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- Checking accounts
- Negotiable order of withdrawal (NOW) accounts
- Savings accounts
- Money market deposit accounts (MMDAs)
- Time deposits such as certificates of deposit (CDs)
- Cashier's checks, money orders, and other official items issued by a bank
- Some FBO (For Benefit Of) accounts
- Some DACAs (Deposit Account Control Agreements)

Not covered by FDIC insurance

- Stock investments
- · Bond investments
- Mutual funds
- · Crypto assets
- · Life insurance policies
- Annuities
- Municipal securities
- Safe deposit boxes or their contents
- US Treasury bills, bonds or notes (These investments are backed by the full faith and credit of the U.S. government).

What Statement Of Fdic Insurance Accounts Is Right

Michael Seilmaier

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