

## **Important Information About Changes in FDIC Insurance Coverage**

On October 3, 2008 FDIC deposit insurance temporarily increased from \$100,000 to \$250,000 per depositor through December 31, 2009. On May 5, 2009 the temporary increase was extended through December 31, 2013.

Deposits at FDIC-insured institutions are now insured up to at least \$250,000 per depositor through December 31, 2013. On January 1, 2014, the standard insurance amount will return to \$100,000 per depositor for all account categories except for IRAs and other certain retirement accounts which will remain at \$250,000 per depositor. (This supersedes the October 3, 2008 changes.)

River Bank & Trust is participating in the FDIC's Transaction Account Guarantee Program. Under that program, through December 31, 2009, all non-interest 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.

Thank you for banking with River Bank & Trust

Member FDIC