

## **Transaction Account Guarantee Disclosure**

Beginning January 1, 2010, Providence 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. If you have any questions about deposit insurance, please visit with your account officer, or one of our Relationship Bankers.