

NOTICE OF CHANGES IN TEMPORARY FDIC INSURANCE COVERAGE FOR TRANSACTION ACCOUNTS

In accordance with the Dodd-Frank Wall Street Reform and Consumer Protection Act, from December 31, 2010, through December 31, 2012, all funds in “non-interest-bearing transaction accounts” are insured in full by the Federal Deposit Insurance Corporation. This temporary 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 terms “non-interest-bearing transaction account” includes a traditional checking account (or demand deposit account) on which the insured depository institution pays no interest. **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, even if checks may be drawn on the account. The exception to this rule is the Interest on Lawyers Trust Account (IOLTA).

The temporary full insurance coverage of “non-interest-bearing transaction accounts” expires on December 31, 2012.

After December 31, 2012, funds in non-interest-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 www.fdic.gov.