



FIRST NATIONAL BANK

Member FDIC

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.

When converting a noninterest-bearing account to an interest bearing account, this will limit the amount of FDIC insurance coverage and it will be capped at \$250,000. Please visit www.fdic.gov for details.

Qualifying FNB Accounts (*Unlimited Coverage*):

- avoID Theft FNB checking account
- Personal & Business checking accounts
- Non-profit checking account
- Senior checking account
- IOLTA

Non-Qualifying FNB Accounts (*Capped at \$250,000.00*):

- All Savings accounts
- Money Market accounts
- CD accounts
- Personal & Business interest checking accounts
- IRA accounts

At First National Bank, we appreciate your business and look forward to continuing to meet your banking needs. For more information about temporary FDIC insurance coverage of transaction accounts, please visit www.fdic.gov.

*** This information is subject to change. To confirm coverage, please contact the FDIC directly.*