

The Federal Deposit Insurance Corporation is an independent federal agency created in 1933 to promote public confidence and stability in the nation's banking system.

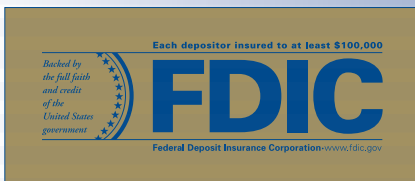
Throughout its history, the FDIC has provided bank customers with prompt access to their insured deposits whenever an FDIC-insured bank or savings association has failed.

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**In the FDIC's 75-year history,  
no customer has ever lost  
a single penny of insured  
deposits.**

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The FDIC official teller sign – posted at every insured bank and savings association across the country – is a **symbol of confidence** for Americans.



Customers know, when they see the FDIC official teller sign, that they will get back all of their insured deposits in the unlikely event their insured bank or savings association should fail.

### How FDIC Insurance Works

Insurance is automatic whenever a customer opens any type of deposit account at an FDIC-insured bank or savings association, including checking, NOW and savings accounts, money market deposit accounts, and certificates of deposit (CDs). Insured banks and savings associations pay the FDIC for deposit insurance coverage.

The FDIC does not insure investments in stocks, bonds, mutual funds, life insurance policies, annuities, or municipal securities, even if a customer purchases them from an FDIC-insured bank or savings association.

### Basic Insurance Limit

The basic insurance limit is \$100,000 per depositor at each insured bank and savings association. Certain retirement accounts, such as Individual Retirement Accounts, are insured in total up to \$250,000 per depositor.

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**If you have less than \$100,000  
in your deposit accounts,  
you do not need to worry;  
your funds are fully covered.**

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If you have more than \$100,000 at one FDIC-insured institution, you should know that deposit accounts in different ownership categories are separately insured. This means you might qualify for more than \$100,000 in coverage.

To learn more about the FDIC's insurance coverage rules, refer to the resources listed at the end of this pamphlet, or visit the FDIC's Web site at [www.fdic.gov](http://www.fdic.gov).

### When a Bank Fails

The FDIC pays depositors within just a few days after an insured institution fails, usually the next business day. The FDIC protects depositors in one of two ways – by either:

- Facilitating a merger with another FDIC-insured institution, or
- Issuing a check to each depositor for the insured portion of their accounts at the closed institution.



CONFIDENCE AND STABILITY

### FDIC's Deposit Insurance Fund

The FDIC is funded by its member institutions through premiums and assessments paid on deposits. And, if ever needed, the FDIC can draw on a \$30 billion line of credit with the U.S. Treasury.

### Full Faith and Credit of U.S. Government

FDIC deposit insurance is backed by the full faith and credit of the United States government. This means that the resources of the United States government stand behind FDIC-insured depositors.

### Note:

This brochure is not intended to provide estate or financial planning advice.

### For More Information About FDIC Deposit Insurance Coverage

Calculate –  
Your insurance coverage using the **FDIC's Electronic Deposit Insurance Estimator** at: [www2.fdic.gov/edie](http://www2.fdic.gov/edie)

Read –  
**Your Insured Deposits** and other deposit insurance information at: [www.fdic.gov/deposit/deposits](http://www.fdic.gov/deposit/deposits)

Call toll free –  
**1-877-ASK-FDIC (1-877-275-3342)**  
from 8 am until 8 pm (Eastern Time)  
Monday through Friday

Hearing Impaired Line:  
**1-800-925-4618**

Email questions –  
Visit FDIC's Home Page and use the on-line **Customer Assistance Form**

Mail questions to –  
**Federal Deposit Insurance Corporation**  
**Attn: Deposit Insurance Outreach**  
**550 17th Street, NW**  
**Washington, DC 20429-9990**

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# Symbol of Confidence for 75 Years



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

Each depositor insured to at least

# FDIC

Federal Deposit Insurance Corporation

Each depositor insured to at least

# \$100,000