



Important Information Regarding FDIC Insurance

On May 20, 2009, FDIC deposit insurance temporarily increased **to \$250,000** per depositor through December 31, 2013.

Important Information Regarding the Transaction Account Guarantee Program

Effective October 14, 2008, BankNewport is participating in the Transaction Account Guarantee Program. All non-interest bearing transaction deposit accounts maintained at an FDIC-insured institution, including all personal and business checking accounts that do not earn interest, are fully insured by the FDIC for the entire amount in the deposit account.

Furthermore, on November 21, 2008, the FDIC broadened its guarantee of non-interest bearing transaction accounts to include NOW accounts earning interest rates of 50 basis points or less. At BankNewport, this includes all checking account products except for Go Checking. The rule also covers interest on Lawyers' Trust Accounts.

This unlimited insurance coverage is temporary and will remain in effect for participating institutions until December 31, 2009.

Beginning January 1, 2010, BankNewport will no longer participate in the FDIC's Transaction Account Guarantee Program. Thus, after December 31, 2009, funds held in non-interest bearing transaction accounts will no longer be guaranteed in full under the Transaction Account Guarantee Program, but will be insured up to \$250,000.00 under the FDIC's general deposit insurance rules.

Sweep account arrangements or other actions that result in funds being transferred or reclassified to an interest bearing account or a non-transaction account will void the FDIC's guarantee of these deposits under the Transaction Account Guarantee Program.

Member FDIC