



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 or call 1-877-ASK-FDIC or stop by any Commercial Banking Company location.

FDIC Transaction Account Guarantee Program

Commercial Banking Company is participating in the FDIC's Transaction Account Guarantee Program. Under that program, through **December 31, 2010**, all non-interest bearing transaction accounts are fully guaranteed by the FDIC for the entire amount in the account. Coverage under the Transaction Account Guarantee Program is in addition to and separate from the coverage available under the FDIC's general deposit insurance rules.

COMMERCIAL BANKING COMPANY
Member FDIC