



FDIC General Deposit Insurance Coverage

On October 3, 2008, FDIC deposit insurance temporarily increased from \$100,000 to \$250,000 per depositor through December 31, 2009.

Transaction Account Guarantee Program

First Banking Center is participating in the FDIC's Transaction Account Guarantee Program. Under that program, through December 31, 2009, 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.

*** COVERAGE**

Also included in the program are:

- ♦ Interest bearing checking accounts with interest rates no higher than 0.50 percent; and
- ♦ Interest on Lawyers Trust Accounts (IOLTAs) and functionally equivalent accounts.

WHAT THIS MEANS FOR YOU

All First Banking Center checking accounts are fully guaranteed for any amount in the account with the exception of: Rewards Checking; Premier Checking; and HSA Checking.