



Depositor bonds for FDIC-insured deposit accounts*

PROVIDING DEPOSITOR BOND PROTECTION IN EXCESS OF FDIC COVERAGE

Depositor bonds allow banks to offer deposit protection in excess of Federal Deposit Insurance Corporation (FDIC) insurance coverage to its most valued customers: high-net-worth individuals, businesses, non-profit groups, educational institutions, governmental and quasi-governmental entities. The ability to offer this protection allows the bank to attract and retain customers.

- Banks may choose the limits and specific customers they want to protect. Depositor bond coverage is available for a single depositor, scheduled individual depositors or a specific group such as a homeowner's association
- Coverage is excess over the insurance protection provided by the FDIC
- Streamlined application and underwriting process handled by experienced financial institution underwriters
- Bonds are underwritten by Travelers Casualty and Surety Company of America (and Travelers Casualty and Surety Company in Florida only) which is rated A+ by A.M. Best** for financial strength and claims-paying ability
- Travelers has been a leader in providing a variety of surety bonds and insurance products for financial institutions since 1890
- Travelers writes other surety bonds banks often need including: Indemnity to Transfer Agent (STAMP) bonds, Trustee in Bankruptcy, Lost Instrument, Appeal, Injunction, Replevin, Attachment, License and Permit, Performance and Payment and Supply bonds
- Other non-surety products such as professional liability (D&O, E&O, EPL), crime, and property casualty insurance are also available from Travelers Bond & Financial Products underwriters through the Financial Institutions (FI) business unit

To learn more about depositor bonds, talk with your independent insurance agent or visit travelersbond.com

*Depository bonds may not be available in all states.

**A.M. Best's rating of A+ applies to certain insurance subsidiaries of Travelers that are members of the Travelers Insurance Companies pool; other subsidiaries are included in another rating pool or are separately rated. For a listing of companies rated by A.M. Best and other rating services visit www.travelers.com. Ratings listed herein are as of May 10, 2012, are used with permission, and are subject to changes by the rating services. For the latest rating, access www.ambest.com.

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Travelers Casualty and Surety Company of America and its property casualty affiliates. One Tower Square, Hartford, CT 06183

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