



Extending the Umbrella of Financial Security

Pacific Western Bank is participating in the FDIC's Transaction Account Guarantee Program (TAGP), which means all of your noninterest-bearing transaction accounts are fully insured by the FDIC, regardless of the balance, through June 30, 2010. Thereafter, the coverage will be up to \$250,000 per depositor, through December 31, 2013.

In addition, under the TAGP, qualified interest-bearing transaction accounts held by consumers, sole-proprietors and non-profit organizations, that earn 0.5% interest or less, and IOLTA accounts, are fully covered (unlimited) under the FDIC through June 30, 2010. Thereafter, the coverage will be up to \$250,000 per depositor, through December 31, 2013.

All other transaction account balances are covered by the FDIC for up to \$250,000 per depositor through December 31, 2013. The FDIC provides separate coverage for deposits held in different account ownership categories. Please refer to the chart on the reverse side of this document for examples of the most common categories that apply to individual and family deposits, assuming that all FDIC requirements are met.

As a depositor of Pacific Western Bank, there is no need for you to apply for FDIC insurance or even request it, coverage is automatic. Please contact your account officer or your branch to ensure that your funds are fully protected.



On January 1, 2014, the standard coverage limit will return to \$100,000 for all deposit categories except IRAs and certain Retirement Accounts, which will continue to be insured up to \$250,000 per owner.

If you have additional questions about FDIC coverage limits and requirements, please visit www.myFDICinsurance.gov or call the FDIC toll-free number **1-877-ASK-FDIC**.



Member FDIC