



**Knowing your bank will become extremely critical after
December 31, 2012.**

The Transaction Account Guarantee Program (TAG Program) expired on **December 31, 2012**.

This FDIC program guaranteed certain transaction accounts, including transaction accounts for consumers and businesses without a cap – unlike the usual \$250,000 limit.

The extension through the end of 2012, applied only to non-interest-bearing transaction accounts. The term "non-interest-bearing transaction account" includes a traditional checking account or demand deposit account on which the insured depository institution pays *no interest*. It also included Interest on Lawyers Trust Accounts.

With the FDIC coverage reverting back to \$250,000 per account owner - anyone with a fiduciary responsibility needs to know their bank now more than ever.

Let us help you with your due diligence. VERIBANC has the broadest metrics combined with truly unbiased information that will help you assess your banking risk.