

Welcome to TNB eNews!



\$250,000 FDIC Insurance Limits Now Permanent

☐ Husband and wife \$2,000,000

INDIVIDUAL ACCOUNTS:	
Husband	\$ 250,000
Wife	\$ 250,000
JOINT TENANCY: *	
Husband & Wife	\$ 500,000
REVOCABLE TRUST ACCOUNTS:	
Husband as Trustee for Wife	\$ 250,000
Wife as Trustee for Husband	\$ 250,000
CERTAIN RETIREMENT ACCOUNTS:	
Husband	\$ 250,000
Wife	\$ 250,000
	<u>\$2,000,000</u>

**Joint account with right of survivorship*

☐ Husband, wife and two children \$3,000,000

INDIVIDUAL ACCOUNTS:	
Husband	\$ 250,000
Wife	\$ 250,000
JOINT TENANCY: *	
Husband & Wife	\$ 500,000
PAYABLE ON DEATH ACCOUNTS (POD):	
Husband POD Child	\$ 500,000
Wife POD Child	\$ 500,000
Husband POD Wife	\$ 250,000
Wife POD Husband	\$ 250,000
CERTAIN RETIREMENT ACCOUNTS:	
Husband	\$ 250,000
Wife	\$ 250,000
	<u>\$3,000,000</u>

**Joint account with right of survivorship*

☐ Husband, wife and one child \$2,500,000

INDIVIDUAL ACCOUNTS:	
Husband	\$ 250,000
Wife	\$ 250,000
JOINT TENANCY: *	
Husband & Wife	\$ 500,000
PAYABLE ON DEATH ACCOUNTS (POD):	
Husband POD Child	\$ 250,000
Wife POD Child	\$ 250,000
Husband POD Wife	\$ 250,000
Wife POD Husband	\$ 250,000
CERTAIN RETIREMENT ACCOUNTS:	
Husband	\$ 250,000
Wife	\$ 250,000
	<u>\$2,500,000</u>

**Joint account with right of survivorship*

☐ Parent and one child, \$750,000

INDIVIDUAL ACCOUNTS:	
Parent	\$ 250,000
PAYABLE ON DEATH ACCOUNTS (POD):	
Parent POD Child	\$ 250,000
CERTAIN RETIREMENT ACCOUNTS:	
Parent	\$ 250,000
	<u>\$ 750,000</u>

¹ "The ownership categories shown above have specific requirements that must be met in order to receive the coverage indicated. Failure to meet these requirements will result in funds being aggregated and insured to the maximum. Information on these requirements can be obtained from www.tnbonline.com.

Upon expiration of the Transaction Account Guarantee Program on December 31, 2010, the Dodd-Frank Wall Street Reform and Consumer Protection Act, signed in July 2010, has extended the FDIC deposit insurance on the net amount in non interest-bearing transaction accounts at insured depository institutions (Town North Bank) for two additional years until December 31, 2012.



Town North Bank®