

FDIC Coverage Extension Information from the FDIC website:

Congress Extends \$250,000 Insurance Coverage Through 2013

Last October, to help reassure depositors about the safety of their money during the economic crisis, Congress temporarily increased the basic limit on federal insurance coverage from \$100,000 to \$250,000 per depositor through December 31, 2009. Now here's important news, especially for people who have or plan to place long-term deposits. On May 19, 2009, Congress extended the temporary \$250,000 coverage through December 31, 2013.

That means that if you (or your family) have \$250,000 or less in all of your deposit accounts at the same insured bank, you don't need to worry about your insurance coverage — your deposits are fully insured through at least 2013. And

as always, you may qualify for more than the basic insurance coverage at one insured bank because the FDIC provides separate insurance coverage for deposits held in different "ownership categories" such as single accounts and joint accounts. Under current law, certain retirement accounts including IRA deposits will continue being protected up to \$250,000 even after 2013 because that is the permanent coverage limit previously set by Congress for these accounts in 2006.

For more information about your FDIC insurance coverage, start at www.myfdicinsurance.gov or call toll-free 1-877-ASK-FDIC (1-877-275-3342).



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