Financial Institution Employee’s Guide to Deposit Insurance
(“Employee’s Guide”)

Note about possible changes to this Employee’s Guide:

This edition of the Financial Institution Employee’s Guide to Deposit Insurance
(“Employee’s Guide” or “Guide”) includes regulatory and statutory deposit insurance
rules that are effective as of the date of publication. The online version of this
Employee’s Guide will be updated upon any regulatory or statutory change that affects
the contents of this document.

INTRODUCTION

About the Employee’s Guide

This Employee’s Guide is intended to assist depository institutions insured by the Federal
Deposit Insurance Corporation (“FDIC”) in providing accurate information about FDIC
insurance coverage to their depositors.

Note: For simplicity, the term “insured depository institution” (“IDI”) is used throughout
this Employee’s Guide to mean any bank or savings association that is FDIC-insured.

Important Disclaimers

The information contained in this Employee’s Guide is intended to assist IDI employees
in determining FDIC deposit insurance coverage for deposits held in IDIs. The
information in this resource is based on the FDIC’s deposit insurance rules and
regulations found at 12 C.F.R. Part 330 and related advisory opinions in effect as of the
publication of this document.

The Employee’s Guide is not intended to provide legal, financial, or estate planning
advice, nor is it intended to provide guidance for the creation of revocable or irrevocable
trust agreements. For legal, financial or estate planning advice, it is recommended that
depositors contact a financial advisor or an attorney.

The examples provided in this Employee’s Guide are drawn from thousands of questions
received by the FDIC. The examples are not intended to describe every situation that
may arise. This is especially true for revocable or irrevocable trusts.
Introduction

Use caution when applying the examples in this *Employee's Guide* to determine FDIC deposit insurance coverage for a specific trust agreement. Although the trust described in an example may appear to be similar to an actual trust, there may be subtle differences in the terms and conditions that could result in a different answer when calculating deposit insurance coverage. In addition, the modification of a trust agreement at some future date may affect the calculation of coverage for a particular trust. In addition, the death of an owner or beneficiary will significantly affect FDIC deposit insurance coverage. This *Employee’s Guide* may use examples or terminology that may not be applicable to a specific individual’s trust because of regulatory or statutory provisions in the state in which the depositor resides.

Federal law expressly prescribes the specific amount and limits of deposit insurance the FDIC can pay to depositors and no representation made by any person or organization can increase or alter that coverage.

The *Employee’s Guide* should be used in conjunction with the FDIC deposit insurance reference materials found at the FDIC webpage [www.fdic.gov/deposit](http://www.fdic.gov/deposit). For help from an FDIC deposit insurance subject matter expert, call the FDIC toll free at 1-877-ASK-FDIC (1-877-275-3342).

All names used in the examples in this *Guide* are fictitious and do not represent real persons.

**Effective Date**

This edition of the *Employee’s Guide* describes the deposit insurance rules in effect at publication. Included in this *Guide* is current information on all deposit insurance coverage regulations effective through the publication date of this *Employee’s Guide*. Additional information can be found at FDIC’s website at [www.fdic.gov](http://www.fdic.gov).