

What amount of insurance coverage do I have for my accounts?

Effective through December 31, 2013:

- **Basic Insurance:** Basic FDIC insurance has been increased from \$100,000 to \$250,000 per depositor per insured financial institution.

On January 1, 2014:

- Basic FDIC insurance will return to \$100,000, except for deposits in IRAs and certain other retirement accounts, which will remain at \$250,000 per depositor.

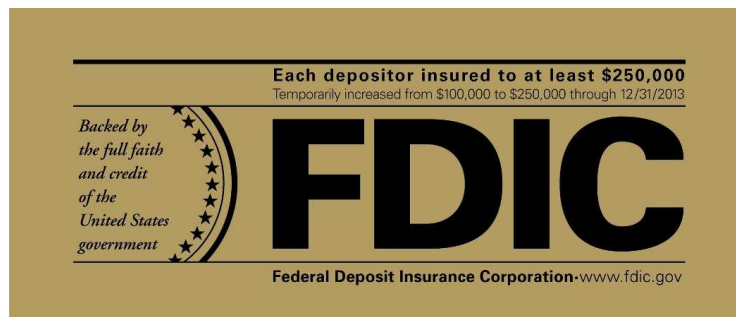
Temporary Liquidity Guarantee Program

Transaction Account Guarantee Program

First Bank is participating in the “Transaction Account Guarantee Program” which is part of the FDIC’s Temporary Liquidity Guarantee Program. This program fully guarantees all non-interest bearing transaction accounts for the FDIC for the entire amount through December 31, 2010. This coverage is supplemental and separate from the coverage provided under the FDIC’s general deposit insurance rules.

*NOW accounts with an interest rate in any tier greater than .50% are not eligible for the program, such as First Bank’s Super NOW and First Rate Checking Accounts.

Beginning July 1, 2010 any tier greater than .25% will not be eligible.



All other insured accounts are temporarily increased from \$100,000 to \$250,000 per depositor through December 31, 2013.

- The FDIC has launched a tool at <http://myfdicinsurance.gov/> that is designed to help consumers learn about what the benefits and limitations of deposit insurance mean for you.