

Temporary Liquidity Guarantee Program

Transaction Account Guarantee Program

Beginning January 1, 2010, Industrial Bank will no longer participate in the FDIC's Transaction Account Guarantee Program. Thus, after December 31, 2009, funds held in noninterest-bearing transaction accounts will no longer be guaranteed in full under the Transaction Account Guarantee Program, but will be insured up to \$250,000 under the FDIC's general deposit insurance rules.



On September 9, 2009, the FDIC deposit insurance's temporary increase from \$100,000 to \$250,000 per depositor was extended through December 31, 2013.