

## 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.**