

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 June 30, 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 .50% or less through June 30, 2010, and IOTA are included in the definition of a non-interest bearing account.