

## FDIC Deposit 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 currently is \$250,000 per depositor. The \$250,000 limit is permanent for certain retirement accounts (includes IRAs) and is temporary for all other deposit accounts through December 31, 2013. On January 1, 2014, the standard insurance amount will return to \$100,000 per depositor for all deposit accounts except certain retirement accounts, which will remain at \$250,000 per depositor.

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. (For details on the requirements, go to [www.fdic.gov/deposit/deposits](http://www.fdic.gov/deposit/deposits).)

The following chart shows standard insurance amounts for FDIC account ownership categories. All deposits that an accountholder has in the same ownership category are added together and insured up to the standard insurance amount.

## FDIC Deposit Insurance Coverage Limits through December 31, 2013 by account ownership category<sup>▼</sup>

**Single Accounts** owned by one person  
\$250,000 per owner

**Joint Accounts** owned by two or more persons  
\$250,000 per co-owner

**Certain Retirement Accounts** includes IRAs  
\$250,000 per owner

**Revocable Trust Accounts**  
\$250,000 per owner per beneficiary up to 5 beneficiaries (more coverage available with 6 or more beneficiaries subject to specific limitations and requirements)

**Corporation, Partnership and Unincorporated Association Accounts**  
\$250,000 per corporation, partnership or unincorporated association

**Irrevocable Trust Accounts**  
\$250,000 for the non-contingent, ascertainable interest of each beneficiary

**Employee Benefit Plan Accounts**  
\$250,000 for the non-contingent, ascertainable interest of each plan participant

**Government Accounts**  
\$250,000 per official custodian

### To calculate your deposit insurance coverage

Use the FDIC's **Electronic Deposit Insurance Estimator (EDIE)** at: [www.fdic.gov/edie](http://www.fdic.gov/edie)

### For questions about FDIC coverage limits and requirements

Visit [www.FDIC.gov/deposit/deposits](http://www.FDIC.gov/deposit/deposits), call toll-free 1-877-ASK-FDIC, or ask a representative at your bank

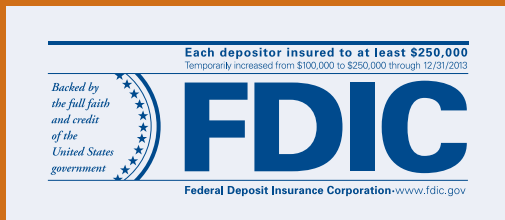


<sup>▼</sup> On January 1, 2014, the standard coverage limit will return to \$100,000 for all deposit categories except Certain Retirement Accounts (includes IRAs), which will continue to be insured up to \$250,000 per owner.

*The more you know about  
FDIC deposit insurance coverage,  
the safer your money.*

To ensure funds are fully protected, depositors should understand their coverage limits and confirm that a financial institution is FDIC-insured.

The FDIC sign (shown below) is displayed at every FDIC-insured institution and 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 whenever a deposit account is opened at an FDIC-insured bank or savings association.

To learn more about the FDIC's insurance coverage rules and requirements, refer to the resources listed on the next panel.

## For More Information from the FDIC

### Calculate insurance coverage

Use the FDIC's online Electronic Deposit Insurance Estimator at: [www.fdic.gov/edie](http://www.fdic.gov/edie)

### Read more about FDIC insurance online

Visit: [www.fdic.gov/deposit/deposits](http://www.fdic.gov/deposit/deposits)

### Call toll-free

1-877-ASK-FDIC (1-877-275-3342)

### Hearing impaired line

1-800-925-4618

### Send questions by e-mail

Use the FDIC's online Customer Assistance Form at: [www2.fdic.gov/starsmail](http://www2.fdic.gov/starsmail)

### Mail questions

Federal Deposit Insurance Corporation  
Attn: Deposit Insurance Outreach  
550 17th Street, NW  
Washington, DC 20429

# Deposit Insurance Summary



FDIC



May be printed in its entirety  
**without restriction.**



Federal Deposit  
Insurance Corporation