

**NOTICE OF EXPIRATION OF THE TEMPORARY FULL
FDIC INSURANCE**

**COVERAGE FOR NONINTEREST-BEARING TRANSACTION
ACCOUNTS**

By operation of federal law, January 1, 2013, funds deposited in a noninterest-bearing transaction account (including an Interest on Lawyer Trust Account) no longer will receive unlimited deposit insurance coverage by the Federal Deposit Insurance Corporation (FDIC).

Beginning January 1, 2013, all of a depositor's accounts at an insured depository institution, including all noninterest-bearing transaction accounts, will be insured by the FDIC up to the standard maximum deposit insurance amount (\$250,000), for each deposit insurance ownership category.

For more information about temporary FDIC insurance coverage of transaction accounts, visit [ww.fdic.gov](http://www.fdic.gov).