

# IMPORTANT NOTICE ABOUT DEPOSIT INSURANCE COVERAGE

## Transaction Account Guarantee Program

TIB Bank is participating in the FDIC's Transaction Account Guarantee Program (TAG). Under that program, through December 31, 2010, 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. For this purpose, a "non-interest-bearing transaction account" is one of the following types of checking accounts:

- Checking accounts that pay no interest.
- IOTA accounts held by law firms.
- Checking accounts that pay an interest rate (these are known as "NOW accounts") of 0.25% Annual Percentage Yield (APY) or less. NOW accounts are generally limited to individuals, nonprofit organizations and government entities.

Some of our NOW accounts pay an interest rate higher than 0.25% Annual Percentage Rate (APY) per year and therefore are not covered by the FDIC's full guarantee, but are still insured under the FDIC's general deposit insurance rules. NOW account products not included in the TAG program include the Personal Investors Interest checking and the Private Investors checking.

Ask us if you have any questions about whether your checking account is covered by the FDIC's full guarantee under the Transaction Account Guarantee Program. The term "noninterest-bearing transaction account" does not include any money market deposit account (even if the account has checks), savings account or certificate of deposit account.