

Notice of FDIC Changes

**NOTICE OF
EXPIRATION OF
THE
TEMPORARY
FULL FDIC
INSURANCE
COVERAGE FOR
NONINTEREST-
BEARING
TRANSACTION
ACCOUNTS.**

By operation of federal law, beginning January 1, 2013, funds deposited in a noninterest-bearing transaction account (including an Interest on Lawyer Trust Account) no longer will receive unlimited deposit insurance coverage by the Federal Deposit Insurance Corporation (FDIC). Beginning January 1, 2013, all of a depositor's accounts at an insured depository institution, including all noninterest-bearing transaction accounts, will be insured by the FDIC up to the standard maximum deposit insurance amount (\$250,000.00), 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>

Member FDIC