

Notice of Change in FDIC Insurance Coverage

Effective January 1, 2013:

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 FDIC but will be FDIC-insured to the legal maximum of \$250,000 for each ownership category. For questions about FDIC coverage limits and requirements, call toll-free 1-877-ASK-FDIC or ask a customer service representative.

The FDIC provides separate deposit insurance coverage for deposits held in different account ownership categories as follows:

Single Accounts owned by one person—\$250,000 per owner

Joint Accounts owned by two or more persons—\$250,000 per owner

Certain Retirement Accounts includes IRAs—\$250,000 per owner

Revocable Trust Accounts—\$250,000 per owner per beneficiary up to 5 beneficiaries (more coverage available with 6 or more beneficiaries subject to specific conditions and requirements)

Corporation, Partnership and Unincorporated Association Accts—\$250,000 per corporation, partnership or unincorporated association

Irrevocable Trust Accounts—\$250,000 for the non-contingent, ascertainable interest of each beneficiary

Employee Benefit Plan Accounts—\$250,000 for the non-contingent, ascertainable interest of each plan participant

Government Accounts—\$250,000 per official custodian

