

IMPORTANT NOTICE

Year-end changes in temporary FDIC insurance coverage are coming that may affect the deposit insurance coverage on one or more accounts you have with us.

For more information about this rule or about FDIC insurance coverage generally, visit www.fdic.gov.

Each depositor insured to at least \$250,000

FDIC

Federal Deposit Insurance Corporation-www.fdic.gov

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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. It does *not* include other accounts, such as traditional checking or demand deposit accounts that may earn interest, NOW accounts, money-market deposit accounts, and Interest on Lawyers Trust Accounts (“IOLTAs”).

For more information about temporary FDIC insurance coverage of transaction accounts, visit www.fdic.gov.

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