

FDIC Insurance

Your accounts at Bank of the Ozarks are insured to the maximum amounts allowed by the Federal Deposit Insurance Corporation (FDIC). In addition, Bank of the Ozarks remains a strong and well-capitalized bank. We have always been focused and remain focused on strong fundamentals of banking, great customer service, prudent lending practices and sound management.

What Does FDIC Deposit Insurance Cover?

FDIC insurance covers all types of deposits received at an insured bank, including deposits in checking, NOW and savings accounts, money market deposit accounts, and time deposits such as certificates of deposit (CDs).

FDIC deposit insurance covers the balance of each depositor's account, dollar-for-dollar, up to the insurance limit, including principal and any accrued interest.

The FDIC does not insure money invested in stocks, bonds, mutual funds, life insurance policies, annuities or municipal securities, even if these investments were bought from an insured bank.

How Much Insurance Coverage Does the FDIC Provide?

The basic insurance amount is \$250,000 per depositor, per insured bank.

IRAs and certain retirement accounts are also insured up to \$250,000 per depositor, per insured bank.

Deposits in separate branches of an insured bank are not separately insured. Deposits in one insured bank are insured separately from deposits in another insured bank.

Deposits maintained in different categories of legal ownership at the same bank can be separately insured. Therefore, it is possible to have deposits of more than \$250,000 at one insured bank and still be fully insured.

What are my insurance options if my deposits exceed \$250,000?

Bank of the Ozarks offers the CDARS service, which is a great way to access multi-million-dollar FDIC insurance on CD deposits*. Contact a bank representative for more information.

**Limits apply. Funds may be submitted for placement only after a depositor enters into a CDARS Deposit Placement Agreement with us. The agreement contains important information and conditions regarding the placement of funds by us. CDARS is a registered service mark of Promontory Interfinancial Network, LLC.*