FDIC Coverage Rate

FDIC insurance covers all types of deposits received at an insured bank, including:

- checking accounts,
- negotiable order of withdrawal (NOW) accounts,
- · savings accounts,
- money market deposit accounts (MMDAs),
- certificates of deposit (CD) and other time deposits, and
- official items issued by a bank (such as cashier's checks or money orders).

FDIC insurance covers depositors' accounts at each insured bank, dollar-for-dollar, including principal and any accrued interest through the date of the insured bank's closing, up to the insurance limit. The standard insurance amount is \$250,000 per person, per bank, per ownership category.



