husband, wife and two children

SINGLE ACCOUNTS: Husband Wife	\$ \$	250,000 250,000
JOINT ACCOUNT: Husband & Wife	\$	500,000
REVOCABLE TRUST ACCOUNTS:		
Husband POD 2 Children	\$	500,000
Wife POD 2 Children	\$	500,000
Husband POD Wife	\$	250,000
Wife POD Husband	\$	250,000
CERTAIN RETIREMENT ACCOUNTS:		
Husband IRA	\$	250,000
Wife IRA	\$	250,000
	\$3	5,000,000

March Husband, Wife and one Child

SINGLE ACCOUNTS: Husband Wife	-	250,000 250,000
JOINT ACCOUNT:		
Husband & Wife	\$	500,000
REVOCABLE TRUST ACCOUNTS:		
Husband POD Child	\$	250,000
Wife POD Child	\$	250,000
Husband POD Wife	\$	250,000
Wife POD Husband	\$	250,000
CERTAIN RETIREMENT ACCOUNTS:		
Husband IRA	\$	250,000
Wife IRA	\$	250,000
	\$2	2,500,000

☑ PARENT AND ONE CHILD

SINGLE ACCOUNTS: Parent	\$ 250,000
REVOCABLE TRUST ACCOUNTS: Parent POD Child	\$ 250,000
CERTAIN RETIREMENT ACCOUNTS: Parent IRA	\$ 250,000 \$ 750,000



"The ownership categories shown above have specific requirements that must be met in order to receive the coverage indicated. Failure to meet these requirements will result in funds being aggregated, and insured in the single ownership category up to the basic insurance amount, \$250,000. Information on these requirements can be obtained from the FDIC at the website address indicated on the back of this brochure".