

Notice of Expiration of the Temporary Full FDIC Insurance Coverage for Noninterest –Bearing Transaction Accounts

Beginning January 1, 2013, funds deposited in a noninterest-bearing transaction account (including an interest on Lawyer Trust account) will no longer receive unlimited deposit insurance coverage by the FDIC. Beginning January 1, 2013, all of a depositor's accounts at an insured depository institution, including all noninterest-bearing accounts, will be insured by the FDIC by the standard maximum deposit insurance amount (\$250,000) for each deposit insurance ownership category.

For more information about FDIC insurance coverage of noninterest bearing transaction accounts, visit:
<http://www.fdic.gov/deposit/deposits/unlimited/expiration.html>