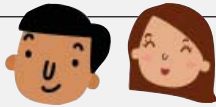


At Century Bank We Work With You To Maximize FDIC Insurance Benefits For You & Your Family

FDIC guidelines can be confusing, so it's important to work with someone who thoroughly understands FDIC limitations. At Century Bank we work with you to be sure that your accounts benefit from the full coverage provided by the FDIC. The following FDIC limits have been approved through December 31, 2009.



A husband & wife may have insured accounts totaling \$2,000,000.

Individual Accounts:

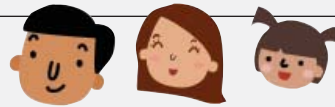
Husband	\$250,000
Wife	\$250,000
Husband Retirement Account	\$250,000
Wife Retirement Account	\$250,000

Joint Accounts:*

Husband & Wife	\$500,000
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Revocable Trust Accounts:

Husband as trustee for wife	\$250,000
Wife as trustee for husband	<u>\$250,000</u>
	\$2,000,000



A husband, wife and 1 child may have insured accounts totaling \$2,500,000.

Individual Accounts:

Husband	\$250,000
Wife	\$250,000
Child	\$250,000
Husband Retirement Account	\$250,000
Wife Retirement Account	\$250,000

Joint Accounts:*

Husband & Wife	\$250,000
Husband & Child	\$250,000
Wife & Child	\$250,000

Revocable Trust Accounts:

Husband as trustee for wife	\$250,000
Wife as trustee for husband	\$250,000
Husband as trustee for child	\$250,000
Wife as trustee for child	\$250,000
Child as trustee for father	\$250,000
Child as trustee for mother	<u>\$250,000</u>
	\$3,500,000



A grandfather, grandmother and 1 child may have insured accounts totaling \$3,000,000.

Individual Accounts:

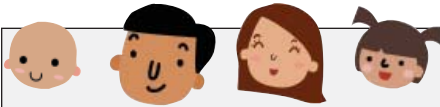
Grandfather	\$250,000
Grandmother	\$250,000
Grandfather Retirement Account	\$250,000
Grandmother Retirement Account	\$250,000
Grandchild	\$250,000

Joint Accounts:*

Grandfather & Grandmother	\$250,000
Grandfather & Grandchild	\$250,000
Grandmother & Grandchild	\$250,000

Revocable Trust Accounts:

Grandfather as trustee for Grandmother	\$250,000
Grandfather as trustee for Grandchild	\$250,000
Grandmother as trustee for Grandfather	\$250,000
Grandmother as trustee for Grandchild	<u>\$250,000</u>
	\$3,000,000



A husband, wife & 2 children may have insured accounts totaling \$5,500,000.

Individual Accounts:

Husband	\$250,000
Wife	\$250,000
Child #1	\$250,000
Child #2	\$250,000
Husband Retirement Account	\$250,000
Wife Retirement Account	\$250,000

Joint Accounts:*

Husband & Wife	\$250,000
Husband & Child #1	\$250,000
Wife & Child #2	\$250,000
Child #1 & Child#2	\$250,000

Revocable Trust Accounts:

Husband as trustee for wife	\$250,000
Husband as trustee for Child #1	\$250,000
Husband as trustee for Child #2	\$250,000
Wife as trustee for husband	\$250,000
Wife as trustee for Child #1	\$250,000
Wife as trustee for Child #2	\$250,000
Child #1 as trustee for Child #2	\$250,000
Child #2 as trustee for Child #1	\$250,000
Child #1 as trustee for father	\$250,000
Child #1 as trustee for mother	\$250,000
Child #2 as trustee for father	\$250,000
Child #2 as trustee for mother	<u>\$250,000</u>
	\$5,500,000



A parent and 1 child may have insured accounts totaling \$1,750,000.

Individual Accounts:

Parent	\$250,000
Child	\$250,000
Parent Retirement Account	\$250,000

Joint Account:*

Parent & Child #1	\$500,000
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Revocable Trust Accounts:

Parent as trustee for Child	\$250,000
Child as trustee for parent	<u>\$250,000</u>
	\$1,750,000

Account Definitions:

Individual & Joint Accounts: Limit of \$250,000 per person. Note: When an account is jointly owned by two people, the FDIC considers that half belongs to each person in determining the FDIC benefit.

Retirement Accounts: Covers IRA, 401(k), Keogh, 457, SEP and SIMPLE; limit \$250,000 per person

Revocable Trust and Payable-On-Death Accounts: Insures the interest of each beneficiary of the owner up to \$250,000.

Irrevocable Trust: Covers irrevocable trusts with no retained interest for the grantor, \$250,000 limit per beneficiary.



A grandparent and 2 children may have insured accounts totaling \$2,750,000.

Individual Accounts:

Grandparent	\$250,000
Grandchild #1	\$250,000
Grandchild #2	\$250,000
Grandparent Retirement Account	\$250,000

Joint Accounts:*

Grandparent & Grandchild #1	\$250,000
Grandparent & Grandchild #2	\$250,000
Grandchild #1 & Grandchild #2	\$250,000

Revocable Trust Accounts:

Grandparent as trustee for Grandchild #1	\$250,000
Grandparent as trustee for Grandchild #2	\$250,000
Grandchild #1 as trustee for Grandchild #2	\$250,000
Grandchild #2 as trustee for Grandchild #1	<u>\$250,000</u>
	\$2,750,000

Note: this example of insured accounts can also be arranged for a parent and 2 children instead of a grandparent and 2 grandchildren.

* Joint account with right of survivorship. Regardless of the type of account, FDIC coverage only applies to bank deposits such as CDs, checking, savings and money market accounts.

Keep in mind that the death of someone named on the account means that insurance coverage for that person will be lost. A \$500,000 account with two beneficiaries has full coverage, but if one person dies, the remaining beneficiary will have a \$500,000 account with only \$250,000 in insurance coverage.

