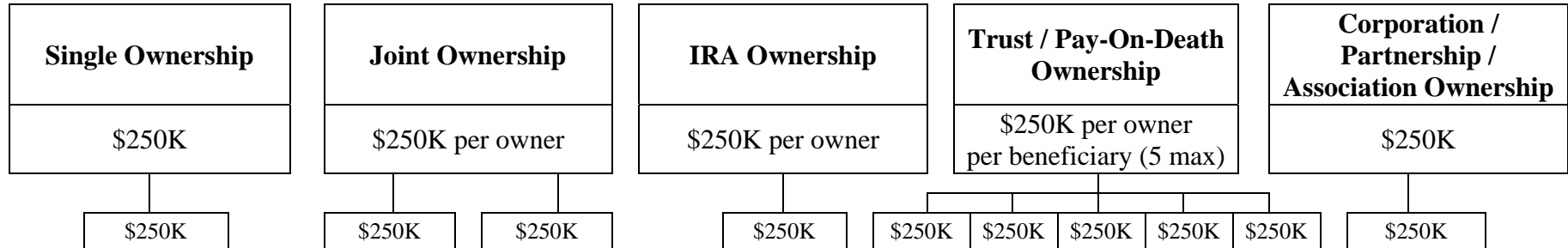


New FDIC Deposit Insurance Limits

Simplified Insurance for Revocable Trust / Pay-On-Death Accounts: On September 26, 2008, the FDIC simplified its rules regarding insured interest-bearing accounts that have assigned living beneficiaries. A maximum of five living beneficiaries per owner may qualify for full FDIC coverage. Beneficiaries do not need to be related to the owner.



Standard FDIC Deposit Insurance: On May 20, 2009, the temporary increase of standard FDIC deposit insurance from \$100,000 to \$250,000 per account ownership type was extended through December 31, 2013.

Non-Interest Bearing Transaction Deposit Accounts: On October 14, 2008, Congress temporarily increased FDIC deposit insurance for non-interest bearing transaction deposit accounts held at Community Bank of San Joaquin from \$250,000 per account ownership type to *unlimited* coverage. Effective October 1, 2009, this coverage has been extended through June 30, 2010.

Unlimited FDIC Insurance of Certain Accounts: On November 21, 2008, the FDIC expanded coverage provided by the Transaction Account Guarantee Program (TAGP). This program was extended effective October 1, 2009. As a result, *unlimited FDIC insurance is now provided on Community Bank of San Joaquin checking accounts with an interest rate of 0.50% or less regardless of balance or ownership.* This now applies to both personal and business accounts through June 30, 2010.

Interest on Lawyers Trust Accounts (IOLTAs) on deposit at Community Bank of San Joaquin are now provided *unlimited* FDIC insurance through TAGP regardless of the interest rate earned. TAGP is available through June 30, 2010.

Information Updated
October 2009



more information online at www.cbsjbank.com/FDIC