




Transaction Account Guarantee Program

FortuneBank has chosen not to continue participation in the FDIC's Transaction Account Guarantee Program after December 31, 2009. As of this date all non-interest bearing transaction accounts will no longer be guaranteed by the FDIC for the entire amount in the account but will be insured up to the \$250,000 under the FDIC's general deposit insurance rules.

FDIC deposit insurance temporarily increased from \$100,000 to \$250,000 per depositor through December 31, 2013.

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