

Notice of Changes in Temporary FDIC Insurance Coverage for Interest-Bearing Commercial Accounts

- Your account is currently covered by temporary unlimited FDIC deposit insurance through December 31, 2012 because it qualified as a noninterest-bearing transaction account.
- If you request a change to make the account interest-bearing, it will disqualify the account for further coverage under the FDIC's temporary unlimited coverage, effective as of the date of the change. The account will thereafter be covered by the FDIC as are other deposit accounts, up to at least \$250,000 per depositor.
- You may elect not to have your account changed to earn interest, which would mean it would continue to be qualified for temporary unlimited coverage by the FDIC.

For more information about FDIC insurance coverage of transaction accounts, visit www.fdic.gov.