ACCOUNT OWNERSHIP CATEGORIES

This chapter provides a detailed discussion of the FDIC's deposit insurance coverage rules and requirements for each of the following ownership categories:

- Single accounts — 12 C.F.R. § 330.6
- Joint accounts — 12 C.F.R. § 330.9
- Revocable trust accounts — 12 C.F.R. § 330.10
- Irrevocable trust accounts — 12 C.F.R. § 330.13
- Certain retirement accounts — 12 C.F.R. § 330.14(b)(2)
- Employee benefit plan accounts — 12 C.F.R. § 330.14
- Business/Organization accounts — 12 C.F.R. § 330.11
- Government accounts (public unit accounts) — 12 C.F.R. § 330.15
- Mortgage servicing accounts for principal and interest payments — 12 C.F.R. § 330.7(d)
- Accounts held by a depository institution as the trustee of an irrevocable trust — 12 C.F.R. § 330.12
- Annuity contract accounts — 12 C.F.R. § 330.8
- Public bond accounts — 12 C.F.R. § 330.15(c)
- Custodian accounts for Native Americans — 12 C.F.R. § 330.7(e)
- Accounts deposited by an IDI pursuant to the Bank Deposit Financial Assistance Program of the Department of Energy — 12 U.S.C. § 1817 (i)(3)

The order in which the 14 ownership categories are discussed in this Guide is based on the frequency of interest in each category by depositors and bankers contacting the FDIC.

**In the deposit insurance examples provided in this Employee’s Guide, assume the account owners do not have any deposit accounts except those mentioned. Also, unless otherwise indicated, assume all owners and beneficiaries are alive.**