

Rest Insured.



Not one penny of insured deposits has ever been
lost by a customer of a federally insured bank.

HNB Bank, Member FDIC.

Member FDIC means that the bank is a member in good standing with the Federal Deposit Insurance Corporation. For deposit customers, however it means much more...it means that your deposited funds in eligible accounts are safe, secure and insured for at least up to \$250,000*.

Checking, savings, certificates of deposits, and other eligible deposit accounts, when combined, are generally insured up to \$250,000 per depositor in each bank the FDIC insures, however deposits held in different categories of ownership – such as single or joint accounts, may be separately insured. Also, separate coverage may also be available for retirement accounts (IRAs and Keoghs), up to \$250,000.

At HNB Bank, we have solutions available to help you increase your insured deposit amounts well beyond traditional limits. Call or stop by today to review your accounts and find out how much more can be insured. We appreciate and value the trust you place in us and look forward to the opportunity to help you learn more about FDIC insurance and how it protects and serves you.

*Effective October 3, 2008 and extended May 20, 2009, the basic limit on federal deposit insurance coverage has been temporarily increased from \$100,000 to \$250,000 per depositor. The legislation provides that the basic deposit insurance limit will return to \$100,000 on December 31, 2013.



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HNB Bank, n.a.
A Mercantile Bancorp, Inc. Affiliate