



FDIC Transaction Account Guarantee Program:

Bank of Franklin County is participating in the FDIC's Transaction Account Guarantee Program. Under that program, through June 30, 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.

Types of Bank of Franklin County accounts covered by the Transaction Account Guarantee Program include all regular non-interest bearing demand deposit accounts (regular checking accounts), Lawyer Trust Accounts and our regular NOW accounts earning .50% or less (Independence Checking, Senior Statesman and Liberty Free Checking accounts).

All other deposit accounts are insured under the FDIC general deposit insurance rules.