



# GULF COAST BANK & Trust Company

*Build with us.*

## **FDIC EXPANDED INSURANCE COVERAGE**

GULF COAST BANK AND TRUST CO INC. is participating in the FDIC's Transaction Account Guarantee Program. Under that program, through December 31, 2009, 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. Under the FDIC's general deposit insurance rules, FDIC deposit insurance temporarily increased from \$100,000 to \$250,000 per depositor through December 31, 2013.

This expanded coverage excludes CDs, NOWs, MMDA, Savings and Sweep Accounts; however these accounts are covered under the general deposit insurance coverage.

SWEEP ACCOUNTS that transfer into an interest bearing account such as a Money Market will continue to be covered under the general deposit insurance rules up to \$250,000.00 through December 31, 2013.