

FDIC DEPOSIT INSURANCE COVERAGE

The temporary increase of FDIC Insurance has been extended through December 31, 2013

The standard insurance amount currently is \$250,000 per depositor. The \$250,000 limit is permanent for IRAs and other certain retirement accounts. The \$250,000 limit is temporary for all other deposit accounts through December 31, 2013. On January 1, 2014, the standard insurance amount will return to \$100,000 per depositor for all account categories except IRAs and other certain retirement accounts, which will remain at \$250,000 per depositor.

To ensure funds are fully protected, depositors should understand their coverage limits. The FDIC provides separate coverage for deposits held in different account ownership categories. The coverage limits shown in the chart below refer to the total of all deposits that an accountholder has in the same ownership categories at each FDIC-insured institution. The chart below assumes that all FDIC requirements are met (for details on the requirements, go to www.fdic.gov/deposit/deposits).

FDIC Deposit Insurance Coverage Limits (Through December 31, 2013)^{*}

Single Accounts (owned by one person)	\$250,000 per owner
Joint Accounts (two or more persons)	\$250,000 per co-owner
IRAs and other Certain Retirement Accounts	\$250,000 per owner
Revocable Trust Accounts	\$250,000 per owner per beneficiary up to 5 beneficiaries (more coverage is available with 6 or more beneficiaries subject to specific limitations and requirements)
Corporation, Partnership and Unincorporated Association Accounts	\$250,000 per corporation, partnership or unincorporated association
Irrevocable Trust Accounts	\$250,000 for the non-contingent, ascertainable interest of each beneficiary
Employee Benefit Plan Accounts	\$250,000 for the non-contingent, ascertainable interest of each plan participant
Government Accounts	\$250,000 per official custodian

You can calculate your insurance coverage using the FDIC's **Electronic Deposit Insurance Estimator** at www.myfdicinsurance.gov. For questions about FDIC coverage, call toll-free 1-877-ASK-FDIC or ask one of our Personal Bankers.

**** The Bank is participating in the FDIC's Transaction Account Guarantee Program. Under that program, through December 31, 2010, all noninterest-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. The extension of the temporary standard insurance amount of \$250,000 through 2013 does not apply to the Transaction Account Guarantee Program. We offer the following accounts covered by that program: Free Checking, Business Checking, Analyzed Checking, Municipal Checking, and Interest on Lawyers' Trust Accounts.***