



**Your  
Coverage  
Increased to  
\$250,000**  
(see inside  
for details)

# How Your **DEPOSITS** Are **INSURED**

- How The FDIC Insures Your Deposits
- How To Maximize Your Coverage

# The Safety Net of Federal Insurance

**N**ot one penny of insured deposits has ever been lost by a customer of a federally insured bank. Only federally insured institutions can make this statement:

*“Backed by the full faith and credit of the United States government.”*

**Make sure your deposits are covered to the maximum extent possible.**

## ■ How much coverage does each depositor have?

\$250,000 per ownership category (coverage was increased from \$100,000 to \$250,000 by Act of Congress through 2013). Deposit accounts maintained in different legal ownership categories (such as individual or joint accounts) are insured separately. All of the accounts in each category in any one institution are added together and generally insured up to \$250,000.

# Maximize Your FDIC Insurance Coverage!

## EXAMPLES

### HUSBAND AND WIFE

#### INDIVIDUAL ACCOUNTS:

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

#### JOINT TENANCY: \*

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

Husband as Trustee for Wife	\$ 250,000
Wife as Trustee for Husband	\$ 250,000

#### CERTAIN RETIREMENT ACCOUNTS:

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

\* Joint account with right of survivorship

\$2,000,000

### HUSBAND, WIFE AND TWO CHILDREN

#### INDIVIDUAL ACCOUNTS:

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

#### JOINT TENANCY: \*

Husband & Wife	\$ 500,000
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#### PAYABLE ON DEATH ACCOUNTS (POD):

Husband POD 2 Children	\$ 500,000
Wife POD 2 Children	\$ 500,000
Husband POD Wife	\$ 250,000
Wife POD Husband	\$ 250,000

#### CERTAIN RETIREMENT ACCOUNTS:

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

\* Joint account with right of survivorship

\$3,000,000

\*\* Available coverage increased on 9/26/08. See [www.fdic.gov](http://www.fdic.gov) for more information

NOTE: Certain non-interest-bearing transaction deposit accounts may have temporary, unlimited coverage (mainly business payroll accounts). See your banker to learn if this affects your accounts.

"The ownership categories shown above have specific requirements that must be met in order to receive the coverage indicated. Failure to meet these requirements will result in funds being aggregated, and insured to the maximum. Information on these requirements can be obtained from the FDIC at the website address indicated on the back of this brochure".

### HUSBAND, WIFE AND ONE CHILD

#### INDIVIDUAL ACCOUNTS:

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

#### JOINT TENANCY: \*

Husband & Wife	\$ 500,000
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#### PAYABLE ON DEATH ACCOUNTS (POD):

Husband POD Child	\$ 250,000
Wife POD Child	\$ 250,000
Husband POD Wife	\$ 250,000
Wife POD Husband	\$ 250,000

#### CERTAIN RETIREMENT ACCOUNTS:

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

\* Joint account with right of survivorship

\$2,500,000

### PARENT AND ONE CHILD

#### INDIVIDUAL ACCOUNTS:

Parent	\$ 250,000
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#### PAYABLE ON DEATH ACCOUNTS (POD):

Parent POD Child	\$ 250,000
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#### CERTAIN RETIREMENT ACCOUNTS:

Parent	\$ 250,000
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\$ 750,000

Estimate your coverage with  
EDIE the Estimator  
[www.fdic.gov/edie/](http://www.fdic.gov/edie/)



Much more may be available depending on how your deposit accounts are structured (*see chart for examples*). The FDIC does NOT insure investments that are not bank deposits—for example, mutual funds, stocks, bonds, life insurance policies and annuities—even if you purchased them from an FDIC-insured institution.

■ **Are deposits in separate institutions grouped together for insurance purposes?**

No. Deposits in different institutions are insured separately. However, if an institution has one or more branches, the main office and *all* branch offices are considered to be one institution, even if the offices are in different states.

■ **Are retirement accounts insured?**

Separate coverage is available for Individual Retirement Accounts (IRAs), self-directed Keogh plan accounts, 457 plan accounts and certain other retirement accounts that are self-directed. Changes in

2006 increased the coverage for deposits in this ownership category to \$250,000.

■ **For more information from the FDIC**

Go to the FDIC web site at [www.fdic.gov](http://www.fdic.gov) to find publications as well as the Electronic Deposit Insurance Estimator (EDIE), an interactive tool allowing you to get a summary of your FDIC coverage. Or call 1-877-275-3342.

*Embracing Technology, Preserving Trust*



Presented by the  
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