

**City Savings Bank is participating in the FDIC's Transaction Account Guarantee Program. Under that program, through June 30, 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.**

**The temporary increase in the standard maximum deposit insurance amount (SMDIA) to \$250,000 per depositor is in effect through December 31, 2013. On January 1, 2014, the SMDIA will return to \$100,000 per depositor.**