



Standard Deposit Insurance Coverage Amount of \$250,000 made Permanent

Summary: The Dodd-Frank Wall Street Reform and Consumer Protection Act signed by President Barack Obama on July 21, 2010, made permanent the current standard maximum deposit insurance amount (SMDIA) of \$250,000. The FDIC coverage limit applies per depositor, per insured depository institution, for each account ownership category.

All of the FDIC's deposit insurance coverage materials posted on its website – including "EDIE," its Electronic Deposit Insurance Estimator – have been updated to reflect the permanent \$250,000 coverage.

Please contact a Banking Specialist at (603) 882-2700 if you have any questions.