

## How Can I Be Sure?

The FDIC has made it easier than ever to make certain your deposits are insured:

1. Use the FDIC's online Electronic Deposit Insurance Estimator, EDIE the Estimator, at [fdic.gov/edie](http://fdic.gov/edie).
2. Call the FDIC at 877-ASK-FDIC (877-275-3342). The Hearing Impaired line is 800-925-4618.
3. Use the FDIC's online Customer Assistance Form at [www2.fdic.gov/starsmail](http://www2.fdic.gov/starsmail).
4. Mail questions to the FDIC's Deposit Insurance Outreach at 550 17th St., NW, Washington, DC 20429.



Ask Your Banker...

# Insuring Your Money

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- FDIC Deposit Insurance
- Can I Increase My Coverage?
- Can I Be Sure I'm Covered?

## The Federal Insurance Safety Net

Money you deposit in a federally insured bank is guaranteed by an independent U.S. government agency for up to \$250,000 per depositor, per ownership category.

Since federal deposit insurance began in 1934, no depositor has ever lost money in a federally insured bank account. Your deposits are backed by the full faith and credit of the U.S. government. Insurance through the Federal Deposit Insurance Corporation (FDIC) covers all kinds of deposits. But it does **not** protect money invested in stocks, bonds, mutual funds, life insurance or annuities—even if you buy them at a bank.

### FDIC insurance is automatic.

You don't have to apply for it. But look for the FDIC sign to make certain your bank is insured. It's a symbol of confidence for depositors across the country.



## Increasing Your Coverage

**Your bank and the FDIC want to make sure that all of your deposits are insured.**

The accounts in each ownership category, such as individual, joint or retirement accounts, are aggregated and then insured separately up to \$250,000 per type. But more insurance is available depending on how your accounts are arranged. For example, a husband and wife with the right combination of accounts could have up to \$2 million in federal deposit insurance. And a wife, husband and two children could insure as much as \$3 million.

Remember, if there is more than one account in an ownership category, the person's interest in all such accounts is aggregated and insured to the \$250,000 limit. For revocable trusts, there can be added beneficiaries if they meet certain qualifications. This example assumes that the husband and wife have equal interests in each account owned together.

### HUSBAND, WIFE AND TWO CHILDREN

#### INDIVIDUAL ACCOUNTS:

Husband	\$ 250,000
Wife	\$ 250,000

#### JOINT:

Husband & Wife	\$ 500,000
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#### REVOCABLE TRUST ACCOUNTS:

Husband ITF* 2 Children	\$ 500,000
Wife ITF 2 Children	\$ 500,000
Husband ITF Wife	\$ 250,000
Wife ITF Husband	\$ 250,000

#### CERTAIN RETIREMENT ACCOUNTS:

Husband	\$ 250,000
Wife	\$ 250,000
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	\$3,000,000

\* In Trust For

Each person has \$1,500,000 in insurance for a total of \$3,000,000.