



IMPORTANT NOTICE REGARDING FDIC INSURANCE COVERAGE

From December 31, 2010 through December 31, 2012 all funds in a “non-interest bearing transaction account” are insured in full by the Federal Deposit Insurance Corporation (FDIC). 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 “non-interest bearing transaction account” includes a traditional checking account or demand deposit account on which the insured depository institution pays no interest and Interest on Lawyers Trust Accounts (“IOLTAs”). It does **not** include other accounts such as traditional check or demand deposit accounts that may earn interest, NOW accounts, money-market accounts, savings accounts, or demand deposit accounts that are considered “sweep accounts”.

The definition of a “sweep account” is; an account held pursuant to a contract between the Bank and a customer involving the pre-arranged, automated transfer of funds from a deposit account that qualifies as a non-interest bearing transaction account to an interest-bearing deposit account. This includes sweep arrangements providing for the automated, recurring movement of funds, typically daily, between the non-interest bearing transaction account and an interest-bearing account. The definition of a “sweep account” does **not** include, for example, non-automated, customer-initiated transfers and transactions used to amortize a loan according to a designated payment schedule, customer initiated on-line or in person transfers from a non-interest bearing transaction account to an interest bearing account, and automatic transfers from an interest bearing account to a non-interest bearing transaction account for overdraft protection purposes. So-called “target-balance” sweeps where, upon reaching a designated balance, funds are swept from a non-interest bearing transaction account to an interest-bearing account would be defined as a “sweep account” and therefore, would **not** be eligible for this temporary, unlimited FDIC insurance coverage.

For more information about temporary FDIC insurance coverage of transaction accounts, visit www.fdic.gov or contact us at any of our banking facilities.