

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

[Recipient's Name]
[Recipient's Title]
[Bank Name]
[Bank Address]

[City, State, ZIP Code]

Dear [Recipient's Name],

I am writing to inquire about the specifics of my deposit accounts and the coverage provided by the Federal Deposit Insurance Corporation (FDIC) insurance at [Bank Name].

As a valued customer, it is important for me to understand the extent of my coverage and to ensure that my funds are protected. Specifically, I would like to know:

1. The current FDIC insurance limit per depositor for my account types.
2. Whether my accounts are categorized under different ownership categories that may affect coverage.
3. Any steps I should take to optimize my FDIC insurance coverage.

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

Sincerely,

[Your Name]

[Your Account Number (if applicable)]