



**FOREST
COMMERCIAL
BANK**

On October 3, 2008, FDIC deposit insurance temporarily increased from \$100,000 to \$250,000 per depositor through December 31, 2009.

On May 20, 2009, the FDIC extended the additional coverage until December 31, 2013.

Forest Commercial Bank is participating in the FDIC's Transaction Account Guarantee Program. Under that program, now through December 31, 2013, 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.