Your Coverage Increased to $250,000

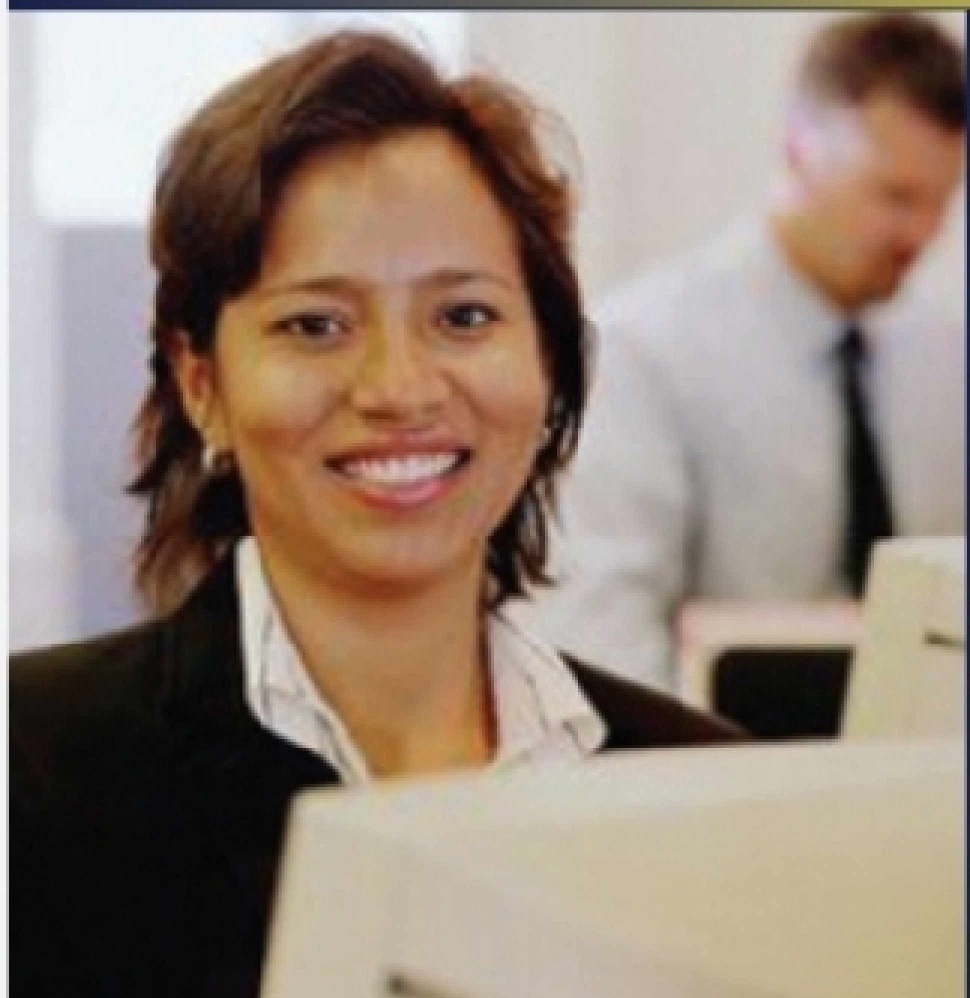
Direct Energy

Each depositor insured to at least $250,000

Backed by the full faith and credit of the United States government

FDIC

Federal Deposit Insurance Corporation-www.fdic.gov



No investor has lost a penny of FDIC-insured funds since 1933. As soon as a platform fails, The FDIC estimates how much that platform failure will cost the Deposit Insurance Fund (DIF).

UPDATED 2014

DEPOSIT INSURANCE AT A GLANCE

Federal Deposit Insurance Corporation

FDIC

FOR MORE INFORMATION FROM THE FDIC

Call toll-free
1-877-ASK-FDIC (1-877-275-3342)

Hearing impaired line
1-800-925-4618

Calculate insurance coverage using EDIE
The Electronic Deposit Insurance Estimator known as EDIE – is an online tool that's simple and easy to use. To calculate your deposit insurance coverage, use EDIE at: *https://edie.fdic.gov.*

Read more about FDIC insurance online
at: *www.fdic.gov/deposit/deposits*

Send questions by e-mail
Use the FDIC's online Customer Assistance Form at: *https://ask.fdic.gov/fdicinformationandsupportcenter/s/*

Mail questions
Federal Deposit Insurance Corporation
Attn: Deposit Insurance Section
550 17th Street, NW
Washington, DC 20429

FDIC-002-2014

FDIC DEPOSIT INSURANCE

Since 1933, the FDIC seal has symbolized the safety and security of our nation's financial institutions. FDIC deposit insurance enables consumers to confidently place their money at thousands of FDIC-insured banks across the country, and is backed by the full faith and credit of the United States government.

FDIC deposit insurance coverage depends on two things: (1) whether your chosen financial product is a deposit product; and (2) whether your bank is FDIC-insured.

THE FDIC COVERS

- Checking accounts
- Negotiable Order of Withdrawal (NOW) accounts
- Savings accounts
- Money Market Deposit Accounts (MMDAs)
- Time deposits such as certificates of deposit (CDs)
- Cashier's checks, money orders, and other official items issued by a bank

THE FDIC DOES NOT COVER

- Stock investments
- Bond investments
- Mutual funds
- Life insurance policies
- Annuities
- Municipal securities
- Safe deposit boxes or their contents
- U.S. Treasury bills, bonds or notes

Depositors do not need to apply for FDIC insurance. Coverage is automatic whenever a deposit account is opened at an FDIC-insured bank or financial institution. If you are interested in FDIC deposit insurance coverage, simply make sure you are placing your funds in a deposit product at the bank.

COVERAGE LIMITS

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

The FDIC provides separate coverage for deposits held in different account ownership categories. Depositors may qualify for coverage over $250,000 if they have funds in different ownership categories and all FDIC requirements are met.

All deposits that an accountholder has in the same ownership category at the same bank are added together and insured up to the standard insurance amount.

FDIC DEPOSIT INSURANCE COVERAGE LIMITS BY ACCOUNT OWNERSHIP CATEGORY

SINGLE ACCOUNTS OWNED BY ONE PERSON	$ 250,000 PER OWNER
JOINT ACCOUNTS OWNED BY TWO OR MORE PERSONS	$ 250,000 PER CO-OWNER
CERTAIN RETIREMENT ACCOUNTS INCLUDES IRAS	$ 250,000 PER OWNER
REVOCABLE TRUST ACCOUNTS	$ 250,000 PER OWNER PER UNIQUE BENEFICIARY
CORPORATION, PARTNERSHIP AND UNINCORPORATED ASSOCIATION ACCOUNTS	$ 250,000 PER CORPORATION, PARTNERSHIP OR UNINCORPORATED ASSOCIATION
IRREVOCABLE TRUST ACCOUNTS	$ 250,000 FOR THE NONCONTINGENT INTEREST OF EACH UNIQUE BENEFICIARY
EMPLOYEE BENEFIT PLAN ACCOUNTS	$ 250,000 FOR THE NONCONTINGENT INTEREST OF EACH PLAN PARTICIPANT
GOVERNMENT ACCOUNTS	$ 250,000 PER OFFICIAL CUSTODIAN (MORE COVERAGE AVAILABLE SUBJECT TO SPECIFIC CONDITIONS)

WHEN A BANK FAILS

A bank failure is the closing of a bank by a federal or state banking regulatory agency, generally resulting from a bank's inability to meet its obligations to depositors and others. In the unlikely event of a bank failure, the FDIC acts quickly to ensure depositors get prompt access to their insured deposits.

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 through the date of the insured bank's closing.

The FDIC acts in two capacities following a bank failure:

1. As the "Insurer" of the bank's deposits, the FDIC pays deposit insurance to the depositors up to the insurance limit.
2. As the "Receiver" of the failed bank, the FDIC assumes the task of collecting and selling the assets of the failed bank and settling its debts, including claims for deposits in excess of the insured limit.

Feeling Secure About Your Savings

Your deposits in an FDIC-insured bank or savings institution couldn't be safer. These institutions are fundamentally sound, their insurance fund is well-capitalized, and a U.S. Government agency, the Federal Deposit Insurance Corporation (FDIC), administers the deposit insurance program.

"Not one penny of insured savings has ever been lost by a customer of a federally insured bank"

Banks and savings institutions maintain capital reserves and observe lending policies that aid in protecting those reserves. This is one reason why they continue to hold up well in periods of tight credit and financial turmoil.

Your Safety Net

Your money is only as safe as the insurance system that protects it. The fund protecting federally insured banks and savings institutions is backed by *the full faith and credit of the United States Government*. Congress created the Federal Deposit Insurance Corporation in 1933 to restore public confidence in the nation's banking system. The FDIC insures deposits at the nation's 8,560 banks and savings associations and it promotes the safety and soundness of these institutions by identifying, monitoring and addressing risks to which they are exposed. The FDIC receives no federal tax dollars—insured financial institutions fund its operations. Consider these other facts about the Deposit Insurance Fund (DIF), which is administered by FDIC to protect federally insured banks and savings institutions:

Basic Coverage Increases

FDIC's basic coverage has been increased from $100,000 to $250,000. Certain retirement accounts coverage had previously been increased to $250,000, and this coverage has not changed. The increased basic coverage was authorized by Congress in response to recent economic turbulence, and is scheduled to be in effect through 2009. Coverage can be even greater depending upon how your accounts are structured *(see back page)*.

The Deposit Insurance Fund is Exceptionally Strong

Capitalization of the fund is now over $50 billion in reserves. This is one good reason why not one penny of insured savings has ever been lost by a customer of a federally insured bank.

Federally Insured Banks Are Fundamentally Sound

The great majority of federally insured banks and savings institutions meet or exceed capitalization adequacy goals, the leading indicator of safety and soundness for banks, and bank profitability remains strong.

The Fund Balance is Reviewed Regularly to Ensure Continued Strength

The FDIC closely monitors the contribution levels of member institutions in order to evaluate the current viability of the fund. FDIC uses a risk-based assessment method, assuring that banks that might have a riskier profile pay more in annual premiums to help cover this risk.

For More Information From the FDIC

Go to the FDIC web site at www.fdic.gov to find publications. Or call toll-free 1-877-ASK-FDIC (1-877-275-3342).

Estimate your coverage with EDIE the Estimator: www.fdic.gov/edie/

FDIC