



Progress Bank and Trust is participating in the FDIC's Transaction Account Guarantee Program. Under that program, through December 31, 2010, all noninterest-bearing transaction accounts are fully guaranteed by the FDIC for the entire amount in the account. Coverage under the Transaction Account Guarantee Program is in addition to and separate from coverage available under the FDIC's general deposit insurance rules.

FDIC General Deposit Insurance: On October 3, 2008, FDIC deposit insurance temporarily increased from \$100,000 to \$250,000 per depositor through December 31, 2009. On May 20, 2009, this coverage was extended to December 31, 2013.