

FDIC Increases Deposit Insurance Limits

On October 3, 2008, the Federal Deposit Insurance Corporation (FDIC) temporarily increased deposit insurance from \$100,000 to \$250,000 per depositor. **This increase is in effect through December 31, 2013.**

In addition, Compass Bank is participating in the FDIC's Transaction Account Guarantee Program. **Under that program, through December 31, 2009, all noninterest-bearing transaction accounts are fully guaranteed by the FDIC for the entire amount in the account.** This coverage also includes Interest on Lawyers Trust Accounts (IOLTA) and Negotiable Order of Withdrawal (NOW) Accounts earning .50% or less throughout the entire year of 2009. Coverage under the Transaction Account Guarantee Program is in addition to and separate from the coverage available under the FDIC's general deposit insurance rules.

But what does this mean to you?

- Compass Bank is an FDIC member bank, which means this coverage applies to all of our depositors and their accounts.
- Your individual deposit accounts, which include Checking, Savings, Money Market accounts and Certificates of Deposit, are insured up to \$250,000 by the FDIC.
- Depending on how your accounts are titled, coverage in excess of \$250,000 might apply. Please see your Compass Banker for more details.
- You can also visit www.myFDICinsurance.gov to get more information and to make sure your accounts are protected.

Compass Bank is committed to giving our customers the information they need for the peace of mind they want during these uncertain economic times. [Learn more about Compass Bank's financial strength and stability.](#)