

IMPORTANT FDIC INFORMATION

First Bank is participating in two new programs initiated by the FDIC in order to provide an even higher level of protection for our customers.

Increased FDIC Insurance Coverage. The FDIC raised the basic FDIC deposit insurance coverage limits from \$100,000 to \$250,000.

Temporary Liquidity Guarantee Program. This program provides unlimited deposit insurance coverage for non-interest bearing transaction (checking) accounts through December 31, 2012.

INCREASED FDIC INSURANCE COVERAGE

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
Certain Retirement Accounts (includes IRAs)	*\$250,000 per owner
Revocable Trust Accounts	\$250,000 per owner per beneficiary up to 5 beneficiaries (more coverage is available with 6 or more beneficiaries subject to specific limitations and requirements)
Corporation, Partnership and Unincorporated Association Accounts	\$250,000 per corporation, partnership or unincorporated association
Irrevocable Trust Accounts	\$250,000 for the non-contingent, ascertainable interest of each beneficiary
Employee Benefit Plan Accounts	\$250,000 for the non-contingent, ascertainable interest of each plan participant
Government Accounts	\$250,000 per official custodian

*The \$250,000 limit is permanent for certain retirement accounts including IRAs

For details on requirements go to www.fdic.gov/deposit/deposits.

To calculate your insurance coverage using the FDIC's Electronic Deposit Insurance Estimator go to www.myFDICinsurance.gov. For questions about FDIC insurance coverage, call toll-free **1-877-ASK-FDIC**, or ask your branch representative.

Temporary Liquidity Guarantee Program

Full Coverage for Non-Interest Bearing Transaction Accounts
Personal and Business Accounts

First Bank is participating in the FDIC's Transaction Account Guarantee Program. Under that program, through December 31, 2012, all noninterest-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.

For the purpose of the Transaction Account Guarantee Program, the FDIC is including in the definition of non-interest bearing transaction accounts, NOW accounts and Lawyers Trust Accounts (IOLTAs) with interest rates no higher than .25%.