

## FDIC Insurance Information

### General Deposit Insurance Rules

On October 3, 2008, President Bush signed the Economic Stabilization Bill of 2008, temporarily increasing the basic FDIC deposit insurance coverage. This means, as an EagleBank client, your deposit insurance coverage has increased, as noted below, through December 31, 2009. On May 19, 2009, Congress extended the temporary \$250,000 coverage through **December 31, 2013**.

The FDIC provides separate insurance coverage for deposits held in different ownership categories. The coverage limits shown in the chart below refer to the total of all deposits that an accountholder has in the same ownership categories at each FDIC-insured bank. The chart shows only the most common ownership categories that apply to individual and family deposits, and assumes that all FDIC requirements are met.

### **Basic FDIC Deposit Insurance Coverage Limits\***

Single Accounts (owned by one person)	\$250,000 per owner
Joint Accounts (two or more persons)	\$250,000 per co-owner
IRAs and certain other retirement accounts	\$250,000 per owner
Trust Accounts	\$250,000 per owner per beneficiary subject to specific limitations and requirements**
Corporation, Partnership and Unincorporated Association Accounts	\$250,000 per corporation, partnership or unincorporated association
Government Accounts	\$250,000 per official custodian
Non-interest Bearing Transaction Accounts	Unlimited coverage ** – only at participating FDIC insured institutions

\* The coverage limits shown in the chart below refer to the total of all deposits that an accountholder has in the same ownership categories at each FDIC-insured bank.

\*\*Unlimited deposit insurance coverage is available through December 31, 2009, for non-interest bearing transaction accounts at institutions participating in FDIC's Transaction Account Guarantee Program.

### Non-Interest Bearing Accounts

EagleBank is participating in the FDIC's Transaction Account Guarantee (TAG) Program. Under the TAG Program, through December 31, 2009, all noninterest-bearing transaction accounts are fully guaranteed by the FDIC for the entire amount in the account. Coverage under the Transaction Account Guarantee Program is in addition to and separate from the coverage available under the FDIC's general deposit insurance rules. On August 26, 2009, the FDIC Board approved the extension of the Transaction Account Guarantee Program through **June 30, 2010**. EagleBank will continue to participate in the TAG Program.

### Sweep Accounts

If you have a sweep arrangement in connection with the noninterest-earning checking account you have with us, only the funds in the noninterest bearing transaction account are insured in full by the FDIC through December 31, 2009. The funds that are swept under the sweep arrangement are transferred to an interest-earning account that does not qualify for full deposit insurance coverage under the FDIC transaction account guarantee program.

FDIC insurance covers funds in 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 insured banks may offer, such as stocks, bonds, mutual fund shares, life insurance policies, annuities or municipal securities.**

For more information about FDIC insurance coverage please go to the FDIC website and view the following:

Your Insured Deposits Brochure at: <http://www.fdic.gov/deposit/deposits/insured/yid.pdf>

EDIE The Estimator at: <http://www.fdic.gov/edie/>

**MEMBER FDIC**

