



**This institution is participating in the FDIC's Transaction Account Guarantee Program. Under that program, through June 30, 2010, all non-interest bearing transaction accounts are fully guaranteed by the FDIC for the entire amount in the account. Coverage under the Transaction Account Guarantee Program is in addition to and separate from the coverage available under the FDIC's general deposit insurance rules.**

**In addition to non-interest bearing accounts the program will also cover NOW accounts as long as the interest paid is equal to or below 50 basis points by June 30 (and remains below 50 basis points during the coverage period).**

