

FDIC Insurance Coverage

The Federal Deposit Insurance Corporation (FDIC) is an independent agency of the United States government that protects the funds depositors place in banks and savings associations. FDIC insurance is backed by the full faith and credit of the United States government. Since the FDIC was established in 1933, no depositor has lost a penny of FDIC-insured funds.

FDIC insurance covers all deposit accounts, including:

Checking accounts

Savings accounts

Money market deposit accounts

Certificates of deposit

FDIC insurance does not cover other financial products and services that banks may offer, such as stocks, bonds, mutual funds, life insurance policies, annuities or securities. Additional information on deposit insurance coverage can be found on The FDIC website at:

<http://www.fdic.gov/deposit/deposits/insured/>

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