

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Email Address]  
[Phone Number]  
[Date]

[Recipient's Name]  
[Recipient's Title]  
[Bank/Financial Institution Name]  
[Bank Address]  
[City, State, Zip Code]

Dear [Recipient's Name],

Subject: Request for Clarification on FDIC Insurance Terms

I hope this message finds you well. I am writing to seek clarification regarding the terms and coverage related to FDIC insurance as it pertains to my accounts at [Bank/Financial Institution Name].

Specifically, I would appreciate more information on the following points:

1. The specific coverage limits for my individual accounts.
2. How joint accounts are insured under FDIC regulations.
3. Any implications for different types of accounts (e.g., savings, checking, CDs).
4. Procedures to ensure my accounts remain fully insured.

Understanding these details is crucial for me to manage my finances effectively and to ensure that my deposits are safeguarded.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Name]

[Your Account Number, if applicable]