



## **SPECIAL INFORMATION REGARDING CHANGES IN FDIC COVERAGE**

### **FDIC Insurance Coverage**

The Emergency Economic Stabilization Act made changes to the FDIC Insurance Coverage limits. Effective October 3, 2008, basic FDIC Deposit Insurance Coverage limits have increased to \$250,000 per owner. Recently enacted legislation has extended these new FDIC Insurance Coverage limits through **December 31, 2013.**

For additional information about FDIC coverage limits and requirements, please visit [www.myFDICinsurance.gov](http://www.myFDICinsurance.gov) or call 1-877-ASK-FDIC or stop by any Commercial Banking Company location.

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

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 accounts.

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