



## **About FDIC Insurance**

Macon Bank is insured by the FDIC – short for the Federal Deposit Insurance Corporation – 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.

As of July 21, 2010, the current standard maximum deposit insurance amount of \$250,000 was made permanent. The FDIC coverage limit applies per depositor, per insured depository institution, for each account ownership category.

## **We are participating in the FDIC's Transaction Account Guarantee Program.**

Under that program, through December 31, 2010, all non-interest bearing transaction accounts are fully guaranteed by the FDIC, for the entire amount in the account. Coverage under the Transaction Account Guarantee Program is in addition to and separate from the coverage available under the FDIC's general deposit insurance rules. IOLTA accounts and negotiable order of withdrawal accounts (NOW accounts) that earn less than 0.25% interest rate are included and are guaranteed under the Transaction Account Guarantee Program. All other accounts will receive the standard coverage under the FDIC's general deposit insurance rules.

Official checks purchased are not eligible for the Guarantee.