

Important Disclosures Regarding FDIC Coverage



The Victory Bank is a member of the Federal Deposit Insurance Corporation (FDIC), an independent agency that 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.

Your deposits at The Victory Bank are insured up to the following FDIC coverage limits, which will be in effect through December 31, 2013*:

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
Trust Accounts	\$250,000 per owner per beneficiary subject to specific limitations and requirements
Corporation, Partnership and Unincorporated Association Accounts	\$250,000 per corporation, partnership or unincorporated association
Employee Benefit Plan Accounts	\$250,000 for the non-contingent, ascertainable interest of each participant
Government Accounts	\$250,000 per official custodian
Non-Interest Bearing Transaction Accounts	Unlimited coverage through Transaction Account Guarantee Program. See details below.

*Coverage limits shown refer to the total of all deposits that an accountholder has in the same ownership category. On January 1, 2014, the standard coverage limit will return to \$100,000 for all deposit categories.

Transaction Account Guarantee Program

The Victory Bank is participating in the FDIC's Transaction Account Guarantee Program. Under that program, through June 30, 2010, all noninterest-bearing transaction accounts are fully guaranteed by the FDIC for the entire amount in the account. Coverage under the Transaction Account Guarantee Program is in addition to and separate from the coverage available under the FDIC's general deposit insurance rules.

The Transaction Account Guarantee Program also covers Negotiable Order of Withdrawal (NOW) accounts that pay an interest rate of .50% or less (under this program, these are noninterest-bearing transaction accounts), and Interest on Lawyers Trust Accounts (IOLTAs).

For More Information

If you have any questions about FDIC coverage limits and requirements, call or stop by The Victory Bank. You may contact FDIC directly at www.myFDICinsurance.gov or call toll-free 1-877-ASK-FDIC.