

Jefferson Bank

NEW DEPOSIT INSURANCE LIMITS

On October 3, 2008, Congress temporarily increased FDIC deposit insurance from \$100,000 to \$250,000 per depositor through December 31, 2013.

Jefferson Bank is participating in the FDIC's Transaction Account Guarantee Program

Under that program, through December 31, 2010 all noninterest-bearing transaction accounts and IOLTA 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.

Jefferson Bank's NOW Accounts are not guaranteed in full under the Transaction Account Guarantee Program, but are insured up to \$250,000 under the FDIC's general deposit insurance rules.