

Bank of Franklin County is 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.

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 .25% or less (Liberty Free Checking accounts).

Effective July 1, 2010, Independence Checking and Senior Statesman accounts will no longer receive separate coverage under this program but will be insured under the FDIC general deposit insurance rules as are all other deposit accounts.