About FDIC Insurance

The Federal Deposit Insurance Corporation (FDIC) preserves and promotes public confidence in the U.S. financial system by insuring deposits in financial institutions; by identifying, monitoring and addressing risks to the deposit insurance funds; and by limiting the effect on the economy and the financial system when a financial institution fails.

The FDIC insures deposits in most financial institutions in the United States. The FDIC protects depositors against the loss of their deposits if a FDIC-insured financial institution fails. FDIC insurance is backed by the full faith and credit of the United States government.

The FDIC is an independent agency of the U.S. government and was created in 1933. Since its inception, the FDIC has responded to thousands of financial institution failures. No depositor has lost a single cent of insured funds as a result of a financial institution failure.

Basic FDIC insurance is $250,000 per depositor per insured financial institution. It is possible to have more than $250,000 insured by the FDIC on deposit at any one financial institution. The FDIC separately insures deposits held in different categories of legal ownership including: Individual Accounts, Joint Accounts, Revocable Trust Accounts (including Payable-on-Death [POD] accounts), and certain Retirement Accounts (such as IRAs).

The FDIC's Electronic Deposit Insurance Estimator can help you determine if you have adequate deposit insurance for your accounts.

The FDIC insures deposits only. It does not insure securities, mutual funds, U. S Treasury bills, bonds, notes or similar types of investments purchased through an insured financial institution.

To protect insured deposits, the FDIC responds immediately when an insured financial institution fails. Financial institutions generally are closed by their chartering authority—the state regulator, the Office of the Comptroller of the Currency, Federal Deposit Insurance Corporation or the Office of Thrift Supervision. The FDIC has several options for resolving institution failures, but the one most used is to sell deposits and loans of the failed institution to another institution. Customers of the failed institution automatically become customers of the assuming institution. Most of the time, the transition is seamless from the customer's point of view.

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About FDIC Insurance (continued)

Here is a summary of what funds are—and are not—FDIC-Insured:

FDIC-Insured

- Checking Accounts (including money market deposit accounts).
- Savings Accounts (including passbook accounts).
- NOW Accounts.
- Time Deposit Accounts (Certificate of Deposits).
- Certain Retirement Accounts (including IRAs).

Not FDIC-Insured.

- Investments in mutual funds (stock, bond or money market mutual funds).
- Annuities (underwritten by insurance companies).
- Stocks, bonds, Treasury securities or other investment products, whether purchased through a bank or a broker/dealer.
- Contents of safe deposit boxes.
- Losses from robberies and other thefts.

For further information, visit the FDIC Web site at www.fdic.gov.

We invite you to contact Wells Fargo for further information and assistance. Visit our Web site at wellsfargo.com or any Wells Fargo store.

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