



FDIC INSURANCE COVERAGE

The Federal Deposit Insurance Corporation (FDIC) is an independent agency of the United States government that protects the funds depositors place in banks and savings associations. FDIC insurance is backed by the full faith and credit of the United States government. Since the FDIC was established in 1933, no depositor has ever lost a single penny of FDIC-insured funds.

FDIC insurance covers all deposit accounts, including checking and savings accounts, money market deposit accounts and certificates of deposit. FDIC insurance does not cover other financial products and services that banks may offer, such as stocks, bonds, mutual fund shares, life insurance policies, annuities, or securities.

The standard insurance amount is \$250,000 per depositor, per insured bank for each account ownership category.

The FDIC provides separate coverage for deposits held in different account ownership categories. Depositors may qualify for more coverage if they have funds in different ownership categories and all FDIC requirements are met.

The FDIC sign, displayed at every FDIC-insured institution, is a symbol of confidence for depositors. There is no need for depositors to apply for FDIC insurance or even to request it; coverage is automatic, up to the insurance limits described above, whenever a deposit account is opened at an FDIC-insured bank or savings association.

For more details regarding FDIC Deposit Insurance Coverage Limits by Account Ownership Category, visit the FDIC's website at fdic.gov and choose *Deposit Insurance* and then *Understanding Deposit Insurance*. To calculate your deposit insurance coverage, use the FDIC's Electronic Deposit Insurance Estimator (EDIE) at fdic.gov/edie.