



## NOTICE OF CHANGES IN TEMPORARY FDIC INSURANCE COVERAGE FOR TRANSACTION ACCOUNTS

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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 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 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 account.

For more information about FDIC insurance coverage of transaction accounts, visit [www.fdic.gov](http://www.fdic.gov).

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**NOTICE FOR SWEEP ACCOUNTHOLDERS:** If you have a sweep arrangement that results in funds being transferred to an account that is an interest-bearing account, this action may reduce your FDIC insurance coverage as the transferred funds will no longer be eligible for this unlimited coverage.

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