

## Maximizing Your FDIC Coverage at EmigrantDirect



### Example of Extended Insurance Coverage: Spouse 1, Spouse 2

A spouse 1 and spouse 2 can have FDIC insurance coverage for deposit accounts at Emigrant Bank, including at EmigrantDirect, DollarSavingsDirect and MySavingsDirect, totaling \$1,500,000, utilizing the following combination of ownership categories:

Single Accounts	
Spouse 1	\$250,000
Spouse 2	\$250,000
Joint Accounts	
Spouse 1 and Spouse 2	\$500,000
Revocable Trust Accounts	
Spouse 1 in trust for Spouse 2	\$250,000
Spouse 2 in trust for Spouse 1	\$250,000
<b>Total Insured by FDIC</b>	<b>\$1,500,000</b>

The FDIC has eliminated the qualifying beneficiary status on revocable trust accounts which previously had been limited to certain family relationships.

### Example of Extended Insurance Coverage: Spouse 1, Spouse 2, and Child

A spouse 1 and spouse 2 with a child may establish FDIC insurance coverage for deposits at Emigrant Bank, including at EmigrantDirect, DollarSavingsDirect and MySavingsDirect, totaling \$2,000,000, by utilizing the following combination of ownership categories:

Single Accounts	
Spouse 1	\$250,000
Spouse 2	\$250,000
Joint Accounts	
Spouse 1 and Spouse 2	\$500,000
Revocable Trust Accounts	
Spouse 1 in trust for Spouse 2	\$250,000
Spouse 1 in trust for Child	\$250,000
Spouse 2 in trust for Spouse 1	\$250,000
Spouse 2 in trust for Child	\$250,000
<b>Total Insured by FDIC</b>	<b>\$2,000,000</b>

#### More Information:

[www.fdic.gov/deposit](http://www.fdic.gov/deposit)

#### EmigrantDirect

Call toll-free at:

**1-800-836-1997**

From 8:00 AM - 11:30 PM ET  
Seven days a week

Ask to speak with an EmigrantDirect representative who can quickly help structure your accounts to maximize your FDIC coverage.

[www.EmigrantDirect.com](http://www.EmigrantDirect.com)

#### FDIC

Call toll free at:

**1-877-ASK-FDIC**  
(1-877-275-3342)

**TDD: 1-800-925-4618**

From 8:00 AM - 8:00 PM ET  
Monday through Friday

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