

IMPORTANT INFORMATION ABOUT YOUR FDIC INSURANCE COVERAGE

Beginning January 1, 2010, Union State Bank will no longer participate in the FDIC's Transaction Account Guarantee Program. Thus, after December 31, 2009, funds held in noninterest-bearing transaction accounts will no longer be guaranteed in full under the Transaction Account Guarantee Program, but will be insured up to \$250,000 under the FDIC's general deposit insurance rules.

FDIC deposit insurance increased from \$100,000 to \$250,000 per depositor effective July 21, 2010.

Basic FDIC Deposit Insurance Coverage Limits*

- Single Accounts (owned by one person) \$250,000 per owner
- Joint Accounts (two or more persons) \$250,000 per co-owner
- IRAs and certain other retirement accounts \$250,000 per owner
- Trust Accounts \$250,000 per owner per beneficiary subject to specific limitations and requirements

* These deposit insurance coverage limits refer to the total of all deposits that an account holder (or account holders) has at each FDIC-insured bank. The listing above shows only the most common ownership categories that apply to individual and family deposits, and assumes that all FDIC requirements are met.

If you have questions about FDIC coverage limits and requirements, please visit www.myFDICinsurance.gov, call toll-free 1-877-ASK-FDIC, or ask a Bank representative.