

## FDIC IMPORTANT INFORMATION

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### **NOTICE OF CHANGES IN TEMPORARY FDIC INSURANCE COVERAGE FOR TRANSACTION ACCOUNTS**

All funds in “noninterest-bearing transaction accounts” are insured in full by the Federal Deposit Insurance Corporation from December 31, 2010 through December 31, 2012. This 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 also includes Interest on Lawyers Trust Accounts (“IOLTA”). It does not include any transaction account that may earn interest, such as a negotiable order of withdrawal (“NOW”) account, or money market deposit account. The temporary full insurance coverage of “noninterest-bearing transaction accounts” expires on December 31, 2012. After December 31, 2012, funds in noninterest-bearing transaction accounts will be insured under the FDIC’s general deposit insurance rules, subject to the Standard Maximum Deposit Insurance Amount of \$250,000. For more information about FDIC insurance coverage of transaction accounts, visit <http://www.fdic.gov>.