



FDIC Coverage

Basic Deposit Insurance Coverage Limits.¹ There is no need for you to apply for FDIC insurance or even to request it. Coverage is automatic. FDIC insurance covers funds in deposit accounts, including checking and savings accounts, money market accounts and certificates of deposit (CDs).

Single Accounts (<i>owned by one person</i>)	\$250,000 per owner
Joint Accounts (<i>two or more persons</i>)	\$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
Corporation, Partnership and Unincorporated Association Accounts	\$250,000 per corporation, partnership or unincorporated association
Employee Benefit Plan Accounts	\$250,000 for the non-contingent, ascertainable interest of each participant
Government Accounts	\$250,000 per official custodian
Noninterest-Bearing Transaction Accounts	Unlimited coverage ²

Notice of Changes in Temporary FDIC Insurance Coverage for Transaction Accounts². All funds in a “noninterest-bearing transaction account” are insured in full by the Federal Deposit Insurance Corporation through December 31, 2012. This temporary unlimited coverage is in addition to, and separate from, the coverage of at least \$250,000 available to depositors under the FDIC’s general deposit insurance rules.

The term “noninterest-bearing transaction account” includes a traditional checking account or demand deposit account on which the insured depository institution pays no interest. The temporary unlimited coverage also applies to Interest on Lawyers Trust Accounts (“IOLTAs”). It does not include other accounts, such as traditional checking or demand deposit accounts that may earn interest, NOW accounts, and money-market deposit accounts.

For more information about temporary FDIC insurance coverage of transaction accounts, visit www.fdic.gov.

Straight Talk:

- Non-interest-bearing accounts and IOLTAs = Unlimited FDIC Coverage²
- All other SpiritBank Accounts = \$250,000 FDIC coverage (previously \$100,000)

Individual Retirement Accounts (IRA’s). IRA’s continue to be insured separately from other deposit accounts up to \$250,000 per individual. The insurance coverage for these types of accounts became permanent effective April 1, 2006.

Maximizing your FDIC insurance coverage. If the amount in your account exceeds \$250,000, we can help you maximize your FDIC coverage. If you have more than \$250,000 in deposits with us, it may be possible to insure these funds, depending upon the type of ownership category they fall under and the type of account in which they are deposited. SpiritBank is also a member bank in the CDARS³ (*Certificate of Deposit Account Registry System*), which means your money can be FDIC insured up to \$50 million per customer.

Call us at (918) 712-9292 or (405) 302-2000 and let us review your relationship to see if you are fully covered.

Or visit www.myFDICinsurance.gov

¹ On October 3, 2008, FDIC deposit insurance temporarily increased from \$100,000 per depositor to \$250,000 per depositor through December 31, 2009. On May 20, 2009, this deadline was extended until December 31, 2013. On July 21, 2010, the Dodd-Frank Wall Street Reform and Consumer Protection Act was signed, making the current standard maximum deposit insurance amount permanent at \$250,000 per depositor, per insured depository institution for each account ownership category.

² Under Section 343 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (“Dodd-Frank Provision”) banks will continue to provide temporary unlimited coverage for noninterest-bearing transaction accounts at all FDIC-insured depository institutions through December 31, 2012.

³ Funds may be submitted for placement only after a depositor enters into the CDARS Deposit Placement Agreement by SpiritBank. The agreement contains important information and conditions regarding the placement of funds by us. Please read the agreement carefully before signing it. CDARS is a registered service mark of Promontory Interfinancial Network, LLC.