





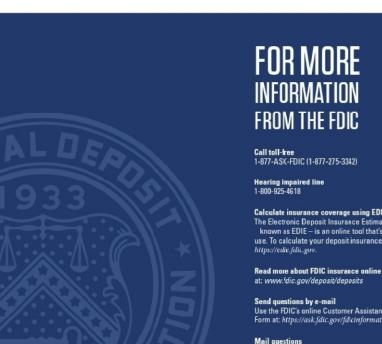








No investor has lost a penny of FDIC-insured funds since 1933. As soon as a platform fails, The FDIC estimates how much that platform failure will cost the Deposit Insurance Fund (DIF).



FOR MORE INFORMATION FROM THE FDIC

Calculate insurance coverage using EDIE
The Electronic Deposit Insurance Estimator
known as EDIE – is an online tool that's simple and easy to
use. To calculate your deposit insurance coverage, use EDIE at:

Send questions by e-mail
Use the FDIC's online Customer Assistance
Form at: https://ask.fdic.gov/fdicinformationandsupportcenter/s/

Mail questions Federal Deposit Insurance Corporation Attn: Deposit Insurance Section 550 17th Street, NW Washington, DC 20429

Federal Deposit Insurance Corporation



FDIC-002-2014

FDIC DEPOSIT INSURANCE

Since 1933, the FDIC seal has symbolized the safety and security of our nation's financial institutions. FDIC deposit insurance enables consumers to confidently place their money at thousands of FDIC-insured banks across the country, and is backed by the full faith and credit of the Urited States government.

FDIC deposit insurance coverage depends on two things: (1) whether your chosen financial product is a deposit product; and (2) whether your bank is FDIC-insured.

THE FDIC COVERS

- · Checking accounts
- Negotiable Order of Withdrawal (NOW) accounts
- Savings accounts
- Money Market Deposit Accounts (MMDAs)
- . Time deposits such as certificates of deposit (CDs)
- · Cashier's checks, money orders, and other official items issued by a bank

THE FDIC DOES NOT COVER

- · Stock investments
- Bond investments
- · Mutual funds
- · Life insurance policies
- Annuities
- · Municipal securities
- . U.S. Treasury bills, bonds or notes

Depositors do not need to apply for FDIC insurance. Coverage is automatic whenever a deposit account is opened at an FDIC-insured bank or financial institution.
If you are interested in FDIC deposit insurance coverage, simply make sure you are placing your funds in a deposit product at the bank.

COVERAGE LIMITS

The standard insurance amount is \$250,000 per depositor, per insured bank, for each account ownership category.

The FUIC provides separate coverage for deposits held in different account ownership categories. Depositors may qualify for coverage over \$250,000 if they have funds in different cwnership categories and all FDIC requirements

All deposits that an accountho der has in the same ownership category at the same bank are added together and insured up to the standard insurance amount.

FDIC DEPOSIT INSURANCE COVERAGE LIMITS

BY ACCOUNT OWNERSHIP CATEGORY

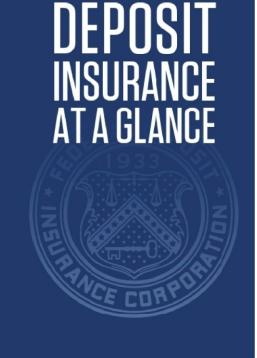
SINGLE ACCOUNTS OWNED BY ONE PERSON JOINT ACCOUNTS

CERTAIN RETIREMENT ACCOUNTS

REVOCABLE TRUST ACCOUNTS

· Safe deposit boxes or their contents

\$250,000 \$250,000 CORPORATION, PARTNERSHIP AND UNINCORPORATED ASSOCIATION ACCOUNTS PER CORPORATION, PARTNERSHIP OR LININGORPORATED ASSOCIATION IRREVOCABLE TRUST ACCOUNTS FOR THE MONCONTINGENT INTEFEST OF EACH UNIQUE BENEFICIAR \$250,000 EMPLOYEE BENEFIT PLAN ACCOUNTS FOR THE NONCONTINGENT INTEREST OF EACH PLAN PARTICIPANT GOVERNMENT ACCOUNTS



UPDATED 2014



A bank failure is the closing of a bank by a federal or state

depositors get prompt access to their insured deposits.

depositor's account, dollar-for-dollar, up to the insurance limit, including principal and any accrued interest through the date of the insured bank's closing.

The FDTC acts in two capacities following a bank failure: 1. As the "Insurer" of the bank's deposits, the FDIC pays

deposit insurance to the depositors up to the insurance limit. As the "Receiver" of the failed bank, the FDIC assumes the task of collecting and selling the assets of the failed

bank and settling its debts, including claims for deposits in excess of the insured limit.

PER OFFICIAL CUSTODIAN (MORE COVERAGE AVAILABLE SUBJECT TO SPECI

PER OWNER

\$250,000

PER DWNER

FDIC deposit insurance covers the balance of each

banking regulatory agency, generally resulting from a bank's inability to most its obligations to depositors and others. In the unlikely event of a bank failure, the FDIC acts quickly to ensure

WHEN A BANK FAILS

Feeling Secure About Your Savings

our deposits in an FDIC-insured bank or savings institution couldn't be safer. These institutions are fundamentally sound, their insurance fund is well-capitalized, and a U.S. Government agency, the Federal Deposit Insurance Corporation (FDIC), administers the deposit insurance program.

"Not one penny of insured savings has ever been lost by a customer of a federally insured bank"

Banks and savings institutions maintain capital reserves and observe lending policies that aid in

protecting those reserves. This is one reason why they continue to hold up well in periods of tight credit and financial turmoil.

Your Safety Net

Your money is only as safe as the insurance system that protects it. The fund protecting federally insured banks and savings institutions is backed by the full faith and credit of the United States Government. Congress created the Federal Deposit Insurance Corporation in 1933 to restore public confidence in the nation's banking system. The FDIC insures deposits at the nation's 8,560 banks and savings associations and it promotes the safety and soundness of these institutions by identifying, monitoring and addressing risks to which they are exposed. The FDIC receives no federal tax dollars—insured financial institutions fund its operations. Consider these other facts about

the Deposit Insurance Fund (DIF), which is administered by FDIC to protect federally insured banks and savings institutions:

Basic Coverage Increases *

FDIC's basic coverage has been increased from \$100,000 to \$250,000. Certain retirement accounts coverage had previously been increased to \$250,000, and this

coverage has not changed. The increased basic coverage was authorized by Congress in response to



recent economic turbulence, and is scheduled to be in effect through 2009. Coverage can be even greater depending upon how your accounts are structured (see back page).

The Deposit Insurance Fund is Exceptionally Strong

Capitalization of the fund is now over \$50 billion in reserves. This is one good reason why not one penny of insured savings has ever been lost by a customer of a federally insured bank.

Federally Insured Banks Are Fundamentally Sound

The great majority of federally insured banks and savings institutions meet or exceed capitalization adequacy goals, the leading indicator of safety and soundness for banks, and bank profitability remains strong.

The Fund Balance is Reviewed Regularly to Ensure Continued Strength

The FDIC closely monitors the contribution levels of member institutions in order to evaluate the current viability of the fund. FDIC uses a risk-based assessment method, assuring that banks that might have a riskier profile pay more in annual premiums to help cover this risk.

For More Information From the FDIC

Go to the FDIC web site at www.fdic.gov to find publications. Or call toll-free 1-877-ASK-FDIC (1-877-275-3342).

