



FDIC Insurance Information

General Deposit Insurance Rules

The Federal Deposit Insurance Corporation (“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
Noninterest-Bearing Transaction Accounts	\$250,000 per owner

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

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://fdic.gov/deposit/deposits/insured/index.html>
- EDIE The Estimator, to calculate your deposit insurance coverage at: <http://www.fdic.gov/edie/>