

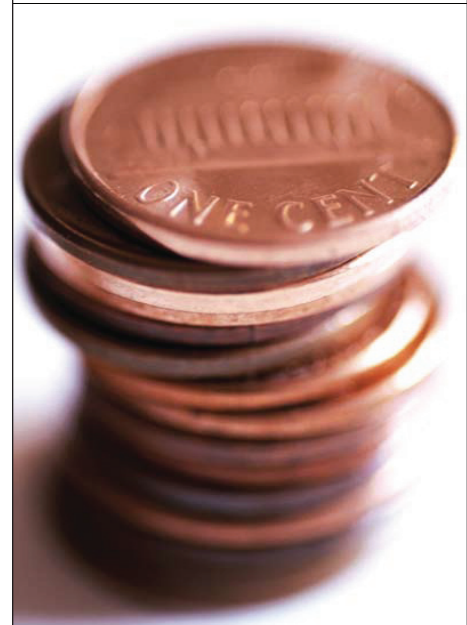
FDIC Insurance: The more you know, the safer your money

For more than 75 years, the FDIC has been protecting the money depositors put in banks. And in all that time, no one has ever lost a penny of insured deposits. But like any type of insurance, you must understand how it works and stay within the coverage limits in order to be fully protected. There are many facts about FDIC insurance that every depositor should know. We call them the Depositor Bill of Rights.

DEPOSITOR BILL OF RIGHTS - You have the right to:

1. Automatic deposit insurance coverage when you open a deposit account at an FDIC-insured bank, with no additional action on your part.
2. Separate FDIC insurance coverage for deposits held at different FDIC-insured banks.
3. Confirm that a bank is insured by using the FDIC's Bank Find at www.FDIC.gov/bankfind or by calling toll-free 1-877-ASK-FDIC.
4. FDIC insurance coverage of at least \$250,000 for your deposits at an FDIC-insured bank*.
5. Deposit insurance coverage of more than \$250,000 at a single bank when your deposits are held in different "ownership categories," such as single, joint and trust accounts*.
6. Confirm that your deposits are within the insurance limits by using EDIE the Estimator at www.FDIC.gov/EDIE or 1-877-ASK-FDIC.
7. Be informed when a financial product offered by your bank is not covered by FDIC insurance.
8. Prompt access to your insured deposits in the event your bank fails.
9. Receive distributions from the receivership if you are an uninsured depositor, as the sale of assets permits.
10. Sleep well, knowing that since the creation of the FDIC 75 years ago, no depositor has ever lost one penny of insured deposits.

Never lose a penny.



The more you know,
the safer your money.



EDIE

The Electronic Deposit Insurance Estimator (EDIE) is an online tool that can help you make sure all of the money you have in bank deposit accounts is 100% FDIC-insured. Just go to www.FDIC.gov/EDIE and click on the Use EDIE Now button to get started. To save time, have with you a list of your deposit accounts at your bank and the amount you have in each account. If you have joint accounts, or trust accounts that name beneficiaries, have those names, too. Enter your information and see the results in just minutes. If your money is fully insured, you cannot lose a penny – no matter what – because your deposits are backed by the full faith and credit of the U.S. government.

*FDIC coverage for certain retirement accounts increased permanently to \$250,000 per depositor in 2006. FDIC coverage for other deposit accounts increased temporarily to \$250,000 per depositor through December 31, 2009. On January 1, 2010, FDIC coverage will return to \$100,000 per depositor for all deposits except certain retirement accounts, which will continue to be insured to \$250,000 per owner.