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Money under the mattress?

The release of the government's stress test results will reveal which banks are weak. If one is yours, what should you do with your money?

By [Gerri Willis](#), CNN personal finance editor
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NEW YORK (CNMMoney.com) -- Next week the government is expected to reveal the results of its all-important bank stress-tests. Investors and customers alike will be scrutinizing these numbers to make sure their bank has the wherewithal to survive in this tough economic environment.

But how you can be sure that the bank where you keep your money is safe?

The Federal Reserve's stress tests will value bank assets and analyze their capital cushion. And while investors will be scouring the reports next week looking for telltale weaknesses, here's the rub: for the average consumers, this information is less than useful.

What you need to know is whether your bank is lending to people like you, whether fees are out of sight, and if the bank's credit card department is cutting credit limits.

The Fed is less concerned about all of this, and the stress test is only being applied to 19 of America's 8,500 banks: yours might not even be tested.

Consumers are better off consulting sites like [bankrate.com](#). The Web site offers a Safe & Sound rating system that can help you get a picture of how your bank is doing.

You can also check out [HSH.com](#) for mortgage and consumer loan information divided by region.

And remember, if you think your bank might be in trouble, don't panic. As long as your bank is a member of the FDIC, your money is protected up to certain limits. Through the end of this year, individual accounts are fully protected up to \$250,000, and the same goes for all retirement accounts, including IRAs.

If you're over the limit, spread out your money at different institutions, or consider joining a credit union. Credit unions are just as safe as banks. Instead of the FDIC guarantee, you have the National Credit Union Association to back up your accounts.

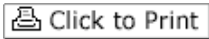
One of the worst moves you could make is pulling your money out of a regulated institution and holding the cash yourself.

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