



How Are My Deposit Accounts Insured by the FDIC?

Use this tool to learn the basics about FDIC-insured deposit accounts and deposit insurance coverage guidelines. For more detailed information about your specific situation, you can use the Electronic Deposit Insurance Estimator (EDIE).

Single Account

A deposit account owned by one person, without named beneficiaries

Coverage Limit:
\$250,000 per owner

Certain Retirement Account

A retirement account in which plan participants have the right to direct how the money is invested

Coverage Limit:
\$250,000 per owner

Joint Account

A deposit account owned by two or more people, without named beneficiaries

Coverage Limit:
\$250,000 per co-owner

Revocable Trust Account

A deposit account owned by one or more people that identifies one or more beneficiaries who will receive the deposits upon the death of the owner(s). This includes both formal "Living" Trusts and informal ITF/POD accounts

Coverage Limit:
Owner insured \$250,000 for each unique beneficiary designated

Irrevocable Trust Account

A deposit account held in connection with an irrevocable trust established by statute or a written trust agreement

Coverage Limit:
\$250,000 for the trust - more coverage available if requirements are met

Employee Benefit Plan Account

A deposit of a pension plan, defined benefit plan or other employee benefit plan that is not self-directed

Coverage Limit:
\$250,000 for the noncontingent interest of each plan participant

Corporation, Partnership, or Unincorporated Association Account

Deposits owned by corporations, partnerships, and unincorporated associations – including for-profit and not-for-profit organizations

Coverage Limit:
\$250,000 per corporation, partnership or unincorporated association

Government Account

Coverage Limit:
\$250,000 per official custodian

To determine your deposit insurance coverage or ask any other specific deposit insurance questions, call 1-877-ASK-FDIC (1-877-275-3342).

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