



...Where Service Begins

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Federal Deposit Insurance

Main Street Bank is a member of the Federal Deposit Insurance Corporation (FDIC). The Federal Deposit Insurance Corporation (FDIC) is a federal agency organized in 1933 that insures depositors' accounts up to the insured amount at most commercial banks and savings associations.

NOTICE OF CHANGES IN TEMPORARY FDIC INSURANCE COVERAGE FOR NON-INTEREST BEARING TRANSACTION ACCOUNTS

Beginning January 1, 2013, funds deposited in "non-interest bearing transaction accounts" no longer will receive unlimited deposit insurance coverage by the Federal Deposit Insurance Corporation (FDIC). **Beginning January 1, 2013, all of a depositor's accounts, including all "non-interest bearing transaction accounts", will be insured by the FDIC up to the standard maximum deposit insurance amount (\$250,000), for each deposit insurance ownership category.**

The term "noninterest-bearing transaction account" includes a traditional checking account or demand deposit account on which the insured depository institution pays no interest. It also includes 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 fdic.gov.

Important information on Federal Deposit insurance Coverage (FDIC)

The FDIC Insurance Coverage limit has been permanently increased to \$250,000 per depositor, per institution. To understand more about FDIC or to learn more about how to maximize coverage, you may refer to www.FDIC.gov/EDIE.

Deposits maintained in different categories of legal ownership **can be separately insured**.

Therefore, it is possible to have deposits of more than \$250,000 at one insured bank and still be fully insured.

Types of Main Street Bank Products that the FDIC insures include:

- Checking Accounts
- Money Market Deposit Accounts
- Savings Accounts
- Certificates of Deposit (CDs)
- Deposit Accounts owned by certain types of Trusts

Basic FDIC Deposit Insurance Coverage Limits*

Single Accounts (owned by one person)	\$250,000 per owner
Joint Accounts (two or more persons)	\$250,000 per co-owner
IRAs and certain other retirement accounts	\$250,000 per owner (not changed)
Trust Accounts (including POD Accounts and Living Trusts)	\$250,000 per owner per beneficiary subject to specific limitations and requirements

* These deposit insurance coverage limits refer to the total of all deposits that an accountholder (or accountholders) has at each FDIC-insured bank. The listing above shows only the most common ownership categories that apply to individual and family deposits, and assumes that all FDIC requirements are met.