



FDIC Insurance Coverage Temporarily Increased

FDIC deposit insurance has temporarily increased from \$100,000 to \$ 250,000 per depositor through December 31, 2013. On January 1, 2014, the standard insurance amount will return to \$100,000 per depositor for all account categories except for IRAs and other certain retirement accounts (including IRAs) which will remain at \$250,000 per depositor.

ALL UNION CREDIT BANK NON INTEREST TRANSACTION ACCOUNTS ARE 100% INSURED BY THE FDIC REGARDLESS OF BALANCE IN THE ACCOUNT. On August 26, 2009, the FDIC extended its temporary Transaction Account Guarantee Program through June 30, 2010. This program provides depositors with unlimited coverage for noninterest-bearing transaction accounts at participating FDIC-insured institutions. The unlimited coverage applies to all personal and business checking deposit accounts that do not earn interest (including Demand Deposit (DDA) accounts), low-interest NOW accounts (NOW accounts that cannot earn more than 0.5% interest), Official Items, and IOLTA accounts)