

NOTICE OF CHANGES IN TEMPORARY FDIC INSURANCE COVERAGE FOR TRANSACTION ACCOUNTS

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

The term "non-interest bearing transaction account" includes regular checking accounts or demand deposit accounts on which the Bank pays no interest. It DOES NOT include other accounts such as regular checking or demand deposit accounts that may earn interest, NOW accounts, money-market deposit accounts, and Interest on Lawyers Trust Accounts (IOLTAs).

More information may be obtained about this temporary FDIC insurance coverage of transaction accounts by visiting www.fdic.gov.

