Protecting your deposits





Canada Deposit Insurance Corporation (CDIC) is a federal Crown corporation that protects your deposits for up to \$100,000 per insured category at financial institutions that are CDIC members. Coverage is free and automatic – you don't have to sign up.

To identify a CDIC member look for this symbol





For a list of CDIC members, and for more information about deposit protection, visit our website: www.cdic.ca.

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What's Covered

- Savings and chequing accounts
- Guaranteed Investment Certificates (GICs) and other term deposits
- Foreign Currency Deposits

What's Not Covered (1)

- Mutual funds, stocks and bonds
- Exchange Traded Funds (ETFs)



\$100,000

\$100.000

\$100,000

\$100,000

\$100,000

(RRSP)

(for each beneficiary, includes RESPs)

(joint total)

(in your name alone)

Not every deposit you make at your financial institution is eligible for CDIC protection. Visit www.cdic.ca to learn more.

Add up your coverage!

We protect deposits in CDIC members to help with your savings goals. If you deposit money in savings accounts, chequing accounts or GICs and other term deposits, it is protected for up to \$100,000 in each of the categories below.

You



-You and another

Your savings in trust

Your tax-free savings

Your retirement savings

Your retirement income

Your property taxes

\$100,000 (RRIF)

> \$100,000 (for mortgaged properties)



Your total protection in each CDIC member

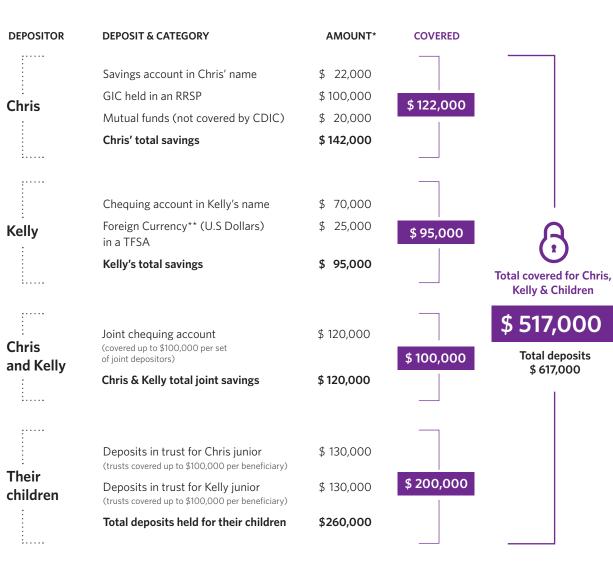
How does this work for me and my family?

Wondering if your deposits are eligible for CDIC protection? Try our deposit insurance

calculator at www.cdic.ca

(+-) ×=)

Below is an example of CDIC protection for a family that makes deposits at a CDIC member.



*Note: All amounts include principal and interest (in Canadian dollars) **Note: Foreign currency deposits would be converted to Canadian dollars at the time of failure.

What happens if a CDIC member fails?

Your money belongs in your hands. CDIC works hard to protect your savings and your access to financial services.

If your institution closes, we will provide access to your insured funds (including interest) within days. It's automatic - we will contact you.

What you can do

- Know what is covered and what is not
- Keep your contact information up-to-date at your financial institution
- Make sure your broker or financial advisor knows about CDIC's rules for deposit protection

Want to know more?

CDIC is a federal Crown corporation, and is fully funded by CDIC members.

Visit our website cdic.ca

Call us 1-800-461-2342

Or follow us



This document contains general information and is not intended as legal or financial advice.