

## **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 in addition to, and separate from, the coverage of at least \$250,000.00 available to depositors under the FDIC's general deposit insurance rules.

The term "noninterest-bearing transactions accounts" 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 have earned 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](http://www.fdic.gov).