

Federal Deposit Insurance Corporation (FDIC)

Beginning January 1, 2013, all of a depositor's accounts, including all "non-interest bearing transaction accounts", will be insured by the FDIC up to the standard maximum deposit insurance amount (\$250,000), for each deposit insurance ownership category.

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 (IOLTAs). It does not include other accounts such as traditional checking or demand deposit accounts that may earn interest, NOW accounts and money-market deposit accounts.

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