

ACCOUNT OWNERSHIP CATEGORIES

This chapter provides a detailed discussion of the FDIC's deposit insurance coverage rules and requirements for each of the following ownership categories:

- Single accounts — [12 C.F.R. § 330.6](#)
- Certain retirement accounts — [12 C.F.R. § 330.14\(b\)\(2\)](#)
- Joint accounts — [12 C.F.R. § 330.9](#)
- Trust accounts — [12 C.F.R. § 330.10](#)
- Employee benefit plan accounts — [12 C.F.R. § 330.14](#)
- Business/Organization accounts — [12 C.F.R. § 330.11](#)
- Government accounts (public unit accounts) — [12 C.F.R. § 330.15](#)
- Mortgage servicing accounts for principal and interest payments — [12 C.F.R. § 330.7\(d\)](#)
- Accounts held by a depository institution as the trustee of an irrevocable trust — [12 C.F.R. § 330.12](#)
- Annuity contract accounts — [12 C.F.R. § 330.8](#)
- Public bond accounts — [12 C.F.R. § 330.15\(c\)](#)
- Custodian accounts for Native Americans — [12 C.F.R. § 330.7\(e\)](#)

The order in which the 12 ownership categories are discussed in this Employee's Guide is based on the frequency of interest in each category by depositors and bankers contacting the FDIC.

In the deposit insurance examples provided in this Employee's Guide, assume the account owners do not have any deposit accounts except those mentioned. Also, unless otherwise indicated, assume all owners and beneficiaries are alive.