

## Basic FDIC Insurance Coverage Permanently Increased to \$250,000 Per Depositor

With this permanent increase of deposit insurance coverage to \$250,000, depositors with CDs above \$100,000 but below \$250,000 will no longer have to worry about losing coverage on those CDs maturing beyond 2013. We strongly encourage all bank depositors who have questions about their insurance coverage to visit [www.myFDICinsurance.gov](http://www.myFDICinsurance.gov), call toll-free 1-877-ASK-FDIC, or ask a representative at our bank. Insured deposits provide the comfort and peace of mind to depositors that their money is 100 percent safe.

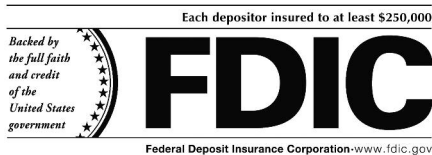
## FDIC Insurance Coverage On Retirement Accounts

Under the FDIC's rules, up to \$250,000 in deposit insurance will be provided for the money a consumer has in a variety of retirement accounts, primarily Traditional and Roth IRAs (Individual Retirement Accounts), at one insured institution.

Also included are self-directed Keogh accounts, "457 Plan" accounts for state government employees, and employer-sponsored "defined contribution plan" accounts that are self-directed, which are primarily 401(k) accounts. In general, self-directed means the consumer chooses how and where the money is deposited.

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

In addition, the IRAs and other retirement accounts that will be protected under the new rules to \$250,000 are insured separately from other accounts at the same institution that will continue to be insured up to at least \$250,000.



## FDIC Deposit Insurance Coverage

The Federal Deposit Insurance Corporation is an independent agency of the United States government that protects the funds depositors place in banks and savings associations. FDIC insurance is backed by the full faith and credit of the United States government. Since the FDIC was established in 1933, no depositor has ever lost a single penny of FDIC-insured funds.

FDIC insurance covers all deposit accounts including checking and savings accounts, money market deposit accounts and certificates of deposit. FDIC insurance does not cover other financial products and services that banks may offer, such as stocks, bonds, mutual fund shares, life insurance policies, annuities or securities.

To learn more about the FDIC's insurance coverage rules and requirements, refer to the resources listed below for more information from the FDIC.

### Calculate insurance coverage:

Use the FDIC's online Electronic Deposit Insurance Estimator at: [www.fdic.gov/edie](http://www.fdic.gov/edie)

### Read more information about FDIC insurance online:

[www.fdic.gov/deposit/deposits](http://www.fdic.gov/deposit/deposits)

### Call toll-free: 1-877-ASK-FDIC (1-877-275-3342)

### Hearing impaired line: 1-800-925-4618

### Send questions by e-mail:

Use the FDIC's online Customer Assistance Form at: [www2.fdic.gov/starsmail](http://www2.fdic.gov/starsmail)

### Mail questions:

Federal Deposit Insurance Corporation  
Attn: Deposit Insurance Outreach Group  
550 17th Street, NW, Washington, DC 20429

*NOTE: This brochure is not a government publication and is intended only to show examples of insurance coverage on accounts commonly held by depositors of this institution.*

# FDIC

## Your Insured Deposits

**FDIC Insures the Safety of Your Funds With Us.**

**Guide to Insurance Coverage**

**City National Bank**

(512) 352-2265  
[www.cnbt.com](http://www.cnbt.com)

Member FDIC

# Increased Insurance for Deposits with our Bank

The FDIC provides separate coverage for deposits held in different account ownership categories. Depositors can qualify for more coverage if they have funds in different ownership categories and all FDIC requirements are met.



## How husband and wife may have insured accounts.

<b>Individual Accounts:</b>	
Husband	\$ 250,000
Wife	\$ 250,000
<b>Joint Account: * **</b>	
Husband & Wife	\$ 500,000
<b>Revocable Trust Accounts:</b>	
Husband as Trustee for Wife	\$ 250,000
Wife as Trustee for Husband	\$ 250,000

\* Joint account with right of survivorship

\*\* Each person insured to at least \$250,000

**Example:** A \$500,000 joint account would be fully insured because neither the share of the husband or the wife would exceed the \$250,000 limit (assuming that neither the husband nor the wife holds a share in any other joint account at the same institution).



## How a husband, wife and one child may have insured accounts.

<b>Individual Accounts:</b>	
Husband	\$ 250,000
Wife	\$ 250,000
Child	\$ 250,000
<b>Joint Accounts: *</b>	
Husband & Wife	\$ 250,000
Husband & Child	\$ 250,000
Wife & Child	\$ 250,000
<b>Revocable Trust Accounts:</b>	
Husband as Trustee for Wife	\$ 250,000
Husband as Trustee for Child	\$ 250,000
Wife as Trustee for Husband	\$ 250,000
Wife as Trustee for Child	\$ 250,000

\* Joint account with right of survivorship



## How grandfather, grandmother and a grandchild may have insured accounts.

<b>Individual Accounts:</b>	
Grandfather	\$ 250,000
Grandmother	\$ 250,000
Grandchild	\$ 250,000
<b>Joint Accounts: *</b>	
Grandfather & Grandmother	\$ 250,000
Grandfather & Grandchild	\$ 250,000
Grandmother & Grandchild	\$ 250,000
<b>Revocable Trust Accounts:</b>	
Grandfather as Trustee for Grandmother	\$ 250,000
Grandfather as Trustee for Grandchild	\$ 250,000
Grandmother as Trustee for Grandfather	\$ 250,000
Grandmother as Trustee for Grandchild	\$ 250,000

\* Joint account with right of survivorship



## How husband, wife and two children may have insured accounts.

<b>Individual Accounts:</b>	
Husband	\$ 250,000
Wife	\$ 250,000
Child Number One	\$ 250,000
Child Number Two	\$ 250,000
<b>Joint Accounts: *</b>	
Husband & Wife	\$ 250,000
Husband & Child Number One	\$ 250,000
Wife & Child Number Two	\$ 250,000
<b>Revocable Trust Accounts:</b>	
Husband as Trustee for Wife	\$ 250,000
Husband as Trustee for Child Number One	\$ 250,000
Husband as Trustee for Child Number Two	\$ 250,000
Wife as Trustee for Husband	\$ 250,000
Wife as Trustee for Child Number One	\$ 250,000
Wife as Trustee for Child Number Two	\$ 250,000



## How a parent and one child may have insured accounts.

<b>Individual Accounts:</b>	
Parent	\$ 250,000
Child	\$ 250,000
<b>Joint Account: * **</b>	
Parent & Child	\$ 500,000
<b>Revocable Trust Accounts:</b>	
Parent as Trustee for Child	\$ 250,000

\* Joint account with right of survivorship

\*\* Each person insured to at least \$250,000

**Example:** A \$500,000 joint account would be fully insured because neither the share of the parent or the child would exceed the \$250,000 limit (assuming that neither the parent nor the child holds a share in any other joint account at the same institution).

The same grouping of insured accounts can be arranged for a grandparent and grandchild.



## How a grandparent and two grandchildren may have insured accounts.

<b>Individual Accounts:</b>	
Grandparent	\$ 250,000
Grandchild Number One	\$ 250,000
Grandchild Number Two	\$ 250,000
<b>Joint Accounts: *</b>	
Grandparent & Grandchild Number One	\$ 250,000
Grandparent & Grandchild Number Two	\$ 250,000
<b>Revocable Trust Accounts:</b>	
Grandparent as Trustee for Grandchild Number One	\$ 250,000
Grandparent as Trustee for Grandchild Number Two	\$ 250,000

\* Joint account with right of survivorship

The same grouping of insured accounts can be arranged for a parent and two children, instead of for a grandparent and two grandchildren.

In the examples shown, actual title to each account must be in the name of the account holder named. Each co-owner of a joint account must personally execute the signature card and must have equal withdrawal rights.

\* Joint account with right of survivorship