

## More Information

To learn more about exactly how your deposits are insured, ask your banker or contact FDIC at 1-877-ASK-FDIC or [www.fdic.gov](http://www.fdic.gov). You also can calculate your insurance coverage using FDIC's EDIE the Estimator at: [www.fdic.gov/edie](http://www.fdic.gov/edie)

*Ask Your Banker...*

# FDIC Deposit Insurance

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## Keeping Your Deposits Safe

**Are your bank deposits safe? They are if your bank is insured by the Federal Deposit Insurance Corporation (FDIC). The FDIC, an independent agency of the U.S. government, protects depositors against any loss on insured deposits if an FDIC-insured institution fails. Each depositor is insured up to at least \$250,000 per depositor through December 31, 2013.**

FDIC insurance is paid for by banks and is backed by the full faith and credit of the U.S. government. No depositor has ever lost a penny of FDIC-insured deposits.

## What's Insured?

The FDIC insures all deposits at insured banks, including checking, NOW and savings accounts, money market deposit accounts and certificates of deposit (CDs), up to the insurance limit. The FDIC does not insure the money you invest in stocks, mutual funds, life insurance policies, annuities or municipal securities, even if you purchased these products from an insured bank. It also does not insure the contents of a safe-deposit box.

## How Much Is Insured?

The basic insurance amount through December 31, 2013, is \$250,000 per depositor per insured bank. If you and your family have \$250,000 or less in all of your deposit accounts at the same insured bank, you do not need to worry about your insurance coverage—your deposits are fully insured. The FDIC provides separate insurance coverage for deposit accounts held in different categories of ownership.

You may qualify for more than \$250,000 in coverage at one insured bank if you own deposit accounts in different ownership categories. Categories include single accounts, certain retirement accounts, joint accounts and revocable trust accounts.

## Recent Changes

A law enacted in May 2009 set coverage levels at \$250,000 per depositor through the year 2013. IRAs and other retirement accounts were permanently increased to \$250,000. The FDIC also simplified rules for insuring revocable trust accounts—commonly known as payable-on-death accounts and living trust accounts.

## Why Is FDIC Insurance Important?

All FDIC-insured banks must meet high standards for financial strength and stability. The FDIC, with other federal and state regulatory agencies, regularly reviews the operations of insured banks to ensure these standards are met. Even with these safeguards, some insured banks fail. But FDIC insurance will cover deposits in such banks, dollar for dollar, including principal and any accrued interest, up to the insurance limit.



Look for the FDIC logo on your bank's materials and in its lobby. It's your assurance that your bank is safe!