



# R Bank

Member FDIC

## WE ARE STRONG AND SECURE.

To our customers and friends,

Throughout our 10+ years in business, we have faced many economic challenges, changes in the interest rate environment, and even a few hurricanes. Despite these challenges, we have grown from one location to ten in order to serve your banking needs and expand our personable approach of community banking in multiple locations. Throughout this time, a few things have remained consistent with us:

- R Bank is Strong.
- We are highly regulated and examined on a regular basis.
- We are considered a highly capitalized financial institution.
- Our loan portfolios are conservative and strong.
- The bank's management team is highly experienced, as they have learned from challenges of the past.
- Our R Bankers are educated and always have your best interest in mind.

- We're a community bank. Our shareholders and directors live and work in the communities we serve. This group holds true to the belief that it is vital to support the local community and its economy in every way possible.
- Your deposits are secure. Not only because of the strength of R Bank, but because the FDIC fully insures your funds up to \$250,000 per depositor.

## **What is FDIC Insurance?**

The Federal Deposit Insurance Corporation (FDIC) insures deposits and protects depositors' fund in the banks and savings associations. the FDIC deposit insurance covers each depositor, dollar-for-dollar, up to the insurance limit, including principal and any interest that has accrued. You can recognize an FDIC-insured financial institution but the official FDIC sign at the teller windows.

## **How to Determine FDIC Insurance Coverage on Your Accounts**

The basic coverage (up to \$250,000 per depositor) can be expanded, depending on how the accounts' ownership is arranged, allowing you to keep more than \$250,000 at R Bank.\*\* If you have questions about whether your deposits are fully covered, our Customer Contact Center Consultants and Personal Bankers can help get your the answers you're looking for. Just give them a call, they're here for you (1.844.722.6589).

The FDIC is the best source for tools to determine your coverage. They have an online Electronic Deposit Insurance Estimator location on their website at [www.fdic.gov/edie](http://www.fdic.gov/edie).

## **Additional Ways to Ensure Funds**

Through the Certificate of Deposit Account Registry Service (CDARS), we can help you arrange coverage above the FDIC insurance limitations if you have funds elsewhere you are looking to arrange coverage for, saving you the time, energy and stress of trying to place funds yourself. Contact any of our Personal Bankers for additional information (1.844.722.6589).

## **Access to your Money**

### **Branch Changes**

To help with social distancing efforts, our banking centers are now delivering banking services through the Motorbank. You can expect the same level of customer service you've become accustomed to from our Personal Bankers through the Motorbank. If your banking needs cannot be met this way, appointments for lobby services are available. Please call your Banking Center Manager in advance to schedule a personal appointment.

## **Electronic Banking**

Our electronic banking tools ensure you always have safe and secure access to your funds. eBanking is convenient and easy, allowing you to practice social distancing while making financial transactions, mobile deposits, and checking your account summary.

## **Online Banking**

- Get real-time balances
- Transfer funds
- View Statements
- Pay Bills
- ...and more

## **Mobile Banking**

- Get real-time balances
- Transfer funds
- Make Mobile Deposits

As a reminder to all R Bank customers, please remain vigilant with possible e-mail scams and fraudulent activity at this time. We will continue to communicate information regarding scams the bank becomes aware of to help protect you.

You can continue to check our website and social media channels for updates. Take care during this time, and please let us know how we can help with your financial needs.

**STAY SAFE. WE ARE HERE FOR YOU. WE ARE IN THIS TOGETHER.**

\*\*This reflects some of the FDIC deposit insurance coverages. You should consult with your legal advisors and with the FDIC website ([www.fdic.gov](http://www.fdic.gov)) prior to establishing or changing existing bank accounts to maximize deposit insurance.