

FDIC YOUR INSURED DEPOSITS

The Federal Deposit Insurance Corporation (FDIC) – is an independent agency of the United States government. The FDIC protects depositors against the loss of their insured deposits if an FDIC-insured bank or savings association fails. FDIC insurance is backed by the full faith and credit of the United States government.

The basic insured amount for each depositor has temporarily been increased to \$250,000*. The FDIC insurance protection is extended to deposits at Vectra Bank, including savings, cashiers checks, official checks, pension accounts, letters of credit, checking, certificates of deposit, money orders, IRA and Keogh accounts. You can also increase your coverage beyond \$250,000 by maintaining deposits in different categories of legal ownership. Ask your Vectra banker how to take advantage of these different savings strategies.

Additionally, Vectra Bank has elected to participate in the Federal Government's Transaction Account Guarantee Program. What this means is that your non interest-bearing transaction deposit account balances are fully insured by the FDIC, regardless of the balance, through December 31, 2009.

Special Rule for Sweep Investments – If you have a noninterest-bearing checking account that “sweeps” funds into another account, you should be aware that funds swept to an interest-bearing account, a non-transaction account or overnight investment account will not be covered by the FDIC Transaction Account Guarantee Program.

For more information, please visit www.fdic.gov, call 1-877-ASKFDIC, or talk to your Vectra banker.

*The FDIC temporarily increased deposit insurance from \$100,000 to \$250,000 per depositor through 12/31/13. Additionally, the FDIC announced it will fully insure (100%) non-interest bearing transaction deposit accounts held by FDIC-insured banks until 12/31/09.

MEMBER
FDIC

Customer Service
1-800-232-8948


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