

NOTICE OF CHANGES IN TEMPORARY FDIC INSURANCE COVERAGE FOR TRANSACTION ACCOUNTS

All funds in a “noninterest-bearing transaction account” are insured in full by the Federal Deposit Insurance Corporation from December 31, 2010, through December 31, 2012. This temporary unlimited coverage is in addition to, and separate from, the coverage of at least \$250,000 available to depositors under the FDIC’s general deposit insurance rules.

The term “noninterest-bearing transaction account” includes a traditional checking account or demand deposit account, on which the insured depository institution pays no interest. The definition also includes Interest on Lawyers Trust Accounts (“IOLTAs”).

It does not include other accounts, such as traditional checking or demand deposit accounts that may earn interest, NOW accounts, and money-market deposit accounts.

IMPORTANT NOTICE ABOUT THE FDIC INSURANCE COVERAGE OF YOUR NOW ACCOUNT

Effective January 1, 2011 your NOW account no longer has unlimited FDIC deposit insurance coverage under the FDIC’s Transaction Account Guarantee Program. This does not affect the separate coverage of at least \$250,000 available to depositors under the FDIC’s general deposit insurance rules or the unlimited FDIC insurance coverage of noninterest-bearing transaction accounts. If you have questions about the deposit insurance coverage of your accounts please contact us or visit www.fdic.gov.



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