

# Your FDIC coverage just went up

*First Northern Bank accounts are now FDIC insured up to \$250,000 per deposit — more than double the former account coverage limit.*

On October 3rd, Congress passed new legislation increasing FDIC coverage from \$100,000 to \$250,000 per depositor through December 31, 2009 for all banks that are members of the FDIC, which includes First Northern Bank.

- Single accounts = insured up to \$250,000
- Joint accounts (50/50 ownership) = insured up to \$500,000 (\$250,000 for each individual)
- IRA deposits = insured up to \$250,000 per plan depositor
- Accounts that are registered in a Living Trust = insured up to \$250,000 per owner, per beneficiary

Here's an example of how you could be covered up to \$3,000,000:

<b>HUSBAND, WIFE AND TWO CHILDREN</b>	
<i>Individual Accounts:</i>	
Husband	\$250,000
Wife	\$250,000
<i>Joint Tenancy:</i>	
Husband & Wife	\$500,000
<i>Payable on Death Accounts (POD):</i>	
Husband POD 2 Children	\$500,000
Wife POD 2 Children	\$500,000
Husband POD Wife	\$250,000
Wife POD Husband	\$250,000
<i>Certain Retirement Accounts:</i>	
Husband	\$250,000
Wife	\$250,000
<b>Amount Insured</b>	<b>\$3,000,000</b>

First Northern Bank has chosen to 'opt-in' on FDIC's **unlimited insurance coverage** for non-interest bearing accounts. This is an added benefit for many First Northern Bank business customers. This benefit will remain in effect through the end of December 2009.



**FIRST NORTHERN BANK**  
*98 Years Strong!*

*"That's My Bank!"*

[www.thatismybank.com](http://www.thatismybank.com)

The ownership categories shown have specific requirements that must be met in order to receive the coverage indicated. Information on these requirements can be obtained from the FDIC at [www.fdic.gov](http://www.fdic.gov), or through a Banking Services Representative at any First Northern Bank branch.

Member FDIC

