

Is your money protected

Check your deposit's safety with the CDIC

By PAT WILLIAMS
Canada Deposit
Insurance Corp.

You're depositing your hard-earned money in a financial institution, and you want to make sure it's protected by the Canada Deposit Insurance Corporation (CDIC). How can you find out?

First, make sure the institution is a member of CDIC - members include banks, trust companies and loan companies. You can easily identify CDIC members; they're required to display a membership sign.

Once you've determined if your financial institution is a member of CDIC, the next step is to find out if your investment is insurable. CDIC insures savings and chequing accounts, term deposits, guaranteed investment cer-

tificates, debentures (other than bank debentures), drafts, certified drafts or cheques, traveller's cheques issued by members and money orders. To be insurable, the deposit must be payable in Canada, in Canadian currency, and must be repayable on or before the expiration of five years. Therefore, investments in foreign currencies or that are locked-in for terms longer than five years are not protected.

To be certain of insurability, take a close look at the information

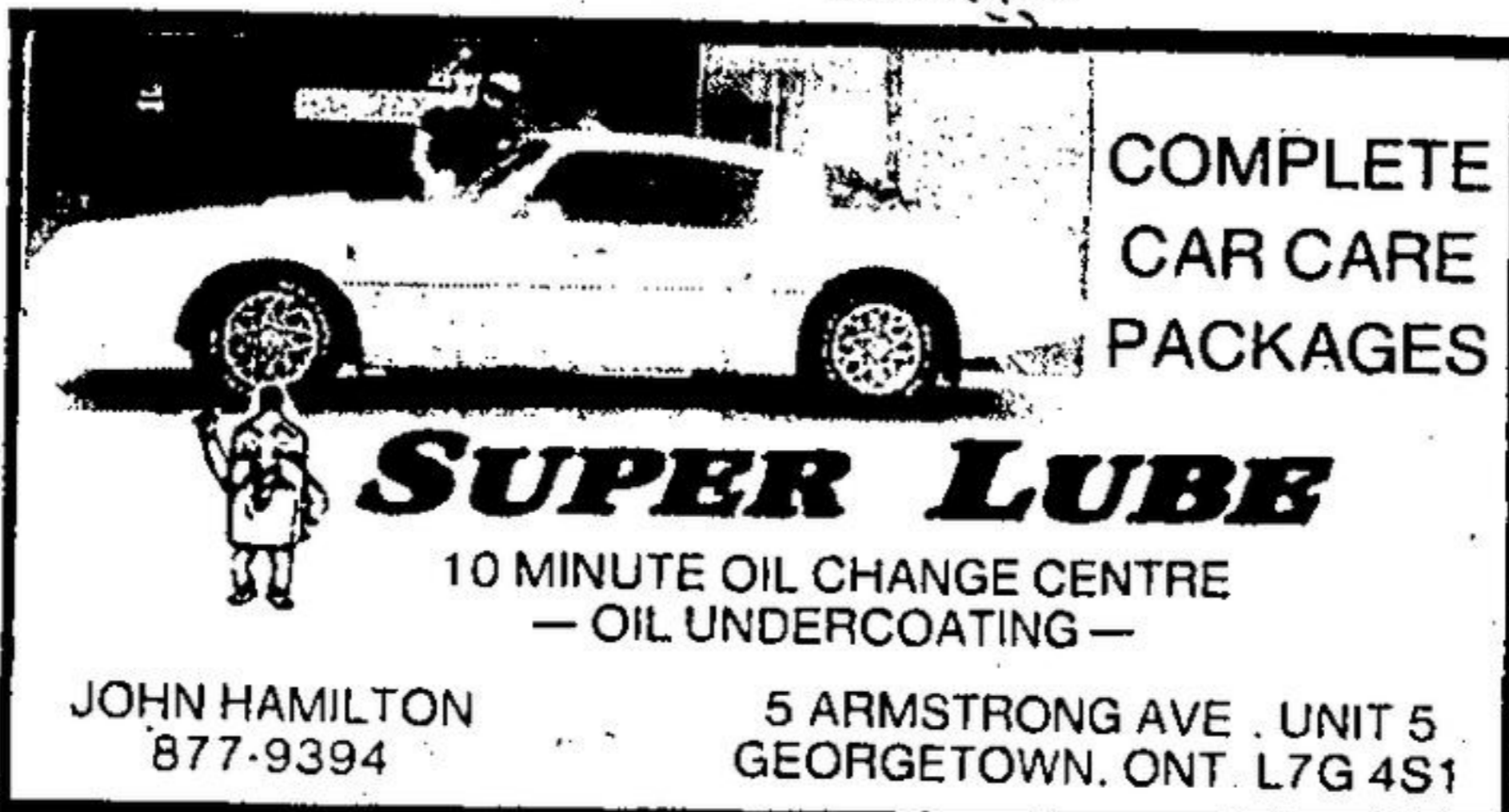
supplied by the institution about the savings or investment product offered. If it's not insured by CDIC, the instrument must clearly state this. Also, most member institutions have information about CDIC; just ask for it.

For your protection, CDIC member institution personnel are prohibited by law from advising you about the insurability of a particular deposit. That's to eliminate the possibility of any depositor being misinformed. But, they can still help you.

Bank, trust and loan company personnel can provide you with a list of CDIC member institutions, the CDIC information brochure, and they can give you the number for the toll-free CDIC information

line. "The primary objective of CDIC is 'to provide deposit insurance.' And, to do this, people must understand deposit insurance. If you need answers, just call us, toll-free at 1-800-267-1999.

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