



FDIC Deposit Insurance Coverage

The Federal Deposit Insurance Corporation (FDIC) is an independent agency of the United States government that protects against the loss of insured deposits if an FDIC-insured bank or savings association fails. FDIC deposit insurance is backed by the full faith and credit of the United States government. Since the FDIC was established, no depositor has ever lost a single penny of FDIC-insured funds.

FDIC insurance covers funds in deposit accounts, including checking and savings accounts, money market deposit accounts and certificates of deposit (CDs). **FDIC insurance does not, however, cover other financial products and services that insured banks may offer, such as stocks, bonds, mutual fund shares, life insurance policies, annuities or municipal securities.**

There is no need for depositors to apply for FDIC insurance or even to request it. Coverage is automatic.

To ensure funds are fully protected, depositors should understand their deposit insurance coverage limits. The FDIC provides separate insurance coverage for deposits held in different ownership categories such as single accounts, joint accounts, Individual Retirement Accounts (IRAs) and trust accounts.

Basic FDIC Deposit Insurance Coverage Limits*

Single Accounts (owned by one person)	\$250,000 per owner**
Joint Accounts (two or more persons)	\$250,000 per co-owner**
IRAs and certain other retirement accounts	\$250,000 per owner
Trust Accounts	\$250,000 per owner per beneficiary subject to specific limitations and requirements **

* These deposit insurance coverage limits refer to the total of all deposits that an accountholder (or accountholders) has at each FDIC-insured bank. The listing above shows only the most common ownership categories that apply to individual and family deposits, and assumes that all FDIC requirements are met.

** The legislation authorizing the increase in deposit insurance coverage limits makes the change effective October 3, 2008, through December 31, 2009.

If you have questions about FDIC coverage limits and requirements, please visit www.myFDICinsurance.gov, call toll-free 1-877-ASK-FDIC, or ask a representative at your bank.

Aviso a Clientes de Cuentas de Depósito

En octubre de 2008, la FDIC aumentó temporalmente la cubierta de seguro de depósitos de \$100,000 a \$250,000 por depositante. Además, el Banco Popular participa en el *Transaction Account Guarantee Program*, el cual provee cubierta ilimitada en las cuentas de depósito transaccionales que no generan intereses. Estos cambios de cubierta estarán vigentes hasta el 31 de diciembre de 2009.



Notice to Deposit Accounts Customers

On October 2008, the FDIC temporarily increased the deposit insurance coverage from \$100,000 to \$250,000 per depositor. In addition, Banco Popular participates in the *Transaction Account Guarantee Program* that provides an unlimited coverage for non-interest bearing transactional accounts. These changes are effective through December 31, 2009.

