



Citizens Financial Bank is pleased to announce it is participating in the FDIC's **Transaction Account Guarantee Program**. 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.

- Funds held in non-interest bearing checking accounts are fully guaranteed by the FDIC for the entire amount in the account through **June 30, 2010**.
- Funds held in interest bearing checking accounts, earning interest of 0.50% or less, and Interest on Lawyer's Trust Account (referred to as "IOLTA") are also fully insured in full through **June 30, 2010**.
- For sweep accounts, additional coverage under the FDIC Transaction Account Guarantee does not apply to the funds that are swept into an interest-bearing or non-transaction account at our Bank or any third party providers. At the end of the business day, the funds will be insured based upon the type of account the funds are in at the end of the business day.