

The following chart shows standard insurance amounts for FDIC account ownership categories. All deposits that an accountholder has in the same ownership category at the same bank are added together and insured up to the standard insurance amount.

<b>FDIC Deposit Insurance Coverage Limits <sup>1</sup></b> by account ownership category	
<b>Single Accounts</b> owned by one person	\$ 250,000 per owner
<b>Joint Accounts</b> owned by two or more persons	\$ 250,000 per co-owner
<b>Certain Retirement Accounts</b> includes IRAs	\$ 250,000 per owner
<b>Revocable Trust Accounts</b>	\$ 250,000 per owner per beneficiary up to 5 beneficiaries (more coverage available with 6 or more beneficiaries subject to specific limitations and requirements)
<b>Corporation, Partnership and Unincorporated Association Accounts</b>	\$ 250,000 per corporation, partnership or unincorporated association
<b>Irrevocable Trust Accounts</b>	\$ 250,000 for the non-contingent, ascertainable interest of each beneficiary
<b>Employee Benefit Plan Accounts</b>	\$ 250,000 for the non-contingent, ascertainable interest of each plan participant
<b>Government Accounts</b>	\$ 250,000 per official custodian
<p><b>To calculate your deposit insurance coverage</b> Use the FDIC's <b>Electronic Deposit Insurance Estimator (EDIE)</b> at: <a href="http://www.fdic.gov/edie">www.fdic.gov/edie</a>.</p>	
<p><b>For questions about FDIC coverage limits and requirements</b> Visit <a href="http://www.FDIC.gov/deposit/deposits">www.FDIC.gov/deposit/deposits</a>, call toll-free 1-877-ASK-FDIC, or ask a representative at your bank.</p>	
<p><sup>1</sup>Note: From December 31, 2010 through December 31, 2012, at all FDIC-insured institutions, deposits held in noninterest-bearing transaction accounts will be fully insured regardless of the amount in the account. For more information, see the FDIC's comprehensive guide, <i>Your Insured Deposits</i>, at <a href="http://www.fdic.gov/deposit/deposits/insured/index.html">http://www.fdic.gov/deposit/deposits/insured/index.html</a></p>	