

## Welcome to United Western Bank®

### Explanation of FDIC Coverage

United Western promises to use all the tools in our arsenal and all our years of experience in the industry to keep your deposits safe and secure. Safety and soundness is our focus.

We are a member of the Federal Deposit Insurance Corporation (FDIC). FDIC insurance coverage is backed by the full faith and credit of the United States government. Since the FDIC was established, no depositor has ever lost a single penny of FDIC-insured funds. This independent agency of the U.S. government provides insurance protection for depositors if an FDIC-insured bank or savings association fails. There is no need for depositors to apply for FDIC insurance or even to request it. Coverage is automatic. By banking with us, your deposits are automatically covered by the FDIC. Visit <https://www.fdic.gov/EDIE/index.html> to calculate your FDIC insurance coverage or read more to get your questions answered.

### FDIC Insurance Coverage

Types of accounts which are covered at United Western Bank:

- Checking accounts
- Savings accounts
- Money market deposit accounts
- Certificates of Deposit (CDs)

**What Is Not Insured by the FDIC.** FDIC deposit insurance does not cover non-deposit investment products:

- Stocks
- Bonds
- Mutual funds
- Life insurance policies
- Annuities or municipal securities

### Things You Should Know

**Basic FDIC coverage.** Deposits at FDIC-insured institutions are now insured up to at least \$250,000 per depositor through December 31, 2013.

On April 13, 2010, the FDIC extended its temporary Transaction Account Guarantee Program through December 31, 2010.

With this extension, non-interest-bearing transaction accounts are fully guaranteed by the FDIC for the entire amount in the account through December 31, 2010 at institutions that participate in the FDIC's Temporary Liquidity Guarantee Program.

This coverage is in addition to the basic FDIC coverage and includes:

- All personal and business checking deposit accounts that do not earn interest (including Demand Deposit [DDA] accounts)

- Low-interest NOW accounts (NOW accounts that cannot earn more than 0.25% interest),
- All Interest on Lawyers Trust Accounts (LOTAs or COLTAFs) regardless of the rate.

**Business Operating Account.** Regardless of your balance in a non-interest-bearing operating account, it will be fully covered by FDIC insurance through December 31, 2010. No need to move money from account to account. Contact your banker for all the details.

**How you can maximize your coverage.** Simple changes to your account structure can help maximize your FDIC coverage. An individual can be insured in six different categories: individual, joint, revocable trust, irrevocable trust, certain retirement account and employee benefit plan. For example, in a revocable trust, we can title your account with additional owners, beneficiaries or both to add even more coverage.

**Certain Transaction Accounts have the basic FDIC deposit insurance, but are not fully guaranteed.**

- Specific transaction accounts where the interest rate is tied to an index rate such as Fed Funds or Treasury Rates outside the control of United Western Bank
- U.S. Bank Health Savings Accounts (HSAs)
- Specific transaction accounts where there is an agreement, either orally or in writing, between the account holder and United Western Bank where there is the potential to pay an interest rate greater than 0.50%. Please contact your account officer if you would like clarification of any account in this category.

**Information on FDIC Insurance of Merged Banks.** When two or more insured banks merge, the deposits from the assumed bank continue to be insured separately for at least six months after the merger. This grace period gives a depositor the opportunity to restructure the accounts, if necessary.

CDs from the assumed bank are separately insured until the earliest maturity date after the end of the six-month grace period. CDs that mature during the six-month period and are renewed for the same term and in the same dollar amount (either with or without accrued interest) continue to be separately insured until the first maturity date after the six-month period. If a CD matures during the six-month grace period and is renewed on any other basis, it would be separately insured only until the end of the six-month grace period.

**If you still have questions,**

Visit [fdic.gov](http://fdic.gov) or call 1.877.ASK.FDIC (877.275.3342)

Calculate your coverage and learn more about coverage for specific types of accounts at

<https://www.fdic.gov/EDIE/index.html> OR [www.myFDICinsurance.gov](http://www.myFDICinsurance.gov)

Contact us directly at 720-956-6500 with your questions or visit a bank location near you.