

**The  
Facts About**

**FDIC  
Deposit  
Insurance  
Coverage**

**Deposit insurance coverage  
under the Federal Deposit  
Insurance Corporation rules.**

**T**he **FDIC**—short for the **Federal Deposit Insurance Corporation**—is an independent agency of the United States government. The FDIC protects depositors against the loss of their insured deposits if an FDIC-insured bank or savings association fails. FDIC insurance is backed by the full faith and credit of the United States government to at least \$250,000.

***From the Federal Deposit Insurance Corporation's first day of operation in 1933 through today, not one depositor has ever lost a penny of FDIC insured deposits.***

***Here are some ways to make sure your deposits are covered to the maximum extent possible.***

**Basic Insurance**—The standard maximum deposit insurance amount is \$250,000 per depositor per insured depository institution for each account ownership category.

- 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.
- Deposits maintained in different categories of legal ownership at the same bank can be separately insured, making it possible to have deposits of more than \$250,000 at one insured bank and still be fully insured. See the accompanying chart for examples that can increase your coverage to as much as \$3,000,000.

**Retirement Accounts**—Retirement account deposits are insured separately up to \$250,000. These include IRAs, Keogh plan accounts, 457 plan accounts and certain other self-directed accounts.

# Maximize Your FDIC Insurance Coverage!

## EXAMPLES

### ❖ HUSBAND AND WIFE

#### SINGLE ACCOUNTS:

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

#### JOINT ACCOUNT:

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

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

#### CERTAIN RETIREMENT ACCOUNTS:

Husband IRA	\$ 250,000
Wife IRA	\$ 250,000
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	\$2,000,000

### ❖ HUSBAND, WIFE AND TWO CHILDREN

#### SINGLE ACCOUNTS:

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

#### JOINT ACCOUNT:

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

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 IRA	\$ 250,000
Wife IRA	\$ 250,000
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	\$3,000,000

### ❖ HUSBAND, WIFE AND ONE CHILD

#### SINGLE ACCOUNTS:

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

#### JOINT ACCOUNT:

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

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

#### CERTAIN RETIREMENT ACCOUNTS:

Husband IRA	\$ 250,000
Wife IRA	\$ 250,000
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	\$2,500,000

### ❖ PARENT AND ONE CHILD

#### SINGLE ACCOUNTS:

Parent	\$ 250,000
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#### REVOCABLE TRUST ACCOUNTS:

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

Parent IRA	\$ 250,000
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	\$ 750,000

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



"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 in the single ownership category up to the basic insurance amount, \$250,000. Information on these requirements can be obtained from the FDIC at the website address indicated on the back of this brochure".

## INSURED...OR NOT?

### **FDIC-Insured**

- Checking Accounts, including money market deposit accounts
- Savings Accounts including passbook accounts
- Certificates of Deposit
- Certain Retirement Accounts

### **Not FDIC-Insured**

- Investments in mutual funds (stock, bond or money market mutual funds) whether purchased from a bank, brokerage or dealer
- Annuities (underwritten by insurance companies but sold at some banks)
- Stocks, bonds, Treasury securities or other investment products, whether purchased through a bank or a broker/dealer.
- Contents of a safe deposit box

**FDIC Insured Banks**—FDIC insured banks must display the **official sign at each teller window** where deposits are received. Look for this symbol of safety at your bank:



**FDIC Contacts**—To learn more about FDIC and deposit insurance coverage, go to **www.fdic.gov** or call 1-877-275-3342.

**SAMPLE**