

DON'T LOSE YOUR COOL—OR YOUR CASH

In October 2008, the Federal Deposit Insurance Corp. (FDIC) increased the amount it insures for most bank accounts to \$250,000 as part of the federal bailout package.

Here's how to protect your cash ...

Stretch your coverage. You can open another account at a different bank when your balance nears \$250,000.

Tap a bank network. More than 2,000 banks are part of the Certificate of Deposit (CD) Account Registry Service, which offers CDs insured for up to \$50 million. Use *cdars.com* to find a bank near you.

Source: *SmartMoney*, *The Wall Street Journal Magazine of Personal Business* © Hearst Communications Inc. and Dow Jones & Company Inc., New York, New York; September 2008.

© 2009 SmartMoney. Prepared by SmartMoney Custom Solutions. SmartMoney is a joint publishing venture of Dow Jones & Company, Inc. and Hearst Communications, Inc. All Rights Reserved.

CustomSolutions
FROM SMARTMONEY