



The Safety Net of FDIC Insurance

Tri-Valley Bank 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.

FDIC Deposit Insurance Coverage. The Federal Deposit Insurance Corporation (FDIC) is an independent agency of the United States government that protects against the loss of insured deposits if an FDIC-insured bank or savings association fails. FDIC deposit insurance is backed by the full faith and credit of the United States government. Since the FDIC was established, no depositor has ever lost a single penny of FDIC-insured funds.

To ensure funds are fully protected, depositors should understand their coverage limits. The FDIC provides separate coverage for deposits held in different account ownership categories. The coverage limits shown in the chart below refer to the total of all deposits that an accountholder has in the same ownership categories at each FDIC-insured bank. The chart shows only the most common ownership categories that apply to individual and family deposits and assumes that all FDIC requirements are met.

New FDIC Deposit Insurance
As part of the FDIC’s Temporary Liquidity Guarantee Program and Transaction Account Guarantee Program

Ownership Category	Coverage Limit	Coverage Time Frame
Single Accounts (owned by one person)	\$250,000 per owner	On January 1, 2010 the standard coverage limit will return to \$100,000.
Joint Accounts (two or more persons)	\$250,000 per co-owner	On January 1, 2010 the standard coverage limit will return to \$100,000.
IRAs and certain other retirement accounts	\$250,000 per co-owner	\$250,000 is the standard coverage.
Trust Accounts	\$250,000 per owner per beneficiary subject to specific limitations and requirements	On January 1, 2010 the standard coverage limit will return to \$100,000.
Corporation, Partnership, and Unincorporated Association Accounts	\$250,000 per corporation, partnership, or unincorporated association.	On January 1, 2010 the standard coverage limit will return to \$100,000.
Employee Benefit Plan Accounts	\$250,000 for the non-contingent, ascertainable interest of each participant.	On January 1, 2010 the standard coverage limit will return to \$100,000.
Government Accounts	\$250,000 per official custodian	On January 1, 2010 the standard coverage limit will return to \$100,000.
Account Type	Coverage Limit	
Non-interest Bearing Transaction Accounts: Includes business and personal checking accounts that allow for an unlimited number of deposits and withdrawals at any time; provided interest is neither accrued nor paid.	Unlimited deposit insurance coverage is available through December 31, 2009 for institutions participating in the FDIC’s Temporary Liquidity Guarantee Program.	
Certain Low Interest Transaction Accounts: Includes personal checking accounts and checking accounts of sole-proprietorships with an interest rate no more than 0.50% and Interest on Lawyer Trust Accounts (State Bar), regardless of interest rates. Savings and Money Market accounts are <i>not</i> included in this category	Unlimited deposit insurance coverage is available through December 31, 2009 for institutions participating in the FDIC’s Temporary Liquidity Guarantee Program.	

For more information from the FDIC

Start by going to the FDIC web site at www.fdic.gov to find excellent information on insurance coverage as well as Financial Education material and ways you can protect yourself from Identity Theft.

The special edition of *FDIC Consumer News* provides detailed information of the temporary increase of FDIC insurance coverage and the rules governing insurance coverage of revocable trust accounts and Payable on Death accounts.

Additionally, the FDIC provides an online interactive deposit insurance estimator (EDIE) at the FDIC’s secure web site <https://www.fdic.gov/edie/index.html> to help you understand if you have funds over the insurance limits. When in doubt, contact a specialist at the FDIC for additional assistance, toll-free at 1-877-ASK-FDIC (1-877-275-3342) Monday through Friday, 8:00 a.m. to 8:00 p.m., Eastern Time. For the hearing-impaired, the number is 1-800-925-4618.

