



FDIC

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



Federal Deposit Insurance Corporation



Accounts Covered

- Checking accounts
- Savings accounts
- Money Market deposit accounts
- Certificates of Deposit (CDs)
- Cashier's checks
- Some retirement accounts



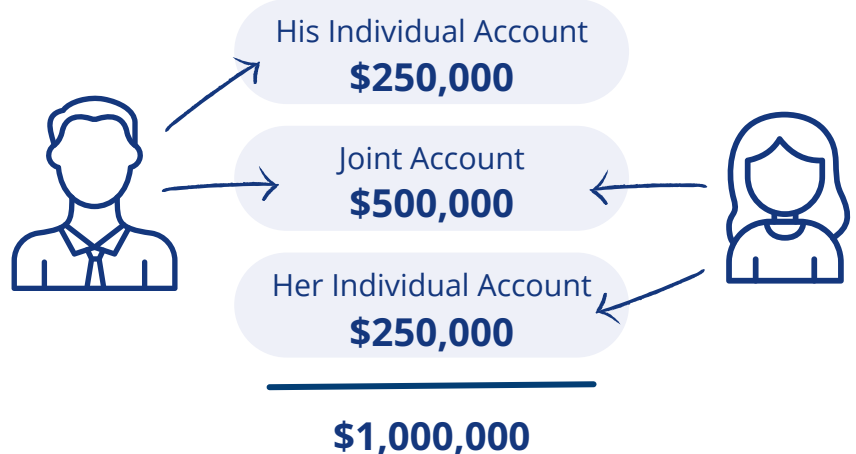
Insured Amount

\$250,000 per depositor, per bank, per account ownership category



Ownership Categories

- Single accounts
- Certain retirement accounts
- Joint accounts
- Revocable Trust accounts
- Irrevocable Trust accounts



If a couple has \$500,000 in a joint account, as well as \$250,000 each in individual accounts, the entire \$1,000,000 would be covered by the FDIC, as each co-owner's share in the joint account is covered, and the individual account is a different account category.

