

FDIC Insurance

Tips on Investing in Non-deposit Products that are not FDIC-Insured

Some banks sell non-deposit investment products (such as mutual funds, annuities, and stocks). Since the FDIC does not insure these products, keep the following tips in mind to protect your money.

How to Protect Yourself

- Before investing in non-deposit products, have enough emergency money in savings or other readily accessible account to support you and your family for 2 to 6 months. Do not use this money to buy investment products.
- Never invest in a product you don't understand.
- Be sure you have enough information before making an investment. Ask questions until you are satisfied.
- Investments always have some degree of risk. Understand the risks before investing.

Find out more about your registered sales representative or broker/dealer by calling the National Association of Securities Dealers (NASD) at 800-289-9999, or by visiting <http://www.nasd.com>.