INSURED...OR NOT?

FDIC-Insured

- Checking Accounts, including money market deposit accounts
- Savings Accounts including passbook accounts
- Certificates of Deposit
- Certain Retirement Accounts

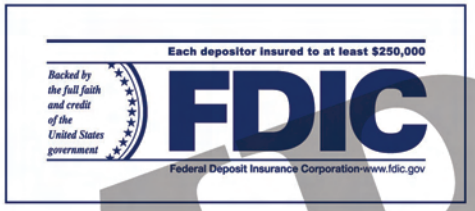
Not FDIC-Insured

- Investments in mutual funds (stock, bond or money market mutual funds) whether purchased from a bank, brokerage or dealer
- Annuities (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

Brokered Deposit Accounts—Consumers are now able to purchase a variety of deposit products through organizations such as trade associations, unions, professional societies and alumni organizations. These deposits are advertised as FDIC-insured. To make sure of this coverage, study the plan documents to ensure that:

- The funds are placed in an FDIC-insured institution.
- The funds are placed in FDIC-insured products (see sidebar for what is covered and what is not).
- The interest rate and maturity date advertised are identical to the rate offered by the bank accepting the deposit.
- Your deposits are eligible for "pass-through" insurance coverage.

FDIC Insured Banks—You can learn whether a particular bank or savings association has FDIC coverage by contacting 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.

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SAMPLE

$250,000 Coverage Now Permanent

FDIC Deposit Insurance Coverage

The facts about deposit insurance coverage under Federal Deposit Insurance Corporation rules.

Maximize Your FDIC Insurance Coverage!

The **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. This coverage limit was made permanent by the Dodd-Frank Wall Street Reform and Consumer Protection Act of July 2010.

- 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.

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.

EXAMPLES

HUSBAND AND WIFE

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

HUSBAND, WIFE AND TWO CHILDREN

SINGLE ACCOUNTS:	
Husband	$ 250,000
Wife	$ 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
	$3,000,000

HUSBAND, WIFE AND ONE CHILD

SINGLE ACCOUNTS:	
Husband	$ 250,000
Wife	$ 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
	$2,500,000

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

Estimate your coverage with EDIE the Estimator
www.fdic.gov/edie/

NOTE: Certain non-interest-bearing transaction deposit accounts may have temporary, unlimited coverage. See your banker to learn if this affects your accounts.

"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".

SAMPLE