



Overview

U.S. Century Bank is a member of the Federal Deposit Insurance Corporation (FDIC), an independent government agency created by Congress in 1933 to maintain stability and public confidence in the nation's financial system.

The FDIC insures deposits, examines and supervises certain financial institutions for safety, soundness, and consumer protection, makes large and complex financial institutions resolvable, and manages receiverships.

As a member bank, deposit insurance is one of the most significant benefits we offer our customers.

The standard insurance amount is \$250,000 per depositor, per insured bank, for each account ownership category:

Personal Accounts

- Single Accounts
- Joint Accounts
- POD/ ITF
- Living trust accounts
- Individual Retirement Accounts (IRAs)

Business Accounts

- Deposits held by corporations, partnerships, and organizations, both for-profit and not-for-profit

Government Accounts

- Deposits held by public units such as school districts, cities, municipalities, counties, and states

How customers can calculate the deposit insurance coverage on their U.S. Century Bank accounts

Electronic Deposit Insurance Estimator (EDIE)

EDIE allows consumers to calculate the coverage on a per-bank basis, determine how much is insured, and what port of the funds (if any) exceeds the coverage limits.

[About EDIE](#)

Other available tolos:

- [Access the EDIE Calculator](#)
- [Step-by-Step Tutorial](#)
- [Useful FAQ's](#)