

Important FDIC Notifications

FDIC General Deposit Insurance Rules

Effective May 20, 2009 depositors are insured up to at least \$250,000 through December 31, 2013.

FNBT.COM BANK is participating in the FDIC's Transaction Account Guarantee Program. Under that program, through December 31, 2010, all non-interest* bearing transaction accounts are **fully guaranteed by the FDIC for the entire amount of 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.

***NOW accounts that maintain an interest rate of .25% or less through December 31, 2010, and IOTA are included in the definition of a non-interest bearing account.**