

FDIC

Insurance What does it mean?

The Federal Deposit Insurance Corporation (FDIC) preserves and promotes public confidence in the U.S. financial system by insuring deposits in banks and thrift institutions for at least \$250,000 per depositor until December 31, 2013.

The FDIC, an independent agency of the federal government, was created in 1933. It is funded by premiums that banks and thrift institutions pay for deposit insurance coverage and from earnings on investments in U.S. Treasury securities.

Who receives coverage?

The FDIC provides deposit insurance coverage for both personal and commercial deposits.

Deposits held in different categories of ownership—such as single or joint accounts—may be separately insured.

Also, the FDIC generally provides separate coverage for retirement accounts, such as individual retirement accounts (IRAs) and Keoghs, up to \$250,000.

How much coverage?

Coverage is unlimited for funds within noninterest-bearing transaction accounts through Dec. 31, 2012. Noninterest-bearing transaction accounts include traditional checking accounts or demand deposit accounts on which the bank pays no interest. This coverage does not include traditional checking or demand deposit accounts that earn interest, NOW accounts, money market deposit accounts, and IOLTAs.

The standard insurance amount of \$250,000 per depositor is in effect through Dec. 31, 2013. On Jan. 1, 2014, the standard insurance amount will return to \$100,000 per depositor for all account categories except IRAs and certain other retirement accounts, which will remain at \$250,000 per depositor.

It's automatic!

Insurance is automatic with any type of deposit account at First Financial Bank. That includes checking and savings accounts, money market deposit accounts, and certificates of deposit.

A way to be sure!

You can confirm that your deposits are within the insurance limits by using the FDIC's Electronic Deposit Insurance Estimator and other online resources at www.fdic.gov/deposit/deposits, by calling the FDIC at 1-877-275-3342, or by asking your local First Financial coach.

Are all accounts covered?

You will be informed when a financial product offered by First Financial is not covered by FDIC insurance. An example would be mutual funds.

Sleep well!

Since the creation of the FDIC, no depositor has ever lost one penny of insured deposits.

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first financial bank

Another step on the path to success