

FDIC Notice

## Important Information About Deposit Insurance Coverage

CBI Family of Banks is a family of community bank divisions operating throughout Illinois and Iowa. Each division has a unique name that reflects our deep ties to the communities we serve. Divisions of CBI Family of Banks are not separately FDIC insured. The combined amounts you have on deposit with F&M Bank and CBI Bank & Trust are considered insured by the same depository institution, namely CBI Bank & Trust. Basic FDIC insurance coverage for deposit accounts (checking, savings, money market, and certificates of deposit) is \$250,000.

You may qualify for more than \$250,000 in coverage at F&M Bank and its associated divisions if you own deposit accounts in different ownership categories. The most common ownership categories for individual and family deposits are single accounts, joint accounts, revocable trust accounts, and certain retirement accounts. A representative at your local branch will be able to discuss account options and additional products such as depositing through the Promontory Network Certificate of Deposit Account Registry Service (CDARS) program.

For information on insurance coverage limits on your accounts at F&M Bank and how to qualify for more insurance coverage, visit the FDIC's website, <https://www.fdic.gov/>. The FDIC also has an easy-to-use online tool called EDIE (Electronic Deposit Insurance Estimator) The Estimator. To access EDIE The Estimator, go to [https://edie.fdic.gov/\(Opens in a new Window\)](https://edie.fdic.gov/(Opens in a new Window)).