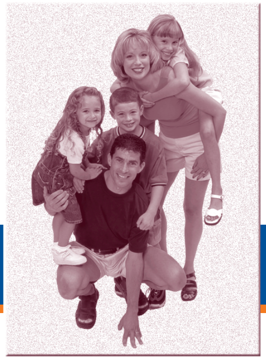


Revocable Trust Accounts

These are deposits held in either a payable-on-death account or a living trust account.

Payable-on-death (POD) accounts – also known as testamentary or totten trust accounts – are the most common form of revocable trust deposits. These informal revocable trusts are created when the account owner signs an agreement – usually part of the bank's signature card – stating that the funds will be payable to a beneficiary upon the owner's death.

Living trusts – also known as family trusts – are formal revocable trusts created for estate planning purposes. The owner controls the funds in the trust during his or her lifetime. Upon the owner's death, the trust generally becomes irrevocable.

If certain conditions are met, revocable trust accounts are insured up to $100,000 per owner for each "qualifying" beneficiary.

Qualifying beneficiaries are the owner's spouse, child, grandchild, parent, or sibling. Adopted and step children, grandchildren, parents, and siblings also qualify. Others including in-laws, cousins, nieces and nephews, friends, organizations (including charities) and trusts do not qualify.

Note that living trust coverage is based on the interests of qualifying beneficiaries who would become entitled to receive trust assets when the trust owner dies (or if the trust is jointly owned, when the last owner dies). This means that, when determining coverage, the FDIC will ignore any trust beneficiary who would have an interest in the trust assets only after another living beneficiary dies.

The account title for a revocable trust account must include a term such as "payable on death," "in trust for," "living trust," "family trust," or similar language or an acronym (such as "POD" or "ITF") to indicate the existence of a trust relationship. In addition, for POD accounts, the beneficiaries must be identified by name in the bank's account records.

The example below applies only to POD accounts. Deposit insurance coverage may be different for some living trusts. For more information on living trust accounts, refer to the FDIC resources on the back of this brochure.

Example:
Bill has a $100,000 POD account with his wife Sue as beneficiary. Sue has a $100,000 POD account with Bill as beneficiary. In addition, Bill and Sue jointly have a $600,000 POD account with their three children as beneficiaries.

Account Title	Account Balance	Amount Insured	Amount Uninsured
Bill POD to Sue	$ 100,000	$ 100,000	$ 0
Sue POD to Bill	$ 100,000	$ 100,000	$ 0
Bill & Sue POD to 3 children	$ 600,000	$ 600,000	$ 0
Total	**$ 800,000**	**$ 800,000**	**$ 0**

These three accounts totaling $800,000 are fully insured because each owner is entitled to $100,000 of deposit insurance coverage per qualifying beneficiary. Bill has $400,000 of insurance coverage ($100,000 for each qualifying beneficiary – his wife and three children). Sue also has $400,000 of insurance coverage ($100,000 for each qualifying beneficiary – her husband and three children).

For More Information from the FDIC

Call toll-free at:
1-877-ASK-FDIC (1-877-275-3342)
from 8 am until 8 pm (Eastern Time)
Monday through Friday

Hearing Impaired Line:
1-800-925-4618

Calculate your insurance coverage using the FDIC's online Electronic Deposit Insurance Estimator at:
www2.fdic.gov/edie

Request a copy of **"Your Insured Deposits: FDIC's Guide to Deposit Insurance Coverage,"** which provides a detailed description of the ownership categories, by calling toll free at:
1-877-275-3342

Read more about FDIC insurance online at:
www.fdic.gov/deposit

Order FDIC deposit insurance products online at:
www2.fdic.gov/depositinsuranceregister

Send your questions by e-mail using the FDIC's online Customer Assistance Form at:
www2.fdic.gov/starsmail

Mail your questions to:
FDIC
Division of Supervision
and Consumer Protection
Attn: Deposit Insurance Outreach
550 17th Street, NW
Washington, DC 20429-9990

FDIC-002-2006

Design: FDIC/DOA/CSB/Design + Printing Unit

Updated April 2006

New coverage for retirement accounts

FDIC

Insuring Your Deposits

confidence

Federal Deposit Insurance Corporation

$100,000 $100,000 $100,000

What Is the FDIC?

The FDIC – short for the Federal Deposit Insurance Corporation – is an independent agency of the United States government. The FDIC protects you against the loss of your deposits if an FDIC-insured bank or savings association fails. FDIC insurance is backed by the full faith and credit of the United States government.

To check whether your bank or savings association is insured by the FDIC, call toll-free 1-877-275-3342, use the FDIC Institution Directory www2.fdic.gov/idasp, or look for one of these signs where deposits are received. (For simplicity, the term "insured bank" is used to mean any bank or savings association that has FDIC insurance.)

Each Depositor Insured to $100,000
FDIC
FEDERAL DEPOSIT INSURANCE CORPORATION

Deposits Federally Insured to $100,000
Backed by the Full Faith and Credit of the United States Government

Why Is FDIC Insurance Important to You?

All FDIC-insured banks must meet high standards for financial strength and stability. The FDIC, with other federal and state regulatory agencies, regularly reviews the operations of all insured banks to ensure these standards are met. Despite these safeguards, some insured banks fail. If your insured bank fails, FDIC insurance will cover your deposit accounts, dollar for dollar, including principal and any accrued interest, up to the insurance limit.

Historically, insured funds are available to depositors within just a few days after the closing of an insured bank. Since the start of the FDIC in 1933, no depositor has ever lost a penny of insured deposits.

Basic Insurance Amount Is $100,000

The FDIC insures deposit accounts such as checking, NOW and savings accounts, money market deposit accounts, and certificates of deposit (CDs). The basic insurance amount is $100,000 per depositor per insured bank.

If you or your family has $100,000 or less in all of your deposit accounts at the same insured bank, you do not need to worry about your insurance coverage. Your funds are fully insured.

The FDIC does not insure the money you invest in stocks, bonds, mutual funds, life insurance policies, annuities, or municipal securities, even if you purchased these products from an insured bank.

The FDIC also does not insure U.S. Treasury bills, bonds, or notes. These are backed by the full faith and credit of the United States government.

Coverage Over $100,000

If you or your family has deposits at one insured bank totaling more than $100,000, you should know that different ownership categories of accounts are separately insured.

You may qualify for more than $100,000 in coverage at one insured bank if you own deposit accounts in different ownership categories.

In addition, federal law provides up to $250,000 in deposit insurance coverage for self-directed retirement accounts, such as Individual Retirement Accounts (IRAs).

Common Ownership Categories

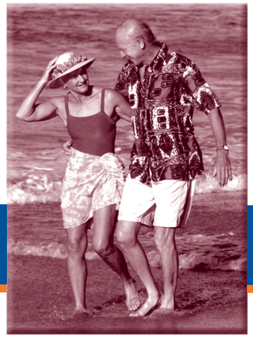
The most common ownership categories are:

- Single Accounts
- Self-Directed Retirement Accounts
- Joint Accounts
- Revocable Trust Accounts

Single Accounts

These are deposit accounts owned by one person and titled in that person's name only. This account category does not include deposits held in individual retirement accounts because they are protected in a separate category.

All of your single accounts at the same insured bank are added together and the total is insured up to $100,000. If you have a checking account and a CD at the same insured bank, and both accounts are in your name only, the two accounts are added together and the total is insured up to $100,000.



Self-Directed Retirement Accounts

These are deposits you have in retirement accounts for which you have the right to direct how the money is invested, including the ability to direct that the funds be deposited at an FDIC-insured bank. Types of self-directed retirement accounts include traditional and Roth Individual Retirement Accounts (IRAs), Simplified Employee Pension (SEPs) accounts, "Section 457" deferred compensation plan accounts, self-directed Keogh plan accounts, and self-directed defined contribution plan accounts.

All of your self-directed retirement accounts at the same insured bank are added together and the total is insured up to $250,000.

Naming beneficiaries on a self-directed retirement account does not increase insurance coverage.

Joint Accounts

These are deposit accounts owned by two or more people who have equal rights to withdraw money from the account. Each person's share of each joint account, with the same or different co-owners at the same insured bank, is added together and the total is insured up to $100,000. If you have joint checking and savings accounts at the same insured bank, your portions of the two accounts are added together and insured up to $100,000.

Example:
John and Mary have $220,000 in a CD at an insured bank. Under FDIC rules, each person's share of each joint account is considered equal unless otherwise stated in the bank's records. This means that John and Mary each own $110,000 in the joint account category, putting a total of $20,000 ($10,000 for each) over the insurance limit.

Account Holders	Ownership Share	Amount Insured	Amount Uninsured
John	$ 110,000	$ 100,000	$ 10,000
Mary	$ 110,000	$ 100,000	$ 10,000
Total	**$ 220,000**	**$ 200,000**	**$ 20,000**