

## *Are my deposits safe at ACCESSbank?*

Since the day we opened our doors, our Pledge is to be trusted advisors for our customers and clients. We build personal relationships, know our customers and their businesses, and maintain healthy, safe financials. We invest wisely and have no exposure in volatile and speculative business lines. Our investments are short-term, allowing us the flexibility to respond to market volatility. We maintain strong capital levels and loan loss reserves, which protect us in the unlikely event we need to adapt to economic pressures.

According to the Nebraska Banker's Association, Nebraska's banking industry is extremely stable, with strong capital levels. As a local community bank in a market with a healthy, diverse economy and low unemployment, ACCESSbank exceeds financial stability reports, audits, and requirements.

## *Are my deposits insured?*

Yes. ACCESSbank is securely insured by the Federal Deposit Insurance Corporation (FDIC), which guarantees customer deposits and supervises financial institutions for safety, soundness, and consumer protection. In the 88-year history of the FDIC, no one has ever lost a penny of insured deposits.

## *How much are my deposits insured?*

Per the FDIC, the standard insurance amount is \$250,000 per depositor, per account ownership category, per financial institution. Depositors may qualify for coverage over \$250,000 if they have funds in different ownership categories. All deposits within the same ownership category are added together and insured up to the standard amount.

Deposit insurance coverage can easily be calculated using the [FDIC's Electronic Deposit Insurance Estimator \(EDIE\)](#).

*How much is insured in each account category?*

Per the FDIC brochure Deposit Insurance at a Glance, below are coverage limits by account ownership category. Visit [www.fdic.gov](http://www.fdic.gov) for additional information.

FDIC DEPOSIT INSURANCE COVERAGE LIMITS BY ACCOUNT OWNERSHIP CATEGORY	
SINGLE ACCOUNTS (OWNED BY ONE PERSON)	\$ 250,000 PER OWNER
JOINT ACCOUNTS (OWNED BY TWO OR MORE PERSONS)	\$ 250,000 PER CO-OWNER
CERTAIN RETIREMENT ACCOUNTS (INCLUDES IRAS)	\$ 250,000 PER OWNER
REVOCABLE TRUST ACCOUNTS	\$ 250,000 PER OWNER PER UNIQUE BENEFICIARY
CORPORATION, PARTNERSHIP AND UNINCORPORATED ASSOCIATION ACCOUNTS	\$ 250,000 PER CORPORATION, PARTNERSHIP OR UNINCORPORATED ASSOCIATION
IRREVOCABLE TRUST ACCOUNTS	\$ 250,000 FOR THE NONCONTINGENT INTEREST OF EACH UNIQUE BENEFICIARY
EMPLOYEE BENEFIT PLAN ACCOUNTS	\$ 250,000 FOR THE NONCONTINGENT INTEREST OF EACH PLAN PARTICIPANT
GOVERNMENT ACCOUNTS	\$ 250,000 PER OFFICIAL CUSTODIAN (MORE COVERAGE AVAILABLE SUBJECT TO SPECIFIC CONDITIONS)

*What if I have uninsured deposits?*

Please contact any of our bankers with additional questions and guidance on FDIC coverage. We can assist you with an account review to ensure you are maximizing FDIC insurance coverage to the fullest.

For larger depositors, we offer coverage through IntraFiSM Network Deposits to extend coverage above the standard insurance amount, so depositors can maintain a single financial relationship and remain fully insured. For more information, contact our Treasury Management Services team.