

Increased FDIC Insurance Coverage

Dollar Bank, as a member of the FDIC, wants you to know that your deposits are now protected at a higher level. Our goal is to reinforce the fact that your deposits are safe, protected and insured whether you are a consumer or business owner. The safest place for your money is still in the bank.

Increased FDIC Coverage: The FDIC permanently raises the basic FDIC deposit insurance coverage limits to \$250,000.

New Basic Deposit Insurance Coverage Limits

To ensure funds are fully protected, depositors should understand their coverage limits. The FDIC provides separate coverage for deposits held in different account ownership categories. The coverage limits shown in the chart below refer to the total of all deposits that an account holder has in the same ownership categories at each FDIC-insured bank. The chart shows only the most common ownership categories that apply to individual and family deposits, and assumes that all FDIC requirements are met.

Single Accounts (owned by one person)	\$250,000 per owner
Joint Accounts (two or more persons)	\$250,000 per co-owner
IRAs and certain other retirement accounts	\$250,000 per owner
Trust Accounts	\$250,000 per owner per beneficiary subject to specific limitations and requirements
Corporation, Partnership and Unincorporated Association Accounts	\$250,000 per corporation, partnership or unincorporated association
Employee Benefit Plan Accounts	\$250,000 for the non-contingent, ascertainable interest of each participant
Government Accounts	\$250,000 per official custodian

If you have questions about FDIC coverage limits and requirements, visit www.myFDICinsurance.gov, or ask a Dollar Bank representative.