

## Excess Deposit Bond

Through the Nebraska Bankers Insurance and Services Company (NBISCO), Nebraska banks can now access an excess deposit bond. It's a cost-effective way to provide depositors with coverage that is over and above FDIC coverage. The bond can be provided for all account and depositor types and puts the depositor in control of their excess deposit coverage.

Attract larger deposits, comply with state regulations and avoid pledging securities with the excess deposit bond through NBISCO.

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### Bank Benefits

- Brief application and financial review for acceptability
- Easy-to-use form to schedule depositors and make changes
- Premiums calculated on limits used, not on limits available
- Generally, more cost-effective than brokered deposits

### Depositor Benefits

- Maintains insured status and the right to file a claim
  - Certificate of insurance issued in the depositors' name
  - Certificate is non-cancellable during bond period
  - Depositor notified of impending expirations and availability of a replacement bond
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### Contact

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*The coverage descriptions are provided for educational and informational purposes only. Please refer to your contract for terms and conditions specific to your company. All coverage options are subject to underwriting guidelines.*