

## *FDIC Insurance*

### **Tips on Investing in Non-deposit Products that are not FDIC-Insured**

Some banks sell non-deposit investment products (such as mutual funds, annuities, and stocks). Since the FDIC does not insure these products, keep the following tips in mind to protect your money.

#### *How to Protect Yourself*

- Before investing in non-deposit products, have enough emergency money in savings or other readily accessible account to support you and your family for 2 to 6 months. Do not use this money to buy investment products.
- Never invest in a product you don't understand.
- Be sure you have enough information before making an investment. Ask questions until you are satisfied.
- Investments always have some degree of risk. Understand the risks before investing.

Find out more about your registered sales representative or broker/dealer by calling the National Association of Securities Dealers (NASD) at 800-289-9999, or by visiting <http://www.nasd.com>.