

coverage currently provided in the IDP. Please contact your Relationship Manager if you would like to opt out of any of the Program Banks due to balances that you hold with them outside of the IDP.

Generally, all of a person's accounts are counted together if they are of the same account type. For example, all of a person's individual accounts (including for example accounts held as a sole proprietorship) are counted together toward the non-retirement account FDIC Insurance Limitation. Accounts held by a person in different capacities (such as a joint account versus an individual account) are not aggregated with each other for purposes of these limits. Additional information about the total amount that any person may have insured by the FDIC at a single bank is available on the FDIC's website at https://www.fdic.gov/edie/fdic_info.html.

You are responsible for monitoring the total amount of your deposits with any Program Bank directly or through an intermediary in order for you to determine the extent of the deposit insurance coverage available to you on your deposits. DBSI is not responsible for any insured or uninsured portion of the Deposit Account.

The maximum applicable deposit insurance amounts can be illustrated by several common factual situations discussed below.

- **Individual customer accounts**
Funds owned by an individual and held in an account in the name of an agent or nominee of such individual (such as the Deposit Accounts held through Pershing) are not treated as owned by the agent or nominee, but are added to other deposits of such individual held in the same legal ownership category (including funds held in a sole proprietorship) and are insured up to the FDIC Insurance Limitation in the aggregate.
- **Custodial accounts**
Funds in accounts held by a custodian (for example, under the Uniform Gifts to Minors Act or the Uniform Transfers to Minor Act) are not treated as owned by the custodian, but are added to other deposits of the minor or other beneficiary held in the same legal ownership category and are insured up to the applicable FDIC Insurance Limitation in the aggregate.
- **Joint accounts**
An individual's interest in funds in all accounts held under any form of joint ownership valid under applicable state law may be insured up to the applicable FDIC Insurance Limitation in the aggregate, separately and in addition to the FDIC Insurance Limitation for deposits in accounts individually owned by any of the co-owners of such accounts (hereinafter referred to as a "Joint Account"). For example, a Joint Account owned by two persons would be eligible for insurance coverage of up to \$500,000 (\$250,000 for each person, assuming equal ownership), subject to aggregation with each owner's interests in other Joint Accounts at the same depository institution. Joint Accounts are insured separately from individually-owned accounts only if each of the co-owners is an individual person and has a right of withdrawal on the same basis as the other co-owner.
- **Revocable trust accounts**
 - **General rule**
Funds held in an account in which the owner evidences an intent that at his or her death the funds shall belong to one or more individuals (frequently referred to as a "payable upon death" account) or other type of revocable trust account (as determined under applicable state law) are aggregated with other funds of the owner held in an individual capacity at the Program Bank and insured up to the FDIC Insurance Limitation.
 - **Special rule**
Revocable trust accounts at a Program Bank are insured as to each named beneficiary, separate from another account of the owner or the beneficiary, provided that: (i) DBSI's account records evidence an intention that upon the death of the owner the funds will belong to the owner's spouse, or to one or more parents, siblings, children or grandchildren and (ii) the beneficiaries of the revocable trust are specifically named in DBSI's account records. However, a revocable trust account established by a husband and wife that names the husband and wife as sole beneficiaries is treated as a joint account, and is aggregated with other joint accounts subject to the rules described above under "Joint Accounts."
- **Irrevocable trust accounts**
Funds in an account at a Program Bank established pursuant to one or more irrevocable trust agreements created by the same grantor (as determined under applicable state law) are insured up to the FDIC Insurance Limitation for the interest of each beneficiary provided that the beneficiary's interest in the account is non-contingent (i.e. capable of determination without evaluation of contingencies). The deposit insurance of each beneficiary's interest is separate from the coverage provided to other accounts maintained by the beneficiary, grantor, trustee or other beneficiaries. The interest of a beneficiary in irrevocable trust accounts at a depository institution created by the same grantor is aggregated and insured up to the FDIC Insurance Limitation.
- **Treatment of accounts upon death of owner**
Under certain circumstances, if you become the owner of deposits at a Program Bank because another depositor dies, beginning six months after the death of the depositor, the FDIC aggregates those deposits for purposes of the FDIC Insurance Limitation with any other deposits that you own in the same capacity at the Program Bank. Examples of accounts that may be subject to this FDIC policy include joint accounts, "Transfer on Death" or "TOD" accounts and certain trust accounts. The FDIC provides the six-month "grace period" to permit you to restructure your deposits to obtain the maximum amount of deposit insurance for which you are eligible.