



**ASIA BANK, N. A.**

亞細亞銀行 *Best Service*

January 19, 2011

## **Your Deposit Insurance Amount Has been Increased to \$250,000 Permanently**

As a valued customer of Asia Bank, we want to inform you that FDIC deposit insurance has been increased from \$100,000 to **\$250,000** per depositor, per insured bank.\*\*\* Deposit accounts covered by FDIC insurance include checking and savings accounts, NOW accounts, money market deposit accounts and certificates of deposit (CDs).

You may qualify for more than \$250,000 in coverage at an insured bank if you own deposit accounts in different ownership categories (single, joint, IRA's and trusts).

\*\*\* The deposit insurance coverage limits refer to the total of all deposits that an account holder has in the same ownership categories at each FDIC-insured bank.

## **Notice Of Changes In Temporary FDIC Insurance Coverage For Transaction Accounts**

All funds in a “noninterest-bearing transaction account” are insured in full by the Federal Deposit Insurance Corporation from December 31, 2010, through December 31, 2012. This temporary unlimited coverage is in addition to, and separate from, the coverage of at least \$250,000 available to depositors under the FDIC’s general deposit insurance rules.

The term “noninterest-bearing transaction account” includes a traditional checking account or demand deposit account on which the insured depository institution pays no interest. It also includes Interest On Lawyer Trust Account (IOLTA/IOLA) but does *not* include other accounts, such as traditional checking or demand deposit accounts that may earn interest, NOW accounts, money-market deposit accounts.

For more information about temporary FDIC insurance coverage of transaction accounts, visit [www.fdic.gov](http://www.fdic.gov).