

IMPORTANT NOTICE

On November 21, 2008 the Federal Deposit Insurance Corporation (FDIC) finalized the Temporary Liquidity Guarantee Program. This program provides participating institutions an unlimited guarantee on funds held in a noninterest-bearing transaction account. The FDIC is including Interest on Lawyers Trust Accounts (IOLTA's), and Negotiable Order of Withdraw (NOW) accounts that pay no more than a .25% rate of interest under the definition of a noninterest-bearing transaction account.

The Union Bank Company is pleased to notify you that we are 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 the coverage available under the FDIC's general deposit insurance rules.

However, the FDIC general deposit insurance rules will continue to be in effect. The general deposit insurance rules will continue to provide insurance for up to \$250,000.00 through December 31, 2013.