

FDIC Insurance – Ensuring Your Deposits Are Safe

FDIC insurance covers all deposit accounts, including checking , savings accounts, money markets and certificates of deposit. FDIC insurance does not cover other financial products and services that we may offer such as securities and other investment products. The standard insurance amount is \$250,000 per depositor, per insured bank, for each account ownership. 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 ownership categories are:

1. Single Accounts
2. Joint Accounts
3. Certain Retirement Accounts (includes IRAs)
4. Revocable Trust Accounts
5. Corporation, Partnership and Unincorporated Association Accounts
6. Irrevocable Trust Accounts
7. Employee Benefits Plan Accounts
8. Government Accounts

All deposits that an accountholder has in the same ownership category at the same bank are added together and insured up to the standard insurance amount.

To calculate your deposit insurance coverage, use the FDIC's Electronic Deposit InsuranceEstimator (EDIE) at www.fdic.gov/edie.

For more information on FDIC Deposit Insurance Coverage, go to www.fdic.gov/deposit/deposits