

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 does not include other accounts, such as traditional checking or demand deposit accounts that may earn interest, NOW accounts, (such as Union Interest Checking, Super Interest Checking, and Prestige 50 Checking), money-market deposit accounts (such as Union Money Market) and Interest on Lawyers Trust Accounts (“IOLTAs”).

As of January 1, 2011, depositors that have an IOLTA account or NOW accounts as defined above, will no longer be eligible for the unlimited protection, but instead will be insured under the general insurance rules up to the Standard Maximum Deposit Insurance Amount of \$250,000.

For more information about temporary FDIC insurance coverage of transaction accounts and other coverage options, visit www.fdic.gov.



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