

## 9.2: How Are My Deposit Accounts Insured by the FDIC?

Use this tool to learn the basics about FDIC-insured deposit accounts and deposit insurance coverage guidelines. For more detailed information about your specific situation, you can use the [Electronic Deposit Insurance Estimator \(EDIE\)](#).

<b>Single Account</b> A deposit account owned by one person, without named beneficiaries	Coverage Limit: \$250,000 per owner
<b>Certain Retirement Account</b> A retirement account in which plan participants have the right to direct how the money is invested	Coverage Limit: \$250,000 per owner
<b>Joint Account</b> A deposit account owned by two or more people, without named beneficiaries	Coverage Limit: \$250,000 per co-owner
<b>Revocable Trust Account</b> A deposit account owned by one or more people that identifies one or more beneficiaries who will receive the deposits upon the death of the owner(s). This includes both formal “Living” Trusts and informal ITF/POD accounts	Coverage Limit: Owner insured \$250,000 for each unique beneficiary designated
<b>Irrevocable Trust Account</b> A deposit account held in connection with an irrevocable trust established by statute or a written trust agreement	Coverage Limit: \$250,000 for the trust – more coverage available if requirements are met
<b>Employee Benefit Plan Account</b> A deposit of a pension plan, defined benefit plan or other employee benefit plan that is not self-directed	Coverage Limit: \$250,000 for the noncontingent interest of each plan participant
<b>Corporation, Partnership, or Unincorporated Association Account</b> Deposits owned by corporations, partnerships, and unincorporated associations – including for-profit and not-for-profit organizations	Coverage Limit: \$250,000 per corporation, partnership or unincorporated association
<b>Government Account</b>	Coverage Limit: \$250,000 per official custodian

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